Harmonised Transparency Template

2020 Version

Denmark Jyske Realkredit A/S Reporting Date: 05/05/2020 Cut-off Date: 31/03/2020



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2020

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	Reporting in Domestic Currency	DKK]		
	CONTENT OF TAB A <u>1. Basic Facts</u>				
	2. Regulatory Summary				
-	3. General Cover Pool / Covered Bond Information			×	
-	<u>4. References to Capital Requirements Regulation (CRR) 129(7)</u> <u>5. References to Capital Requirements Regulation (CRR) 129(1)</u>				
L L	6. Other relevant information				
Field					
Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2 G.1.1.3	Issuer Name Link to Issuer's Website	Jyske Realkredit A/S www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-03-2020			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2 OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5 OG.1.1.6					
0G.1.1.7					
OG.1.1.8					
G.2.1.1	2. Regulatory Summary UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3 OG.2.1.1	LCR status	Link			
0G.2.1.1 0G.2.1.2					
OG.2.1.3					
OG.2.1.4 OG.2.1.5					
OG.2.1.6	2. Compared County Devel / Compared Devel 1. County 1				
	3. General Cover Pool / Covered Bond Information 1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	6,502			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size (NPV) (mn)	5,814 ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3 OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1 OG.3.2.1	OC (%) Optional information e.g. Asset Coverage Test (ACT)	8.0% ND1	11.8%	0.0%	ND1
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weigthed Assets	% of lending		
OG.3.2.3					
OG.3.2.4 OG.3.2.5					
OG.3.2.6					
G.3.3.1	3. Cover Pool Composition Mortgages	Nominal (mn) 5,814		% Cover Pool 89.4%	
G.3.3.2	Public Sector	0		0.0%	
G.3.3.3 G.3.3.4	Shipping Substitute Assets	0 688		0.0% 10.6%	
G.3.3.4 G.3.3.5		000			
	Other	0		0.0%	
G.3.3.6	Other Total	0 6,502		0.0% 100.0%	
G.3.3.6 OG.3.3.1					
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3					
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4					
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3	Total	6,502		100.0%	
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Total 4. Cover Pool Amortisation Profile	6,502 Contractual	Expected Upon Prepayments		% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years)	6,502	Expected Upon Prepayments ND1	100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn)	6,502 Contractual		100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.5 OG.3.4.1 G.3.4.1	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	6,502 Contractual 21.23 358	ND1 ND1	100.0% % Total Contractual 5.5%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6 G.3.4.1 G.3.4.1	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By Buckets: 0 - 1 Y 1 - 2 Y	6,502 Contractual 21.23 358 249	ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6 G.3.4.1 G.3.4.2	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	6,502 Contractual 21.23 358	ND1 ND1	100.0% % Total Contractual 5.5%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.4.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272	ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.1%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.5 OG.3.3.6 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	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 256 256 256 256 256 256 256 256 256	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 2.7%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.4.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272	ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.1%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.4 OG.3.3.5 OG.3.3.5 OG.3.3.5 OG.3.4.1 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 G.3.4.6 G.3.4.7 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.1	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
G.3.3.6 GG.3.3.1 GG.3.3.2 GG.3.3.3 GG.3.3.4 GG.3.3.5 GG.3.4.1 GG.3.4.1 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.7 GG.3.4.7 GG.3.4.2 GG.3.4.1 GG.3.4.1 GG.3.4.1 GG.3.4.1	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.3.6 06.3.3.6 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.5 6.3.4.4 6.3.4.5 6.3.	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.4 06.3.3.4 06.3.3.5 06.3.3.6 06.3.4.1 6.3.4.1 6.3.4.4 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.2 06.3.4.3 06.3.4.5 06.3.4.1 06.3.4.1 06.3.4.3 06.3.4.5 06.5 06.5 06.5 06.5 06.5 06.5 06.5 06.5	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.4 06.3.3.3 06.3.3.6 06.3.3.6 06.3.3.6 06.3.4.1 06.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.5 06.5	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.3.6 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.4 06.3.4.4 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.4 06.3.4.2 06.3.4.4 06.3.4.5 06.3.4.7 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.7 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.3.4.7 06.3.4.5 06.5	Total 4. Cover Pool Amortisation Profile 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.4 06.3.3.3 06.3.3.6 06.3.3.6 06.3.3.6 06.3.4.1 06.3.4.5 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.7 6.3.4.2 06.3.4.2 06.3.4.2 06.3.4.2 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.3 06.3.4.5 06.3.4.3 06.3.4.5 06.5	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8 ybuckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total	6,502 21.23 358 249 256 254 254 254 254 254 256 254 256 256 254 256 256 256 256 256 256 256 256 256 256	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0%	0.0%
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.4 OG.3.3.4 OG.3.3.5 OG.3.3.6 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.3.4.4 G.3.4.6 G.3.4.7 G.3.4.2 G.3.4.2 G.3.4.2 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 OG.3.4.1 G.3.4.5 OG.3.4.1 G.3.4.5 OG.3.4.1 G.3.4.5 OG.3.4.1 G.3.4.5 OG.3.4.1 G.3.4.5 OG.3.4.7 OG.3.4.5 OG.3.4.5 OG.3.4.7 OG.3.4.5 OG.3.4.7 OG.3.4.5 OG.3.4.7 OG.3.4.7 OG.3.4.5 OG.3.4.7	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8%	
G.3.3.6 GG.3.3.1 GG.3.3.2 GG.3.3.3 GG.3.3.4 GG.3.4.1 GG.3.4.2 GG.3.4.3 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.2 GG.3.4.2 GG.3.4.2 GG.3.4.2 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.4 GG.3.4.5 GG.3.4.2 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.4 GG.3.4.5 GG.3.4.2 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.2 GG.3.4.3 GG.3.4.4 GG.3.4.3 GG.3.4.3 GG.3.4.4 GG.3.4.5 GG.3.4.8 GG.3.4.	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 5. Maturity of Covered Bonds Weighted Average life (in years)	6,502 21.23 358 249 256 254 254 254 254 254 256 254 256 256 254 256 256 256 256 256 256 256 256 256 256	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0%	0.0%
G.3.3.6 G.3.3.1 GG.3.3.2 GG.3.3.3 GG.3.3.4 GG.3.4.1 GG.3.4.2 GG.3.4.3 GG.3.4.3 GG.3.4.3 GG.3.4.4 GG.3.4.3 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.4 GG.3.4.2 GG.3.4.1 GG.3.4.2 GG.3.4.1 GG.3.4.2 GG.3.4.3 GG.3.4.1 GG.3.4.2 GG.3.4.3	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0%	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.4 06.3.4.2 06.3.4.2 06.3.4.2 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.1 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.2 06.3.4.3 06.3.4.5 06.3.4.1 06.3.4.5 06.3.5.5 07.5.5	Total 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (nn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (nn) By buckets: 0 - 1 Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1	100.0% * Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0% * Total Initial Maturity 0.0%	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.3 06.3.3.6 06.3.3.6 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.4 6.3.4.4 06.3.4.1 06.3.4.1 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.5 06.3.5.5 07.	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (m) By buckets: 0 - 1 Y 1 - 2 Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0% % Total Initial Maturity 0.0% 0.0%	0.0%
G.3.3.6 G.3.3.2 G.3.3.2 G.3.3.3 G.3.3.3 G.3.3.4 G.3.3.5 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.3.4.3 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.3.4.8 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 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.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.2 G.3.4.2 G.3.4.1 G.3.4.5 G.3.5.5 G.3	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 5. 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	6,502 Contractual 21.23 358 249 256 254 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 6	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.2% 22.7% 55.8% 100.0% % Total Initial Maturity % Total Initial Maturity	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.3 6.3.4.5 6.3.4.6 6.3.4.7 6.3.4.4 06.3.4.2 6.3.4.4 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.5 06.3.4.5 06.3.4.1 06.3.4.5 06.3.4.5 06.3.4.1 06.3.4.5 06.3.5.5 06.3.5.5 06.3.5.5 06.3.5.7 06.3.5.5 06.3.5.7	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 5.5.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.3 06.3.3.6 06.3.3.6 06.3.4.1 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.3 06.3.4.4 06.3.4.4 06.3.4.5 06.3.4.1 06.3.4.6 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.5.2 06.3.5.5 07.5.5	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 5. 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	6,502 Contractual 21.23 358 249 256 254 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 6	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.2% 22.7% 55.8% 100.0% % Total Initial Maturity % Total Initial Maturity	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.3.6 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.7 06.3.4.2 06.3.4.3 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.4.2 06.3.4.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 06.3.5.1 07.5.1 07.5.5 07.5.	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (nn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total Maturity of Covered Bonds Weighted Average life (in years) Maturity (nn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 6 1 46	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% * Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 55.8% 100.0% * Total Initial Maturity * Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0%
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.3 06.3.3.6 06.3.3.6 06.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.7 06.3.4.1 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.3 06.3.4.4 06.3.4.5 06.3.4.5 06.3.5.1 06.3.5.5 07.5.5 0	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.4.1 G.3.4.1 G.3.4.3 G.3.4.2 G.3.4.3 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.3.4.9 OG.3.4.1 OG.3.4.1 G.3.4.2 OG.3.4.2 G.3.4.3 OG.3.4.1 G.3.4.3 OG.3.4.2 G.3.4.3 OG.3.4.1 G.3.4.5 OG.3.4.1 G.3.4.7 G.3.4.3 G.3.4.8 OG.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.6 G.3.5.7 G.3.5.6 G.3.5.7 G.3.5.1	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.3 G.3.3.5 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.3.4.3 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.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.5 G.3.5.1 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 G.3.5.2 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.3 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.3 G.3.5.3 G.3.5.3 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.3 G.3.3.3 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.3.4.6 G.3.4.7 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.1 G.3.4.2 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.3.4.2 G.3.4.3 G.3.4.4 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.2 G.3.5.1 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.1 G.3.5.2 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.3 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3.5.5 G.3.5.7 G.3	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.3 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.3.4.3 G.3.4.4 G.3.4.5 G.3.4.4 G.3.4.6 G.3.4.7 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.2 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.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.5 G.3.5 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.7	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.3 G.3.3.5 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.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.5 G.3.5.1 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.7 G.3.5.2 G.3.5.7 G.3.5.2 G.3.5.7 G.3.5.10 G.3.5.2 G.3.5.7 G.3.5.2 G.3.5.10 G.3.5.2 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.3 G.3.5.3 G.3.5.4 G.3.5.7 G.3.5.3 G.3.5.4 G.3.5.7 G.3.5.3 G.3.5.7 G.3.5.3 G.3.5.7 G.3.5.3 G.3.5.7	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity
G.3.3.6 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.3 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.3.4.3 G.3.4.4 G.3.4.5 G.3.4.4 G.3.4.6 G.3.4.7 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.2 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.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.5 G.3.5 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.3 G.3.5.4 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.1 G.3.5.5 G.3.5.7	Total A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Total 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 10+ Y	6,502 Contractual 21.23 358 249 256 264 272 1,477 3,626 6,502 Initial Maturity 24.42 0 0 0 0 0 0 6 1 4 6 5,761	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.5% 3.8% 3.9% 4.1% 4.2% 22.7% 52.7% 52.8% 100.0% % Total Initial Maturity 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	0.0% % Total Extended Maturity

G.3.6.1	6. Cover Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after
	EUR	0	0	0.0%	0.0%
G.3.6.2 G.3.6.3	AUD BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5 G.3.6.6	CHF CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	5,814	5,814	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.11 G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.12 G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.14 G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.15 G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18		otal 5,814	5,814	100.0%	100.0%
OG.3.6.1		5,614	5,614	100.076	100.076
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	EUR	0	0	0.0%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	5,814	5,814	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	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.3.7.10 G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.11 G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.12 G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.13 G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.15 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		otal 5,814	5,814	100.0%	100.0%
OG.3.7.1		5,614	5,614	100.076	100.076
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
0G.3.7.4 0G.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 [afte
G.3.8.1	Fixed coupon	5,814	5,814	100.0%	100.0%
G.3.8.2	Floating coupon	0			0.0%
			0		
			0	0.0%	
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4	Other				
G.3.8.3 G.3.8.4 OG.3.8.1	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Other T	0 iotal 5,814	0	0.0% 100.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Other T J. Substitute Assets - Type	0 otal 5,814 Nominal (mn)	0	0.0% 100.0% % Substitute Assets	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1	Other T 9. Substitute Assets - Type Cash	0 otal 5,814 Nominal (mn) 0	0	0.0% 100.0% % Substitute Assets 0.0%	0.0%
6.3.8.3 6.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2	Other T 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments	0 otal 5,814 Nominal (mn) 0 0	0	0.0% 100.0% % Substitute Assets 0.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3	Other T <u>9. Substitute Assets - Type</u> Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks	0 otal 5,814 Nominal (mn) 0 0 0	0	0.0% 100.0% % Substitute Assets 0.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.4 G.3.9.2 G.3.9.2 G.3.9.3 G.3.9.4	Other T 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Exposures to credit institutions Other	0 otal 5,814 Nominal (mn) 0 0 0 688	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5	Other T 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Exposures to credit institutions Other	0 otal 5,814 Nominal (mn) 0 0 0 688 0 0 0 0 688 0 0 0	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 OG.3.9.1	Other T 9. Substitute Assets - Type Cash Exposures to guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Other T	0 otal 5,814 Nominal (mn) 0 0 0 688 0 688 0 0 0 tal 688 vts NDI	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	0.0%
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G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2	Other T 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other T o/w EU gvts or quasi go o/w third-party countries Credit Quality Step 1 (CQS1) gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts or qu	0 otal 5,814 Nominal (mn) 0 0 0 668 668 0 668 0 668 0 0 5 5 5 5 5 5 5 7 5 7 5 7 5 7 5 7 5 7	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	0.0%
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G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.4 G.3.9.1 G.3.9.2 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.3	Other T S. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other T o/w EU gvts or quasi gr o/w third-party countries Credit Quality Step 1 (CQS1) gvts or q of w third-party countries Credit Quality Step 2 (CQS2 gvts or q gr	0 otal 5,814 Nominal (mn) 0 0 0 688 005 0 688 005 0 0 688 0 0 0 0 1 8 8 8 9 0 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	0.0%
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G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.3 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.5 OG.3.9.7 OG.3.9.6 OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.10 OG.3.9.11 OG.3.9.12 OG.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.7 G.3.10.7 G.3.10.7	Other T Ash Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to central banks Other T o/w EU gyst or quasi go o/w EU gyst or quasi go o/w third-party countries Credit Quality Step 1 (CQS1) gyst or quasi go go o/w third-party countries Credit Quality Step 2 (CQS2) gyst or quasi go go o/w third-party countries Credit Quality Step 1 (CQS1) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go o/w third-party countries Credit Quality Step 2 (CQS2) central ba go Demestic (Country of Issuer) go European Econder Area (not member of EU) Switzerland Australia Brazil	otal 5,814 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.8.5 GG.3.8.5 GG.3.9.4 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.5 GG.3.9.3 GG.3.9.5 GG.3.9.7 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.2 GG.3.10.4 GG.3.10.5 GG.3.10.5 GG.3.10.6 GG.3.10.7 GG.3.10.7	Cher Substitute Assets - Type Cash Exposures to Credit Unality Step 2 (CAS2) or 40 or 4	0 otal 5,814 Nominal (mn) 0 0 0 688 0 0 688 0 0 688 0 0 688 0 0 688 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 O.G.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.7 OG.3.9.1 OG.3.9.8 OG.3.9.1 OG.3.9.9 OG.3.9.1 OG.3.9.10 OG.3.9.1 OG.3.9.11 OG.3.10.1 OG.3.10.2 OG.3.10.2 OG.3.10.3 OG.3.10.3 OG.3.10.4 OG.3.10.3 OG.3.10.4 OG.3.10.4 OG.3.10.4 OG.3.10.4 OG.3.10.4 OG.3.10.4 OG.3.10.5 G.3.10.6 OG.3.10.7 G.3.10.8	ل Other T Cash Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Other O'w EU gvts or quasig T o/w EU gvts or quasig Other 0/w EU gvts or quasig T o/w EU gvts or quasig G o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasig G o/w third-party countries Credit Quality Step 1 (CQS1) central ba G o/w third-party countries Credit Quality Step 2 (CQS2) central ba G o/w third-party countries Credit Quality Step 2 (CQS2) central ba G/w CQS1 credit institution o/w CQS1 credit institution O/w CQS2 credit institution o/w CQS2 credit institution G/w CQS1 credit institution witzerland Laurozone Rest of European Lonot Area (not member of EU) Switzerland Mustralia Brzail Canada Japan	otal 5,814 Nominal (mn) O O O O O O O O O O O O O O O O O O	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 500% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.4 GG.3.9.3 GG.3.9.5 GG.3.9.4 GG.3.9.6 GG.3.9.7 GG.3.9.7 GG.3.9.1 GG.3.10.1 GG.3.10.2 GG.3.10.2 GG.3.10.2 GG.3.10.4 GG.3.10.5 GG.3.10.5 GG.3.10.6 GG.3.10.6 GG.3.10.7 GG.3.10.8 GG.3.10.7	Cher S. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to certral banks Exposures to certral banks Exposures to certral banks Coder o/w EU gvts or quasi governments Other o/w EU gvts or quasi governments o/w EU gvts or quasi governments o/w EU gvts or quasi governments o/w U gvts or quasi governments o/w EU gvts or quasi governments o/w U gvts or quasi governments o/w CQS2 credit instituti o/w CQS2 credit instituti Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea	otal 0 5,814 Nominal (mn) 0 0 0 688 0 0 504 0 688 0 0 505 ND1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0.0% 100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 5.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.7 OG.3.9.9 OG.3.9.11 OG.3.9.11 OG.3.9.12 OG.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.5 G.3.10.8 G.3.10.1 G.3.10.1	ل Other T Cash Exposures to/guaranteed by governments or quasi governments Exposures to certait institutions Cherit Cash T Composition Other T O'w EU gots or quasi governments Cash T Composition T O'w EU gots or quasi governments O'w EU gots or quasi governments O'w EU gots or quasi go O'w EU gots or quasi go o/w third-party countries Credit Quality Step 2 (CQS2) gots or quasi go O'w EU central bas o/w third-party countries Credit Quality Step 1 (CQS1) central bas O'w EU central bas o/w third-party countries Credit Quality Step 1 (CQS2) central bas O'w CQS1 credit institution o'w CQS2 credit institution o'w CQS2 credit institution o'w CQS2 credit institution o'w CQS1 credit institutio o'w CQS1 credit institutio'w	otal 5,814 Nominal (mn) O O O O O O O O O O O O O O O O O O	0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.2 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.4 GG.3.8.3 GG.3.8.4 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.4 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.1 GG.3.9.4 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.2 GG.3.10.2 GG.3.10.2 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 G	Other T Cash Cash Exposures to/guaranteed by governments or quasi governments Exposures to certail banks Exposures to certail banks Exposures to certail banks Other T o/w EU gvts or quasig overnments T o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasig overnments T o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasig overnments T o/w third-party countries Credit Quality Step 1 (CQS1) central bac Gv o/w third-party countries Credit Quality Step 1 (CQS1) central bac Gv o/w third-party countries Credit Quality Step 1 (CQS1) central bac Gv/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac Gv/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac Gv/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac Gv/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac Gv/w CQS2 credit institution o/w togs central bac Gv/w CQS2 credit institution o/w togs central bac Gv/w CQS2 credit institution Switzeriand Gv/w CQS2 credit institution Guad	otal 0 5,814 Nominal (mn) 0 0 0 0 688 0 0 0 1 8 8 0 0 0 1 1 1 1 1 1 1 1 1 1	0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.4 OG.3.9.7 OG.3.9.9 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.10.1 G.3.10.0 OG.3.10.1 G.3.10.1 OG.3.10.1 G.3.10.1 OG.3.10.1 G.3.10.1 OG.3.10.1 G.3.10.1 OG.3.1	ل کی ان ان	otal 5,814 Nominal (mn) O O O O O O O O O O O O O	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.3 OG.3.8.5 OG.3.8.5 OG.3.9.4 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.7 OG.3.9.8 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.3 OG.3.9.2 OG.3.9.4 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.10.2 OG.3.10.2 OG.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.11 OG.3.10.11 OG.3.10.12 OG.3.10.14	Other T Cash Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Cash Other T o/w EU gysts or quasig o/w EU gysts or quasig o/w third-party countries Credit Quality Step 1 (CQS1) gysts or quasig o/w third-party countries Credit Quality Step 2 (CQS2) gysts or quasig o/w third-party countries Credit Quality Step 1 (CQS1) central bac o/w EU gysts or quasig o/w third-party countries Credit Quality Step 2 (CQS2) central bac o/w CQS1 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac o/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac o/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac o/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac o/w CQS2 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bac Bac o/w third-party countries Credit Quality Step 2 (CQS2) central bac Gat o/w third-party countries Credit Quality Step 2 (CQS2) central bac Bac o/w third-party countries Credit Institution Gat o/w to S2 credit insti	otal 5,814 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.9.4 G.3.9.4 G.3.9.4 G.3.9.4 G.3.9.2 OG.3.9.1 OG.3.9.3 OG.3.9.2 OG.3.9.4 OG.3.9.7 OG.3.9.6 OG.3.9.7 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.15 G.3.10.15 <td>ل کی ان ان ان</td> <td>0 0tal 5,814 0<</td> <td>0</td> <td>0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%</td> <td>0.0%</td>	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.6 OG.3.9.7 OG.3.9.1 OG.3.9.8 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.10.1 G.3.10.2 G.3.10.1 G.3.10.1 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 <td< td=""><td>ل کی ان ان ان</td><td>otal 5,814 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0</td><td>0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%</td><td>0.0%</td></td<>	ل کی ان ان	otal 5,814 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.8.5 GG.3.8.5 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.5 GG.3.9.4 GG.3.9.7 GG.3.9.6 GG.3.9.7 GG.3.9.7 GG.3.9.10 GG.3.9.1 GG.3.9.11 GG.3.9.1 GG.3.9.12 GG.3.9.1 GG.3.9.12 GG.3.9.1 GG.3.9.10 GG.3.9.1 GG.3.9.10 GG.3.9.1 GG.3.9.10 GG.3.9.1 GG.3.9.10 GG.3.9.1 GG.3.9.10 GG.3.10.2 GG.3.10.2 GG.3.10.2 GG.3.10.10 GG.3.10.1 GG.3.10.12 GG.3.10.1 GG.3.10.12 GG.3.10.1 GG.3.10.11 GG.3.10.11 GG.3.10.11 GG.3.10.15 GG.3.10.16 GG.3.10.16	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.8.5 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.7 OG.3.9.9 OG.3.9.11 OG.3.9.11 OG.3.9.11 OG.3.10.2 G.3.10.2 G.3.10.2 G.3.10.3 G.3.10.2 G.3.10.3 G.3.10.2 G.3.10.2 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.11 G.3.10.11 G.3.10.12 G.3.10.11 G.3.10.15 G.3.10.11 G.3.10.15 G.3.10.11	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.2 GG.3.8.4 GG.3.8.2 GG.3.8.4 GG.3.8.4 GG.3.8.3 GG.3.8.4 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.1 GG.3.10.10 GG.3.10.1 GG.3.10.11 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.3 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.4 OG.3.9.7 OG.3.9.7 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.3 OG.3.9.1 OG.3.9.4 OG.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.10.2 OG.3.10.2 OG.3.10.1 G.3.10.1 G.3.10.10.1 G.3.10.1 G.3.10.11 G.3.10.15 G.3.10.12 G.3.10.15 G.3.10.15 G.3.10.15 G.3.10.10.10 G.3.10.10.10 G.3.10.10.10 G.3.10.10.10 G.3.10.10	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.2 GG.3.8.4 GG.3.8.2 GG.3.8.4 GG.3.8.4 GG.3.8.3 GG.3.8.4 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.1 GG.3.10.10 GG.3.10.1 GG.3.10.11 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12 GG.3.10.12	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.5 OG.3.8.4 OG.3.8.5 OG.3.9.4 OG.3.9.4 OG.3.9.3 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.4 OG.3.9.7 OG.3.9.7 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.3 OG.3.9.1 OG.3.9.4 OG.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.10.2 OG.3.10.2 OG.3.10.1 G.3.10.1 G.3.10.10.1 G.3.10.1 G.3.10.11 G.3.10.15 G.3.10.12 G.3.10.15 G.3.10.15 G.3.10.15 G.3.10.10.10 G.3.10.10.10 G.3.10.10.10 G.3.10.10.10 G.3.10.10	ل کی ان ان	0 0tal 5,814 0<	0	0.0% 100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 0.0%	0.0%

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	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	688	10.6%	11.8%
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4		Total 688	10.6%	11.8%
0G.3.11.4		lotal 000	10.0%	11.6%
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	Link		
	13. Derivatives & Swaps			
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	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	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	NPV of Derivatives outside the cover pool (mn)	0		
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.9 OG.3.13.10				
DG.3.13.10 DG.3.13.11				
DG.3.13.12				
DG.3.13.13				
OG.3.13.14				
DG.3.13.15				
OG.3.13.16				
OG.3.13.17				
OG.3.13.18				
OG.3.13.19				
OG.3.13.20				
OG.3.13.21				
OG.3.13.22				
OG.3.13.22 OG.3.13.23				
OG.3.13.23 OG.3.13.24				
OG.3.13.25				
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OG.3.13.29				
OG.3.13.30				
OG.3.13.31				
DG.3.13.32				
DG.3.13.33				
DG.3.13.34				
DG.3.13.34 DG.3.13.35				
DG.3.13.35 DG.3.13.36				
DG.3.13.37				
DG.3.13.38				
DG.3.13.39				
OG.3.13.40				
DG.3.13.41				
DG.3.13.42				
OG.3.13.43				
OG.3.13.44				
OG.3.13.45				
OG.3.13.46				
OG.3.13.40				
OG.3.13.48				
OG.3.13.49				
DG.3.13.50				
OG.3.13.51	. References to Capital Requirements Regulation (C	· · · · · · · · · · · · · · · · · · ·		

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

in the form of cove	red bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately of	a matter to be determined by a relevant investor ins	titution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>	
G.4.1.2	(i) Value of covered bonds:	<u>39</u>	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>	
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	
G.4.1.12	(iii) Maturity structure of covered bonds:	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 (CRR)		
	129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>	
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
OG.5.1.5			
OG.5.1.6			

	6. Other relevant information		
	1. Optional information e.g. Rating triggers		
G.6.1.1	NPV Test (passed/failed)	ND1	
G.6.1.2	Interest Covereage Test (passe/failed)	ND1	
G.6.1.3	Cash Manager	ND1	
G.6.1.4	Account Bank	ND1	
G.6.1.5	Stand-by Account Bank	ND1	
G.6.1.6	Servicer	ND1	
G.6.1.7	Interest Rate Swap Provider	ND1	
G.6.1.8	Covered Bond Swap Provider	ND1	
G.6.1.9	Paying Agent	ND1	
G.6.1.10	Other optional/relevant information	ND1	
G.6.1.11	Other optional/relevant information	ND1	
G.6.1.12	Other optional/relevant information	ND1	
G.6.1.13	Other optional/relevant information	ND1	
G.6.1.14	Other optional/relevant information	ND1	
G.6.1.15	Other optional/relevant information	ND1	
G.6.1.16	Other optional/relevant information	ND1	
G.6.1.17	Other optional/relevant information	ND1	
G.6.1.18	Other optional/relevant information	ND1	
G.6.1.19	Other optional/relevant information	ND1	
G.6.1.20	Other optional/relevant information	ND1	
G.6.1.21	Other optional/relevant information	ND1	
G.6.1.22	Other optional/relevant information	ND1	
G.6.1.23	Other optional/relevant information	ND1	
G.6.1.24	Other optional/relevant information	ND1	
G.6.1.25	Other optional/relevant information	ND1	
G.6.1.26	Other optional/relevant information	ND1	
G.6.1.27	Other optional/relevant information	ND1	
G.6.1.28	Other optional/relevant information	ND1	
G.6.1.29	Other optional/relevant information	ND1	
G.6.1.30	Other optional/relevant information	ND1	
G.6.1.31	Other optional/relevant information	ND1	
G.6.1.32	Other optional/relevant information	ND1	
G.6.1.33	Other optional/relevant information	ND1	
G.6.1.34	Other optional/relevant information	ND1	
G.6.1.35	Other optional/relevant information	ND1	
G.6.1.36	Other optional/relevant information	ND1	
G.6.1.37	Other optional/relevant information	ND1	
G.6.1.38	Other optional/relevant information	ND1	
G.6.1.39	Other optional/relevant information	ND1	
G.6.1.40	Other optional/relevant information	ND1	
G.6.1.41	Other optional/relevant information	ND1	
G.6.1.42	Other optional/relevant information	ND1	
G.6.1.43	Other optional/relevant information	ND1	
G.6.1.44	Other optional/relevant information	ND1	
G.6.1.45	Other optional/relevant information	ND1	

B



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

	. , .				
	Reporting in Domestic Currency	DKK	[
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7 Mortgage Assets				
umber	7. Mortgage Assets				
M.7.1.1	1. Property Type Information Residential	Nominal (mn) 5,803		% Total Mortgages	
vi.7.1.1 vi.7.1.2	Commercial	11		99.8% 0.2%	
V.7.1.3	Other	0		0.0%	
vl.7.1.4	Total	5,814		100.0%	
M.7.1.1	o/w Cooperative Housing	747			
M.7.1.2	o/w Agriculture	0			
IM.7.1.3 IM.7.1.4	o/w Owner-occupied homes o/w Holiday houses	14 0			
0M.7.1.5	o/w Subsidised Housing	4,829			
DM.7.1.6	o/w Private rental	213			
M.7.1.7	o/w Manufacturing and Manual Industries	0			
DM.7.1.8	o/w Office and Business	2			
M.7.1.9	o/w Social and cultural purposes	9			
vi.7.1.10 vi.7.1.11	o/w Other	0			
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
И.7.2.1	Number of mortgage loans	1,918	28	1,946	
M.7.2.1	Optional information eg, Number of borrowers	ND1			
DM.7.2.2 DM.7.2.3	Optional information eg, Number of guarantors	ND1			
DM.7.2.4					
DM.7.2.5					
IM.7.2.6	2 Concentration Birlin	% Posidontial Large	% Commonial Lana	% Total Mort	
A.7.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 7.8%	% Commercial Loans 84.0%	% Total Mortgages 7.8%	
0M.7.3.1					
DM.7.3.2					
DM.7.3.3					
DM.7.3.4					
DM.7.3.5 DM.7.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
VI.7.4.1	European Union	100.0%	<u>89.6%</u>	100.0%	
1.7.4.2	Austria	0.0%	0.0%	0.0%	
VI.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4 M.7.4.5	Bulgaria Croatia	0.0%	0.0%	0.0%	
M.7.4.5 M.7.4.6	Croatia 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%	89.6%	100.0%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
VI.7.4.11 VI.7.4.12	France 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%	
vl.7.4.15	Hungary	0.0%	0.0%	0.0%	
vl.7.4.16	Ireland	0.0%	0.0%	0.0%	
VI.7.4.17	Italy	0.0%	0.0%	0.0%	
Л.7.4.18 Л.7.4.19	Latvia Lithuania	0.0%	0.0%	0.0%	
n.7.4.19 N.7.4.20	Litnuania Luxembourg	0.0%	0.0%	0.0%	
A.7.4.20	Malta	0.0%	0.0%	0.0%	
1.7.4.22	Poland	0.0%	0.0%	0.0%	
1.7.4.23	Portugal	0.0%	0.0%	0.0%	
1.7.4.24	Romania	0.0%	0.0%	0.0%	
1.7.4.25	Slovakia	0.0%	0.0%	0.0%	
1.7.4.26 1.7.4.27	Slovenia Spain	0.0%	0.0%	0.0%	
n.7.4.27 1.7.4.28	Sweden	0.0%	0.0%	0.0%	
A.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
1.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
1.7.4.31	Iceland	0.0%	0.0%	0.0%	
1.7.4.32	Liechtenstein	0.0%	0.0%	0.0%	
Л.7.4.33 Л.7.4.34	Norway	0.0%	0.0%	0.0%	
n.7.4.34 N.7.4.35	<u>Other</u> Switzerland	0.0%	0.0%	0.0%	
1.7.4.36	Australia	0.0%	0.0%	0.0%	
4.7.4.37	Brazil	0.0%	0.0%	0.0%	
1.7.4.38	Canada	0.0%	0.0%	0.0%	
1.7.4.39	Japan	0.0%	0.0%	0.0%	
1.7.4.40 1.7.4.41	Korea New Zealand	0.0%	0.0%	0.0%	
vl.7.4.41 vl.7.4.42	New Zealand Singapore	0.0%	0.0%	0.0%	
л.7.4.42 Л.7.4.43	US	0.0%	0.0%	0.0%	
1.7.4.44	Other	0.0%	0.0%	0.0%	
M.7.4.1	o/w Greenland	0.0%	10.4%	0.0%	
DM.7.4.2	o/w Faroe Islands	0.0%	0.0%	0.0%	
M.7.4.3					
IM.7.4.4 IM.7.4.5					
M.7.4.5					
M.7.4.7					
M.7.4.8					

OM.7.4.8 OM.7.4.9 OM.7.4.10

	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	60.6%	64.1%	60.6%	
M.7.5.2 M.7.5.3	Remaining Zealand & Bornholm (Region Sjælland) Northern Jutland (Region Nordjylland)	16.4% 3.6%	3.1% 2.3%	16.4% 3.6%	
M.7.5.4		3.6%	2.3%	3.6%	
M.7.5.5	Eastern Jutland (Region Midtjylland) Southern Jutland & Funen (Region Syddanmark)	8.9%	0.4%	8.9%	
M.7.5.6	TBC at a country level	8.9% ND1	0.4% ND1	8.9% ND1	
		ND1		ND1 ND1	
M.7.5.7 M.7.5.8	TBC at a country level TBC at a country level	ND1	ND1 ND1	ND1	
M.7.5.9	TBC at a country level	ND1	ND1	ND1	
M.7.5.10	TBC at a country level	ND1	ND1	ND1	
M.7.5.11	TBC at a country level	ND1	ND1	ND1	
M.7.5.12	TBC at a country level	ND1	ND1	ND1	
M.7.5.13	TBC at a country level	ND1	ND1	ND1	
M.7.5.14	TBC at a country level	ND1	ND1	ND1	
M.7.5.15	TBC at a country level	ND1	ND1	ND1	
M.7.5.16	TBC at a country level	ND1	ND1	ND1	
M.7.5.17	TBC at a country level	ND1	ND1	ND1	
M.7.5.18	TBC at a country level	ND1	ND1	ND1	
M.7.5.19	TBC at a country level	ND1	ND1	ND1	
M.7.5.20	TBC at a country level	ND1	ND1	ND1	
M.7.5.21	TBC at a country level	ND1	ND1	ND1	
M.7.5.22	TBC at a country level	ND1	ND1	ND1	
M.7.5.23	TBC at a country level	ND1	ND1	ND1	
M.7.5.24	TBC at a country level	ND1	ND1	ND1	
M.7.5.25	TBC at a country level	ND1	ND1	ND1	
M.7.5.26	TBC at a country level	ND1	ND1	ND1	
M.7.5.27	TBC at a country level	ND1	ND1	ND1	
M.7.5.28	TBC at a country level	ND1	ND1	ND1	
M.7.5.29	TBC at a country level	ND1	ND1	ND1	
M.7.5.30	TBC at a country level	ND1	ND1	ND1	
M.7.5.31	TBC at a country level	ND1	ND1	ND1	
M.7.5.32	TBC at a country level	ND1	ND1	ND1	
M.7.5.33	TBC at a country level	ND1	ND1	ND1	
M.7.5.34	TBC at a country level	ND1	ND1	ND1	
M.7.5.35	TBC at a country level	ND1	ND1	ND1	
M.7.5.36	TBC at a country level	ND1	ND1	ND1	
M.7.5.37	TBC at a country level	ND1	ND1	ND1	
M.7.5.38	TBC at a country level	ND1	ND1	ND1	
M.7.5.39	TBC at a country level	ND1	ND1	ND1	
M.7.5.40	TBC at a country level	ND1	ND1	ND1	
M.7.5.41	TBC at a country level	ND1	ND1	ND1	
M.7.5.42	TBC at a country level	ND1	ND1	ND1	
M.7.5.43	TBC at a country level	ND1	ND1	ND1	
M.7.5.44	TBC at a country level	ND1	ND1	ND1	
M.7.5.45	TBC at a country level	ND1	ND1	ND1	
M.7.5.46	TBC at a country level	ND1	ND1	ND1	
M.7.5.47	TBC at a country level	ND1	ND1	ND1	
M.7.5.48	TBC at a country level	ND1	ND1	ND1	
M.7.5.49	TBC at a country level	ND1	ND1	ND1	
M.7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	99.9%	85.0%	99.9%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	0.1%	15.0%	0.1%	
OM.7.6.1					
OM.7.6.2	o/w Index loans	99.4%	29.1%	99.3%	
OM.7.6.3					
	o/w Adjustable Rate Mortgages	0.0%	0.0%	0.0%	
	o/w Money market based loans	0.0%	0.0%	0.0%	
OM.7.6.5	o/w Money market based loans o/w Non capped floaters	0.0%	0.0% 0.0%	0.0% 0.0%	
OM.7.6.5	o/w Money market based loans o/w Non capped floaters o/w Capped floaters	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	
OM.7.6.5 OM.7.6.6	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type	0.0% 0.0% 0.0% % Residential Loans	0.0% 0.0% 0.0% % Commercial Loans	0.0% 0.0% 0.0% % Total Mortgages	
OM.7.6.5 OM.7.6.6 M.7.7.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	0.0% 0.0% 0.0% % Residential Loans 0.0%	0.0% 0.0% 0.0% % Commercial Loans 0.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
0M.7.6.5 0M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	0.0% 0.0% 0.0% % Residential Loans 0.0%	0.0% 0.0% 0.0% % Commercial Loans 0.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.3	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.5	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breokdown by Regoyment Type Bullet / interest only Amortising	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0%	0.0% 0.0% 0.0% Commercial Loans 0.0% 100.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.4 OM.7.7.5	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breckdown by Repayment Type Bullet / Interest only Amortising Other	0.0% 0.0% 0.0% % Residential Loans 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% % Commercial Loans 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 100.0% 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning	0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% % Residential Loans	0.0% 0.0% % Commercial Laans 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.1 OM.7.7.2 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1	o/w Money market based loans o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% % Residential Loans 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breckdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Secsoning Up to 12months ≥ 12 5.24 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% % Commercial Loans 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	
OM.7.6.5 OM.7.6.6 M.7.1 M.7.2 M.7.3 OM.7.7 OM.7.7 OM.7.7 OM.7.7 OM.7.7 OM.7.7 OM.7.7 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3	o/w Money market based loans o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only AmortIsing Other 8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months ≥ 24 - 5 36 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 0.0% X Total Mortgages 0.0% 0.0% X Total Mortgages 0.0% 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 OM.7.7.1 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 26 - 50 months ≥ 26 - 50 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% % Commercial Loans 0.0% 0.0%	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
0M.7.6.5 0M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 0M.7.7.3 0M.7.7.4 0M.7.7.4 0M.7.7.5 0M.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.5	o/w Money market based loans o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only AmortIsing Other 8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months ≥ 24 - 5 36 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 0.0% X Total Mortgages 0.0% 0.0% X Total Mortgages 0.0% 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 26 - 50 months ≥ 26 - 50 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% % Commercial Loans 0.0% 0.0%	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
0M.7.6.5 0M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 0M.7.7.3 0M.7.7.3 0M.7.7.4 0M.7.7.5 0M.7.7.6 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5 0M.7.8.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 26 - 50 months ≥ 26 - 50 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% % Commercial Loans 0.0% 0.0%	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
0M.7.6.5 0M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 0M.7.7.3 0M.7.7.3 0M.7.7.3 0M.7.7.4 0M.7.7.5 0M.7.7.5 0M.7.7.6 M.7.8.1 M.7.8.2 M.7.8.2 M.7.8.4 M.7.8.5 0M.7.8.1 0M.7.8.1 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.2 0M.7	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 26 - 50 months ≥ 26 - 50 months	0.0% 0.0% 0.0% % Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% % Commercial Loans 0.0% 0.0%	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.1 OM.7.8.1	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 26 - 60 months	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3	o/w Money market based loans o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - 5 26 months ≥ 24 - 5 36 months ≥ 36 - 5 60 months ≥ 60 months	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	
0M.7.6.5 0M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 0M.7.7.1 0M.7.7.3 0M.7.7.3 0M.7.7.4 0M.7.7.5 0M.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.2 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.4 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.	o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 26 - 60 months	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	
OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.3 OM.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.3 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.4	o/w Money market based loans o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - 5 26 months ≥ 24 - 5 36 months ≥ 36 - 5 60 months ≥ 60 months	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% % Total Mortgages 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	

OM.7.9.2 OM.7.9.3 OM.7.9.4 S.

	7.A Residential Cover Pool				
M.7A.10.1	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M./A.10.1	Average loan size (000s)	3,026			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	491	1,271	8.5%	66.3%
M.7A.10.3 M.7A.10.4	DKK 2 - 5m DKK 5 - 20m	930 2,970	281 316	16.0% 51.2%	14.7% 16.5%
M.7A.10.4 M.7A.10.5	DKK 20 - 50m	1,219	48	21.0%	2.5%
M.7A.10.5	DKK 20 - 30m	69	1	1.2%	0.1%
M.7A.10.7	> DKK 100m	123	1	2.1%	0.1%
A.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
1.7A.10.10	TBC at a country level	ND1	ND1		
1.7A.10.11 1.7A.10.12	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.12 1.7A.10.13	TBC at a country level	ND1	ND1 ND1		
I.7A.10.14	TBC at a country level	ND1	ND1		
1.7A.10.15	TBC at a country level	ND1	ND1		
1.7A.10.16	TBC at a country level	ND1	ND1		
1.7A.10.17	TBC at a country level	ND1	ND1		
1.7A.10.18	TBC at a country level	ND1	ND1		
I.7A.10.19 I.7A.10.20	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
I.7A.10.20	TBC at a country level	ND1	ND1		
I.7A.10.22	TBC at a country level	ND1	ND1		
.7A.10.23	TBC at a country level	ND1	ND1		
1.7A.10.24	TBC at a country level	ND1	ND1		
1.7A.10.25	TBC at a country level	ND1	ND1		
.7A.10.26	Total	5,803	1,918	100.0%	100.0%
1.7A.11.1	11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	Nominal ND1	Number of Loans	% Residential Loans	% No. of Loans
	** ciginee / ** cige ci * (/0)				
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1	ND1	ND1
A.7A.11.3	>40 - <=50 %	ND1	ND1	ND1	ND1
И.7А.11.4 И.7А.11.5	>50 - <=60 % >60 - <=70 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
И.7А.11.5 И.7А.11.6	>60 - <=70 % >70 - <=80 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7A.11.7	>80 - <=90 %	ND1	ND1	ND1	ND1
V.7A.11.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7A.11.9	>100%	ND1	ND1	ND1	ND1
N.7A.11.10	Total	ND1	ND1	ND1	ND1
M.7A.11.1	o/w >100 - <=110 %	ND1			
M.7A.11.2 M.7A.11.3	o/w >110 - <=120 % o/w >120 - <=130 %	ND1 ND1			
M.7A.11.3	0/w>120-<=130 % 0/w>130-<=140 %	ND1			
M.7A.11.5	0/w >140 - <=150 %	ND1			
M.7A.11.6	o/w >150 %	ND1			
0M.7A.11.7					
0M.7A.11.8					
DM.7A.11.9	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		Number of Loans	76 Residential Loans	76 NO. OF LOANS
VI./A.12.1	Weighted Average LTV (76)	45.6%			
WI.7A.12.1		45.6%			
	By LTV buckets (mn):				
M.7A.12.2	By LTV buckets (mn): >0 - <=40 %	4,376	ND1	75.4% 7.2%	
M.7A.12.2 M.7A.12.3	By LTV buckets (mn):		ND1 ND1 ND1	75.4% 7.2% 5.9%	
M.7A.12.2 M.7A.12.3 M.7A.12.4	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	4,376 417	ND1	7.2%	
N.7A.12.2 N.7A.12.3 N.7A.12.4 N.7A.12.5 N.7A.12.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	4,376 417 340 245 178	ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1%	
N.7A.12.2 N.7A.12.3 N.7A.12.4 N.7A.12.5 N.7A.12.6 M.7A.12.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	4,376 417 340 245 178 95	ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6%	
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	4,376 417 340 245 178 95 45	ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8%	
N.7A.12.2 N.7A.12.3 N.7A.12.4 N.7A.12.5 N.7A.12.6 N.7A.12.7 N.7A.12.8 N.7A.12.9	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	4,376 417 340 245 178 95 45 107	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8%	0.0%
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.12.8 M.7A.12.9 T.7A.12.10	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	4,376 417 340 245 178 95 45 107 5,803	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.12.10 M.7A.12.10	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	4,376 417 340 245 178 95 45 107	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.1	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total a/w > 100 - <=120 % a/w > 100 - <=120 % a/w > 120 - <=120 % a/w > 120 - <=120 % a/w > 120 - <=120 %	4,376 417 340 245 178 95 45 107 5,803 44	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.2	By LTV buckets (mn): >0 - <=40% >40 - <=50% >50 - <=60% >50 - <=60% >70 - <=80% >90 - <=100% >100% Total o/w > 100 - <=110% o/w > 100 - <=110% o/w > 110 - <=120% o/w > 120 - <=130% o/w > 120 - <=130%	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.10 M.7A.12.9 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >90 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >100 - <=120 % o/w >120 - <=130 %	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5	By LTV buckets (mn): >0 - <=40% >40 - <=50% >50 - <=60% >50 - <=60% >70 - <=80% >90 - <=100% >100% Total o/w > 100 - <=110% o/w > 100 - <=110% o/w > 110 - <=120% o/w > 120 - <=130% o/w > 120 - <=130%	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2%	0.0%
A.7A.12.2 A.7A.12.4 A.7A.12.4 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.9 I.7A.12.1 M.7A.12.9 I.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >90 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >100 - <=120 % o/w >120 - <=130 %	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.8 A.7A.12.8 M.7A.12.8 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	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >90 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >100 - <=120 % o/w >120 - <=130 %	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.10 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.8	By LTV buckets (mn): >0 - <<40% >40 - <<50% >50 - <<60% >50 - <<70% >70 - <<80% >90 - <<70% >100% Total o/w > 100 - <<110% o/w > 100 - <<110% o/w > 110 - <<120% o/w > 120 - <<130% o/w > 120 - <<130% o/w > 120 - <<130%	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.0 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.13.1	By LTV buckets (mn): >0 - <<40 % >40 - <<50 % >50 - <<60 % >50 - <<70 % >70 - <<80 % >80 - <<90 % >90 - <<100 % >100% Total o/w >100 - <<110 % o/w >100 - <<110 % o/w >100 - <<100 % o/w >100 - <<100 % o/w >100 - <<100 % o/w >100 - <<100 % o/w >100 - <<150 % o/w >100 - <<150 % o/w >150 % }/triangle	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 * Residential Loans 0.2%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 W.7A.12.4 W.7A.12.5 M.7A.12.6 M.7A.12.0 M.7A.12.9 A.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.13.1 W.7A.13.1 W.7A.13.1	By LTV buckets (mn): >0 - <=40% >40 - <=50% >50 - <=60% >50 - <=60% >70 - <=80% >90 - <=100% >100% Total o/w >100 - <=110% o/w >100 - <=120% o/w >120 - <=120% o/w >130 - <=140% o/w >130 - <=150% o/w >150%	4,376 417 340 245 178 95 45 107 5,803 44 226 17 10 3 6 % Residential Loans 0.2%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.10 M.7A.12.10 M.7A.12.1 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.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3	By LTV buckets (mm): >0 - <=40 % >0 - <=60 % >50 - <=60 % >50 - <=60 % >0 - <=70 % >70 - <=80 % >90 - <=90 % >90 - <=100 % >100% Total a/w > 100 - <=120 % a/w > 120 - <=100 %	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.0 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.9 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4	By LTV buckets (mn): >0 - <-40% >40 - <-50% >50 - <-60% >50 - <-60% >0 - <-70% >70 - <=80% >90 - <=100% >100% Total o/w > 100 - <-110% o/w > 100 - <-110% o/w > 100 - <-110% o/w > 100 - <-130% o/w > 100 - <-130% o/w > 100 - <-150% o/w > 100 - <-150% o/w > 150 % Bup-to-let/Non-owner occupied Second home/Holiday houses Bup-to-let/Non-owner occupied Agricultural	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.1 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.12.5 M.7A.12.8 M.7A.12.8 M.7A.13.1 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.4	By LTV buckets (mm): >0 - <=40 % >0 - <=60 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >130 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 I.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.8 M.7A.13.1 A.7A.13.1 A.7A.13.1 A.7A.13.1 A.7A.13.3 A.7A.13.4 M.7A.13.1 M.7A.13.1	By LTV buckets (mn): >0 - <-40% >40 - <-50% >50 - <-60% >50 - <-60% >0 - <-70% >70 - <=80% >90 - <=100% >100% Total o/w > 100 - <-110% o/w > 100 - <-110% o/w > 100 - <-110% o/w > 100 - <-130% o/w > 100 - <-130% o/w > 100 - <-150% o/w > 100 - <-150% o/w > 150 % Bup-to-let/Non-owner occupied Second home/Holiday houses Bup-to-let/Non-owner occupied Agricultural	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.4 A.7A.12.4 A.7A.12.4 A.7A.12.6 A.7A.12.7 A.7A.12.9 J.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.13.1 A.7A.13.4 A.7A.13.4 A.7A.13.4 A.7A.13.4 M.7A.13.1 M.7A.13.2	By LTV buckets (mm): > 0 - <=40 % > 30 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 30 - <=30 % > 90 - <=300 % > 90 - <=100 % 0/w >100 - <=110 % 0/w >100 - <=120 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >120 - <=130 % 0/w >140 - <=150 % 0/w >140 - <=150 % 0/w >150 % 13. Breakdown by type Owner occupied Second home/holiday houses Buy-to-let/Non-owner occupied Agricultural Other 0/w Subsidised housing 0/w Subsidised housing $0/w Miritar tental$	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 8.2%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.4 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.7 A.7A.12.9 J.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.5 M.7A.12.8 M.7A.12.5 M.7A.13.1 A.7A.13.4 A.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.2% 0.2% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 A.7A.12.9 A.7A.12.9 M.7A.12.1 M.7A.12.1 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.12.6 M.7A.12.7 M.7A.12.3 M.7A.13.1 A.7A.13.3 A.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3	By LTV buckets (mm): > 0 - <=40 % > 30 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 30 - <=30 % > 90 - <=300 % > 90 - <=100 % 0/w >100 - <=110 % 0/w >100 - <=120 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >120 - <=130 % 0/w >140 - <=150 % 0/w >140 - <=150 % 0/w >150 % 13. Breakdown by type Owner occupied Second home/holiday houses Buy-to-let/Non-owner occupied Agricultural Other 0/w Subsidised housing 0/w Subsidised housing $0/w Miritar tental$	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 T.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.13.1 A.7A.13.1 A.7A.13.3 A.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.6	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.2% 0.2% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.10 M.7A.12.9 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.7	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.2% 0.2% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 M.7A.12.1 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.12.6 M.7A.12.7 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.6 M.7A.13.7 M.7A.13.6 M.7A.13.7 M.7A.13.7	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.2% 0.2% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.0 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.8 M.7A.13.8 M.7A.13.8	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.2% 0.2% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.8 A.7A.12.9 J.7A.12.10 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.13.1 A.7A.13.1 A.7A.13.3 A.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.0	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 J.7A.12.10 M.7A.12.1 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.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.13.1 A.7A.13.1 A.7A.13.2 A.7A.13.3 M.7A.13.4 M.7A.13.1 M.7A.13.4 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.9 M.7A.13.1 M.7A.	γμ (ν μοκατς (πκ); β α (α - 50 α ζ β α (α - 50 α ζ)γμ (γμ (γμ (γμ (γμ (γμ (γμ (γμ (γμ (γμ (4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans % Residential Loans 0.0% 0.0% 0.0% 0.0% 9.8% 83.2% 3.7% 12.9% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.8 M.7A.12.9 H.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.13.1 A.7A.13.3 A.7A.13.1 A.7A.13.3 A.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.7 M.7A.13.1 M.7A.	By LTV buckets (mn):	4,376 417 340 245 178 95 45 107 5,803 44 26 17 10 3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 99.8% 83.2% 3.7% 12.9% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	7.2% 5.9% 4.2% 3.1% 1.6% 0.8% 1.8% 100.0% 0.8% 0.4% 0.3% 0.2% 0.1%	0.0%
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N15.1Origination (Mori ControlSet in the set of the s			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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MALLAMALLAMALLAMALLAMALLAMALLAMALLAMALLAMALLABUS 2 b/b00<		De la calente (mai)				
MARLAUP 1 - 1000 <t< td=""><td>M 78 15 2</td><td>By buckets (mn): DKK 0 - 2m</td><td>11</td><td>28</td><td>100.0%</td><td>100.0%</td></t<>	M 78 15 2	By buckets (mn): DKK 0 - 2m	11	28	100.0%	100.0%
M 2014UP 30 - 2000						
MARES MARES MARES MARES 						
MAXESSAKKAONOO <th< td=""><td>M.7B.15.5</td><td></td><td>0</td><td>0</td><td>0.0%</td><td>0.0%</td></th<>	M.7B.15.5		0	0	0.0%	0.0%
MAXD2 MAXD3 MAXD4 MAXD3 MAXD3 MAXD4 	M.7B.15.6	DKK 20 - 50m	0	0	0.0%	0.0%
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UP UP blockets (mn); ND1 96.5% ND1 N78,17.2 -00.40% 0 ND1 0.6% ND1 N78,17.3 -0.0-0.60% 0 ND1 0.5% ND1 N78,17.3 -0.0-0.60% 0 ND1 0.5% ND1 N78,17.3 -0.0-0.60% 0 ND1 0.3% ND1 N78,17.7 -0.00% 0 ND1 0.3% ND1 N78,17.7 -0.00% 0 ND1 0.3% ND1 N78,17.8 -0.00% ND1 1.4% ND1 N78,17.9 -100% ND1 1.4% ND1 N78,17.9 -100% ND1 0.3% ND1 N78,17.9 -0.00% ND1 0.3% ND1 N78,18.7 -0.00%		17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M78.172						
M78.172	M.7B.17.1	Weighted Average LTV (%)	12.2%			
M72.173>d0ND10.4%ND1M72.174>50 - e50 %0ND10.4%ND1M72.175>60 - e70 %0ND10.3%ND1M72.177>30 - e30 %0ND10.3%ND1M72.174>30 - e30 %0ND10.3%ND1M72.174>30 - e30 %0ND10.3%ND1M72.173>30 - e30 %0ND10.3%ND1M72.174>30 - e30 %0ND10.3%ND1M72.1730 //v 10 - e120 %0ND10.3%ND1M73.1730 //v 120 - e140 %0ND10.3%ND1M73.1730 //v 120 - e140 %0ND10.3%ND1M73.1730 //v 120 - e140 %0ND10.1%ND1M73.1730 //v 120 - e140 %0ND10.1%ND1M73.1730 //v 120 - e140 %0ND1ND1ND1M73.1740 //v 120 - e140 %0ND1ND1ND1M73.1750 //v 120 - e140 %0ND1ND1ND1M73.1740 //v 120 - e140 %0 //v 120 - e140 %ND1ND1M73.17518 //v 10 //v 120 - e140 %0 //v 120 - e140 %ND1ND1M73.183	M.7B.17.1		12.2%			
M.78.173		By LTV buckets (mn):		ND1	96.5%	ND1
M.78.127	M.7B.17.2	By LTV buckets (mn): >0 - <=40 %	10			
N7.12.79.80 -<90 %0.10.110.3%ND1N7.12.739.90 -<10.0 %	M.7B.17.2 M.7B.17.3	By LTV buckets (mn): >0 - c=40 % >40 - <=50 %	10 0	ND1	0.4%	ND1
M78.17890°0.00%0ND10.3%ND1M78.179Total11ND1100.0%ND1M78.17.10/0°2010%0.0ND10.03%ND10M78.17.20/0°210~2020%0.0ND10.3%ND10M78.17.30/0°220~2030%0.0ND10.3%ND10M78.17.40/0°210~2020%0.0ND10.3%ND10M78.17.50/0°240~2030%0.0ND10.3%ND10M78.17.50/0°240~2050%0.0ND10.3%ND10M78.17.50/0°240~2050%0.0ND10.0%ND10M78.17.50/0°240~2050%0.0ND10.0%ND10M78.17.50/0°240~2050%0.0%ND1ND1ND10M78.17.50/0°240~2050%0.0%ND1ND1ND10M78.18.20.0%0.0%ND1ND1ND1ND10M78.18.30.0%0.0%ND1ND1ND1ND10M78.18.4Nopoping mals0.0%ND1ND1ND1ND10M78.18.50.0%0.0%ND1ND1ND1ND1ND10M78.18.60.0%ND1 <t< td=""><td>M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5</td><td>By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %</td><td>10 0 0 0</td><td>ND1 ND1 ND1</td><td>0.4% 0.4% 0.3%</td><td>ND1 ND1 ND1</td></t<>	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	10 0 0 0	ND1 ND1 ND1	0.4% 0.4% 0.3%	ND1 ND1 ND1
M78.179> >100%N011.4%N01M78.17.10/w >100 -c120%0N010.3%N010M7.81.7.20/w >100 -c120%0N010.3%N010M7.81.7.30/w >20 -c120.3%0N010.3%N010M7.81.7.40/w >210 -c120.3%0N010.3%N010M7.81.7.40/w >210 -c120.3%0N010.3%N010M7.81.7.60/w >10.00.3%N010.3%N010M7.81.7.60/w >10.00.3%N010.3%N010M7.81.7.60/w >10.00.3%N010.3%N010M7.81.7.60/w >10.00.3%N010.3%N010M7.81.7.60/w >10.00.3%N010.3%N010M7.81.7.60/w >10.00.0%N01N01N010M7.81.8Retail0.0%N01N01N01N01N78.18.3Holdel/Tourism0.0%N1N1N1N1N78.18.4Ghrderunt0.0%N1N1N1N1N1N78.18.5Industry0.0%N1 <td>M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6</td> <td>By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=80 %</td> <td>10 0 0 0 0</td> <td>ND1 ND1 ND1 ND1</td> <td>0.4% 0.4% 0.3% 0.3%</td> <td>ND1 ND1 ND1 ND1</td>	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=80 %	10 0 0 0 0	ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3%	ND1 ND1 ND1 ND1
M78.17.10M70110M01M0.0%M710.M78.17.30,9/w 310 -<120%	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	10 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1
0M.78.17.20/w 100 ~v100 %0N010.3%N010M.78.17.30/w 120 ~v100 %0N010.3%N010M.78.17.40/w 120 ~v100 %0N010.3%N010M.78.17.40/w 120 ~v100 %0N010.3%N010M.78.17.60/w 120 ~v100 %0N010.3%N010M.78.17.60/w 120 ~v100 %0.0%N010.1%N010M.78.17.70/w 150 %0N010.5%N010M.78.17.800.0%N01N01N010M.78.13.8Retail0.0%N01N01N0178.18.80.0%0.0%N01N01N01N0178.18.8Ntoto/Torism0.0%N01N01N01N0178.18.8Ntoto/Torism0.0%N01N01N01N0178.18.8Other construction0.0%N01N01N01N0178.18.80/w (Irelevan, pleze specify)N01<	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	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	10 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.17.2of w.710 - er.20 %0ND10.3%ND1OM.78.17.3of w.720 - er.20 %0ND10.3%ND1OM.78.17.4of w.720 - er.40 %0ND10.3%ND1OM.78.17.5of w.710 - er.40 %0ND10.3%ND1OM.78.17.6of w.710 - er.40 %0ND10.3%ND1OM.78.17.7of w.710 - er.40 %0ND10.5%ND1OM.78.17.8of w.710 - er.40 %0ND10.5%ND1OM.78.17.8Office17.2%ND1ND1ND1M.78.18.8Office0.0%ND1ND1ND1M.78.18.8Nobeping malls0.0%ND1ND1ND1M.78.18.8Nobeping malls0.0%ND1ND1ND1M.78.18.8Nobeping malls0.0%ND1ND1ND1M.78.18.9Property developers / building under construction0.0%ND1ND1M.78.18.8Office0.0%ND1ND1ND1M.78.18.8Office0.0%ND1ND1ND1M.78.18.1Officelevant, please specifylND1ND1ND1ND1M.78.18.8Officelevant, please specifylND1ND1ND1ND1M.78.18.9Officelevant, please specifylND1ND1ND1ND1M.78.18.1Officelevant, please specifylND1ND1ND1ND1M.78.18.9Officelevant, please specifylND1ND1 <td< td=""><td>M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.8</td><td>By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=70 % >80 - <=90 % >90 - <=100 % >100%</td><td>10 0 0 0 0 0 0 0 0 0</td><td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td><td>0.4% 0.3% 0.3% 0.3% 0.3% 0.3% 1.4%</td><td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td></td<>	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=70 % >80 - <=90 % >90 - <=100 % >100%	10 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.3% 0.3% 0.3% 0.3% 0.3% 1.4%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM 78.17.3of w 210 - c30 %0ND10.3%ND1OM 78.17.4of w 310 - c430 %0ND10.3%ND1OM 78.17.6of w 310 - c450 %0ND10.1%ND1OM 78.17.6of w 310 - c450 %0ND10.0%ND1OM 78.17.6of w 310 - c450 %0ND10.0%ND1OM 78.17.6of w 310 - c450 %0ND1ND1ND1OM 78.17.6ND10.0%ND1ND1ND1ND1M 78.18.3Retal0.0%ND1ND1ND1ND1ND1M 78.18.4Ntopping mals0.0%ND1 <td>M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9</td> <td>By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%</td> <td>10 0 0 0 0 0 0 11</td> <td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td> <td>0.4% 0.4% 0.3% 0.3% 0.3% 0.3% 1.4%</td> <td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td>	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	10 0 0 0 0 0 0 11	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 0.3% 1.4%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM 78.17.4of w 230 ~-40 %0ND10.3%ND1OM 78.17.6of w 250 %0ND10.0%ND1OM 78.17.6of w 250 %0ND10.0%ND1OM 78.17.7of w 250 %0ND10.0%ND1OM 78.17.8of w 250 %0ND10.0%ND1M 78.18.8Offic17.2%ND1ND1ND1M 78.18.8Offic17.2%ND1ND1ND1ND1M 78.18.4Shopping malls0.0%ND1ND1ND1ND1ND1M 78.18.6Industry0.4%ND1ND	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.78.17.9 M.78.17.10 OM.78.17.1	By LTV buckets (mn): >0 - <=40% >40 - <=50% >50 - <=60% >60 - <=70% >70 - <=80% >80 - <=90% >90 - <=100% >100% Total o/w >100 - <=110%	10 0 0 0 0 0 0 0 11 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.17.50 /// V140 - c-150 %0 //ND10.1%ND1OM.78.17.70/// S120 %ND10.0%ND1OM.78.17.700.0%ND1ND1OM.78.17.818.0%ND1ND1ND1M.78.18.1Retal0.0%ND1ND1ND1M.78.18.2Offic17.2%ND1ND1ND1M.78.18.3Hotel/Tourism0.0%ND1ND1ND1M.78.18.4Shopping malis0.0%ND1ND1ND1M.78.18.5Induty0.0%ND1ND1ND1M.78.18.6Agriculture15.4%ND1ND1ND1M.78.18.7Other construction0.0%ND1ND1ND1M.78.18.8Land0.0%ND1ND1ND1ND1M.78.18.9Property developer/s Multigeneder construction0.0%ND1ND1ND1M.78.18.7O/// (Irelevant, please specify)ND1 </td <td>M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1</td> <td>By LTV buckets (mn): >0 - c=40% >40 - c=50% >50 - c=60% >60 - c=70% >70 - c=80% >80 - c=90% >90 - c=100% >100% Total o/w > 100 - c=110% o/w > 100 - c=120%</td> <td>10 0 0 0 0 0 0 11 0 0</td> <td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td> <td>0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3%</td> <td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td>	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1	By LTV buckets (mn): >0 - c=40% >40 - c=50% >50 - c=60% >60 - c=70% >70 - c=80% >80 - c=90% >90 - c=100% >100% Total o/w > 100 - c=110% o/w > 100 - c=120%	10 0 0 0 0 0 0 11 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM 78.17.60ND10.0%ND1OM 78.17.7OM 78.17.7 <t< td=""><td>M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.7 M.7B.17.10 OM.7B.17.10 OM.7B.17.13</td><td>By LTV buckets (mn): >0 - c=40% >40 - c=50% >50 - c=60% >60 - c=70% >70 - c=80% >80 - c=90% >90 - c=100% >100% Total a/w > 100 - c=120% a/w > 120 - c=130%</td><td>10 0 0 0 0 0 0 11 0 0 0 0 0</td><td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td><td>0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3%</td><td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td></t<>	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.7 M.7B.17.10 OM.7B.17.10 OM.7B.17.13	By LTV buckets (mn): >0 - c=40% >40 - c=50% >50 - c=60% >60 - c=70% >70 - c=80% >80 - c=90% >90 - c=100% >100% Total a/w > 100 - c=120% a/w > 120 - c=130%	10 0 0 0 0 0 0 11 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.17.8 Immediate of the second of th	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.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.2	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >70 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <100 %	10 0 0 0 0 0 0 11 10 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.3% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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18. Breakdown by Type % Commercial loans M7B.18.1 Retail 0.0% M.7B.18.2 Office 17.2% M.7B.18.3 Hotel/Tourism 0.0% M.7B.18.4 Shopping malls 0.0% M.7B.18.5 Industry 0.4% M.7B.18.6 Agriculture 15.4% M.7B.18.7 Other commercially used 0.0% M.7B.18.8 Land 0.0% M.7B.18.10 Other 6.9% M.7B.18.2 Od/// ff elevant, please specify/ ND1 OM.7B.18.2 O/// ff elevant, please specify/ ND1 OM.7B.18.3 O/// ff elevant, please specify/ ND1 OM.7B.18.4 O//// ff elevant, please specify/ ND1 OM.7B.18.5 O//// ff elevant, please specify/ ND1 OM.7B.18.4 O//// ff elevant, please specify/ ND1 OM.7B.18.5 O//// ff elevant, please specify/ ND1 OM.7B.18.6 O//// ff elevant, please specify/ ND1 OM.7B.18.7 O//// ff elevant, please specify// ND1	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.78.17.7 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.4 OM.78.17.5 OM.78.17.5	By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100% Total a/w > 120 - c=120 % a/w > 120 - c=120 % a/w > 120 - c=120 % a/w > 120 - c=130 % a/w > 120 - c=130 % a/w > 120 - c=130 %	10 0 0 0 0 0 0 11 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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OM.7B.18.14 o/w [f relevant, please specify] ND1 OM.7B.18.15 o/w [f relevant, please specify] ND1 OM.7B.18.16 o/w (f relevant, please specify) ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.6 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.4 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.18.2 M.7B.18.2 M.7B.18.2 M.7B.18.2 M.7B.18.5 M.7B.18.5 M.7B.18.10 OM.7B.18.10 OM.7B.18.10 OM.7B.18.4 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.2 OM.7B.18.4 OM.7B.18.2 OM.7B.18.2 OM.7B.18.4 OM.7B.18.4 OM.7B.18.2 OM.7B.18.4 OM.7B.18	By LTV buckets (mn): >0 - <40 % >40 - <50 % >50 - <60 % >50 - <70 % >70 - <80 % >80 - <90 % >90 - <100 % >100% Total o/w >10 - <100 % o/w >10 - <100 % o/w >10 - <10 % o/w >10 + <10 % o/w >10 % o/w	10 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.7B.18.16 o/w [lf relevant, please specify] ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.18.17.9 M.7B.18.2 M.7B.18.2 M.7B.18.4 M.7B.18.4 M.7B.18.4 M.7B.18.4 M.7B.18.4 M.7B.18.4 M.7B.18.10 OM.7B.18.10 OM.7B.18.4 OM.7B.18.10 OM.7B.18.4 OM.7B.18	By LTV buckets (mn): >0 - <40 % >40 - <50 % >50 - <60 % >50 - <70 % >70 - <80 % >80 - <90 % >90 - <100 % >100% Total 0/w >100 - <110 % 0/w >10 - <120 % 0/w >10 - <120 % 0/w >10 - <10 % 0/w >10 % 0/w 1 relevant, please specify 0/w 1 relevant, please specify	10 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
	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.78.17.7 M.78.17.7 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.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.4 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.13	By LTV buckets (mn): >0 - <40 % >40 - <50 % >50 - <60 % >60 - <70 % >70 - <80 % >80 - <90 % >80 - <90 % >80 - <90 % >90 - <100 % 0/w >100 - <100 %	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
UN (6.18.17) O/w lit relevant, please specificity ND1	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 M.78.17.7 M.78.17.9 M.78.17.2 OM.78.17.2 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.4 M.78.18.1 OM.78.18.4 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.11	By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100% Total 0/w >100 - <=110 % 0/w >100 - <=110 % 0/w >100 - <=110 % 0/w >100 - <=120 % 0/w >100 - <=100 % 0/w >100 ~ <=100 %	10 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
0/w [i] rectain, preus specify] NOT	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.78.17.7 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.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.1 OM	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 - <100 % 0/w >100 % 0/w >100 % 0/w 1 relevant, please specify 0/w 1 relevant, please spec	10 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.4% 0.4% 0.3% 0.3% 0.3% 1.4% 100.0% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1

B

C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan typ introduced in Demmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The matu 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 prepay their outstanding deb at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bit 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 wir 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 determ 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 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 mark 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 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) ((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 non toxeced a carctinal level (cap). In this way, the borrower hedges against major intere 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% 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	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending
	defined? What assumptions eg, in terms of prepayments? etc.]	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 interest rate developments and cannot be anticipated by issuer.
HG.1.6		
HG.1.7	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is I rank, it is distributed proportionaly by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
1101215		
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)	
	New and state in the second	
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.1.4 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.3.3 OHG.3.4		
OHG.3.5		

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E. Optional ECB-ECAIs data

Reporting in Domestic Currency

	CONTENT OF TAB E					
	Additional information on the programme Additional information on the swarr					
	3. Additional information on the asset distribution					
Field	1. Additional information on the programme					
Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2 E.1.1.3	Servicer Back-up servicer	BRFkredit	529900R9HQNZRT2OXB26 0			
E.1.1.3 E.1.1.4	Bus facilitator	0	0			
E.1.1.5	Cash manager	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7 F 1 1 8	Account bank Standby account bank	Jyske Bank Nordea	3M5E1GQGKL17HI6CPN30 6SCPQ280AIY8EP3XFW53			
E.1.1.8 E.1.1.9	Account bank guarantor	0	65CPQ28UAIY8EP3XFW53			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	BRFkredit	529900R9HQNZRT2OXB26			
OE.1.1.1 OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
E.2.1.1	Swap Counterparties Counterparty 1	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1 E.2.1.2	Counterparty 1 Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5 E.2.1.6	Counterparty 5 Counterparty 6					
E.2.1.7	Counterparty 7					
E.2.1.8	Counterparty 8					
E.2.1.9 E.2.1.10	Counterparty 9 Counterparty 10					
E.2.1.10	Counterparty 10					
E.2.1.12	Counterparty 12					
E.2.1.13	Counterparty 13					
E.2.1.14 E.2.1.15	Counterparty 14 Counterparty 15					
E.2.1.15 E.2.1.16	Counterparty 15					
E.2.1.17	Counterparty 17					
E.2.1.18	Counterparty 18					
E.2.1.19 E.2.1.20	Counterparty 19 Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22	Counterparty 22					
E.2.1.23 E.2.1.24	Counterparty 23 Counterparty 24					
E.2.1.24	Counterparty 24					
OE.2.1.1						
OE.2.1.2 OE.2.1.3						
OE.2.1.5						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7 OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11 OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
E.3.1.1		Total Assets 326.77				
	1. General Information Weighted Average Seasoning (months)					
E.3.1.2	L Seneral Information Weighted Average Seasoning (months) Weighted Average Maturity (months)	326.77 254.71				
OE.3.1.1	Weighted Average Seasoning (months)	3254.71				
OE.3.1.1 OE.3.1.2	Weighted Average Seasoning (months)	3254.71				
OE.3.1.1 OE.3.1.2 OE.3.1.3	Weighted Average Seasoning (months)	326.77 254.71				
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4	Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arrears	254.71 % Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4	Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Ameers 1-430 days	254.71 % Residential Loans 0.00%	0.00%	0.00%	0.00%	0.00%
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4	Weighed Average Seasoning (months) Weighed Average Maturity (months) 2. Annexs 130 days 30-40 days	254.71 % Residential Loans	0.00% 0.00% 0.00%			% Total Loans 0.00% 0.00%
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4	Weighted Average Seasoning (month) Weighted Average Maturity (month) 2. Annexes 1 <-30 days 30 <-60 days 60 <-00 days 90 <-100 days	254.71 % Residential Loans 0.00% 0.00% 3.49%	0.00% 0.00% 0.00% 0.85%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.3 E.3.2.4 E.3.2.5	Weighted Average Seasoning (Ironthi) Weighted Average Maturity (Ironthi) 2. Anneurs 1. Anneurs 1. Anneurs 1. Anneurs 60-400 days	254.71 % Residential Loans 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%	0.00% 0.00% 0.00%
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1	Weighted Average Seasoning (month) Weighted Average Maturity (month) 2. Annexes 1 <-30 days 30 <-60 days 60 <-00 days 90 <-100 days	254.71 % Residential Loans 0.00% 0.00% 3.49%	0.00% 0.00% 0.00% 0.85%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5	Weighted Average Seasoning (month) Weighted Average Maturity (month) 2. Annexes 1 <-30 days 30 <-60 days 60 <-00 days 90 <-100 days	254.71 % Residential Loans 0.00% 0.00% 3.49%	0.00% 0.00% 0.00% 0.85%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%

DKK

ECBC Label Template Other Capital Centres, Q1 2020

(not labeled)

Published 05 May 2020 • Data per 31 March 2020





JYSKE REALKREDIT

ECBC Label Template : Contents

As of 31 March 2020

Specialised finance institutes	
General Issuer Detail	
Α	General Issuer Detail
Cover Pool Information	
G1.1	General cover pool information
G2	Outstanding CBs
G3	Legal ALM (balance principle) adherence
G4	Additional characteristics of ALM business model for issued CBs
M1/B1	Number of loans by property category
M2/B2	Lending by property category, DKKbn
M3/B3	Lending, by loan size, DKKbn
M4a/B4a	Lending, by-loan to-value (LTV), current property value, DKKbn
M4b/B4b	Lending, by-loan to-value (LTV), current property value, Per cent
M4c/B4c	Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)
M4d/B4d	Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket)
M5/B5	Lending by region, DKKbn
M6/B6	Lending by loan type - IO Loans, DKKbn
M7/B7	Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn
M8/B8	Lending by loan type - All loans, DKKbn
M9/B9	Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)
M10/B10	Lending by remaining maturity, DKKbn
M11/B11	<u>90 day Non-performing loans by property type, as percentage of instalments payments, %</u>
M11a/B11a	<u>90 day Non-performing loans by property type, as percentage of lending, %</u>
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
Х3	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

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

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

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

Table A. General Issuer Detail

SJYSKE REALKREDIT

0.38

Key information regarding issuers' balance sheet

DKKbn – except Tier 1 and Solvency ratio)	Q1 2020	Q4 2019	Q3 2019	Q2 2019
otal Balance Sheet Assets	376.7	384.9	391.6	380.2
otal Customer Loans(fair value)	337.7	338.7	339.8	338.2
of which: Used/registered for covered bond collateral pool	332.2	329.0	326.1	324.5
ier 1 Ratio (%)	23.8%	23.1%	22.2%	21.9%
olvency Ratio (%)	23.3%	23.1%	22.2%	21.9%
Outstanding Covered Bonds (fair value)	337.8	339.4	337.5	338.
Dutstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
enior Secured Bonds	0.0	0.0	0.0	0.
Guarantees (e.g. provided by states, municipals, banks)	46.5	45.8	47.1	46.3
let loan losses (Net loan losses and net loan loss provisions)	0.0	0.4	0.1	0.
'alue of acquired properties / ships (temporary possessions, end quarter)	0.1	0.0	0.1	0.4
Customer Ioans (mortgage) (DKKbn)				
otal customer loans (market value)	330.8	329.0	325.6	325.0
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.1
 < 1 <= 5 years 	1.1	0.8	0.8	0.8
- over 5 years	329.7	328.2	324.8	324.2
Currency				
- DKK	330.7	328.9	325.4	324.9
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
 Residential (owner-occ., private rental, corporate housing, holiday 	238.2	237.5	235.1	233.9
houses)				
 Commercial (office and business, industry, agriculture, manufacture, 	44.0	42.9	41.9	42.0
social and cultural, ships)				
- Subsidised	48.7	48.6	48.6	49.1
eligibility as covered bond collateral	330.8	329.0	325.6	325.0
Ion-performing loans (See definition in table X1)	0.14	0.14	0.16	0.17

Non-performing loans (See definition in table X1)0.140.140.16Loan loss provisions (sum of total individual and group wise loss provisions, end of
quarter)0.510.350.36

Table G1.1 – General cover pool inform	nation	JYSK	EREAL	REALKREDIT		
DKKbn / Percentage of nominal outstanding CBs		Q1 2020	Q4 2019	Q3 2019	Q2 2019	
Nominal cover pool (total value)		6.5	6.1	6.2	6.8	
Transmission or liquidation proceeds to CB holders (for a	edemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0	
Overcollateralisation		0.7	0.3	0.2	0.8	
Overcollateralisation ratio	Total	0.1	0.0	0.0	0.1	
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%	
Nominal value of outstanding CBs		5.8	5.8	6.0	6.0	
	 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		0.7	0.3	0.2	0.8	
Total capital coverage (rating compliant capital)		0.7	0.3	0.2	0.8	
Loan loss provisions (cover pool level - shown in Table A	on issuer level) - Optional	0.11	0.11	0.03	0.06	

DKKbn / Percentage of nominal outstanding CBs		Q1 2020	Q4 2019	Q3 2019	Q2 2019
Nominal value of outstanding CBs		5.8	5.8	6.0	6.0
Fair value of outstanding CBs (marked value)		8.0	8.1	8.8	8.4
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
	> 2 and \leq 3 years		-	-	-
	> 3 and \leq 4 years	0.0	0.0	-	-
	> 4 and \leq 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	7.9	8.0	8.7	8.4
Amortisation profile of issued CBs	Bullet	0.4%	0.4%	0.5%	0.5%
	Annuity	0.6%	0.6%	0.6%	0.6%
	Serial	99.0%	99.0%	98.8%	98.9%
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	8.0	8.1	8.8	8.4
	EUR	-	-	-	-
	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-f - Cover assets and maturity structure

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	0.7	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year		-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	0.5	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	0.7	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	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		-	-	-	-	-	-	-	-	-
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- <u>< 5</u> years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-		-
Exposure to credit institute credit quality step 1	0.2	0.5	-	0.7
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0.2	0.5	-	0.7

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) -

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)

<u>u-r</u> i year	
>1- <u>< 5</u> years	-
> 5 years	-
Total	-

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	5.8
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

Issue adherence x

General balance principle

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

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

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

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

SYSKE REALKREDIT

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

Table M1/B1

Number	of loans by property o	ategory									
						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	279	1	1,059	323	256	-	9	1	18	-	1,946
In %	14.3%	0.1%	54.4%	16.6%	13.2%	0.0%	0.5%	0.1%	0.9%	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	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.8
In %	0.2%	0.0%	83.1%	12.8%	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	3.0	1.2	0.1	0.1	5.8
In %	8.6%	16.0%	51.1%	21.0%	1.2%	2.1%	

Table M4a/B4a

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

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					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
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	2.8	0.8	0.3	0.2	0.2	0.0	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	0.1	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	-	-	-	-	-	-	-	-	-
Agricultutal properties	0.0	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	-	-	-	-	-	-	-	-	-	-
Total	3.3	1.0	0.4	0.2	0.2	0.1	0.0	0.0	0.0	0.1

Table M4b/B4b

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

					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	93.4%	5.0%	0.1%	0.1%	0.1%	0.5%	0.7%	0.0%	0.0%	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	62.1%	17.6%	7.5%	4.9%	3.5%	1.0%	0.7%	0.5%	0.3%	1.8%
Cooperative Housing	56.1%	27.7%	8.6%	1.9%	1.3%	0.5%	0.4%	0.3%	0.3%	3.2%
Private rental	49.2%	25.3%	7.6%	4.0%	3.9%	4.0%	1.7%	1.3%	1.3%	1.7%
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	100.0%	0.0%	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	94.5%	1.8%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%	1.7%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	61.0%	19.2%	7.6%	4.5%	3.2%	1.0%	0.7%	0.5%	0.4%	2.0%

Table M4c/B4c

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.0	0.0	0.0	-	-	-	0.0	0.0	-	0.0	14.4%
Holiday houses	0.0	-	-	-	-	-	-	-	-	-	9.9%
Subsidised Housing	2.2	0.6	0.7	0.4	0.3	0.2	0.1	0.0	0.1	0.2	43.3%
Cooperative Housing	0.2	0.2	0.3	0.0	0.0	0.0	0.0	-	0.0	0.0	55.2%
Private rental	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.0%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0.0%
Office and Business	0.0	0.0	-	-	-	-	-	-	-	-	7.1%
Agricultutal properties	0.0	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.0	0.0	-	-	-	-	-	-	0.0	13.1%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	2.4	0.8	1.1	0.4	0.4	0.2	0.1	0.1	0.1	0.2	45.5%

Table M4d/B4d

Lending, by-loan to-value (LTV), current pr	operty value, PE	R CENT ("Sidste	krone")								
					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	80.3%	17.0%	0.8%	0.0%	0.0%	0.0%	0.5%	1.1%	0.0%	0.2%	14.4%
Holiday houses	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.9%
Subsidised Housing	45.3%	13.1%	15.1%	7.3%	6.8%	3.4%	2.7%	0.9%	1.5%	3.7%	43.3%
Cooperative Housing	25.7%	20.5%	36.2%	6.6%	2.9%	0.5%	1.8%	0.0%	0.4%	5.4%	55.2%
Private rental	18.1%	25.4%	28.9%	6.1%	4.9%	1.3%	0.6%	2.3%	1.9%	10.6%	65.0%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	32.7%	67.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%
Agricultutal properties	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	89.1%	6.2%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.6%	13.1%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	42.0%	14.5%	18.2%	7.2%	6.2%	3.0%	2.5%	0.9%	1.4%	4.2%	45.5%

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Table M5/B5 - Total Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	-	0.0
Holiday houses	-	-	-	0.0	-	-	0.0
Subsidised Housing	3.1	0.7	0.1	0.5	0.4	-	4.8
Cooperative Housing	0.3	0.2	0.1	0.1	0.1	-	0.7
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
Properties for social and cultural							
purposes	0.0	-	0.0	0.0	-	-	0.0
Other	-	-	-	-	-	-	-
Total	3.5	1.0	0.2	0.6	0.5	0.0	5.8

STATE ALKREDIT

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	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

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

						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	-	4.8	0.7	0.2	-	0.0	-	0.0	-	5.8
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	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.8

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
Index Loans	0.0	-	4.8	0.7	0.2	-	0.0	-	0.0	-	5.8
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	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.8

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Table M9/B9

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
< 12 months	-	-	0.0	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 24 - ≤ 36 months	-	-	-	-	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	-	0.0	0.0	0.0	-	-	-	-	-	0.1
≥ 60 months	0.0	0.0	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.7
Total	0.0	0.0	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.8

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
≥ 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	-	0.0
≥ 10 - ≤ 20 Years	0.0	-	4.3	0.7	0.2	-	0.0	-	0.0	-	5.2
≥ 20 Years	0.0	-	0.5	0.1	0.0	-	0.0	-	0.0	-	0.5
Total	0.0	0.0	4.8	0.7	0.2	-	0.0	0.0	0.0	-	5.8

Table M11/B11

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
90 day NPL	0.59	-	-	-	-	-	-	-	-	-	0.00

Note: 90-days arrear as of Q1 2020 (See definition in table X1)

Table M11a/B11a

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
90 day NPL	0.59	-	-	-	-	-	-	-	-	-	0.00

Note: 90-days arrear as of Q1 2020 (See definition in table X1)

Table M11b/B11b

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 60per cent LTV	0.59	-	-	-	-	-	-	-	-	-	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 cult	ural purposes	Other	Total
Total realised losses	-0.0	-	-	-	-	-	-	-	-	-	-0.0

Table M12a/B12a Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Total realised losses, %	-0.00	-	-	-	-	-	-	-	-	-	-0.00

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Table X1		
Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and ommercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	· Retail/shop	
	Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships	
IPL (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 the cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage banks	5.
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets n 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 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.	
The roots in reference procedure part of engine assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
f NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

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

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Table X3 General explanation						
Table A	General practice in Danish market					
Total Balance Sheet Assets Total Customer Loans(fair value)	Total balance sheet assets as reported in the interim or annual reports of the issuer, f All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage					
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations					
Solvency Ratio (%) Outstanding Covered Bonds (fair value)	The solvency ratio as stipulated in DFSA regulations The circulating amount of covered bonds (including covered mortgage bonds and more	tara banda)				
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including covered notigage bonds and mot					
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)					
Guarantees (e.g. provided by states, municipals, banks) Net loan losses (Net loan losses and net loan loss provisions)	All guarantees backing the granted loans provided by e.g. states, municipalities or bar The item taken from the issuer's profit & loss account	IKS				
Value of acquired properties / ships (temporary possessions, end quarter)		r 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) Loan loss provisions (sum of total individual and group wise loss provisions, end of	Please see definition of Non-performing loans in table X1 All individual and group wise læoan loss provisions as stated in the issuer's interim an	d appual accounts				
quarter)	an monangiar and Broch wise region loss broasions as zrared in the issuel a nitre initian arronnirs					
	General practice in Danish market					
General explanation Table G1.1	General practice in Danish market					
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Ad	ditional 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 peal - paminal value of covered bands					
Senior secured debt	Total value of cover pool - nominal value of covered bonds 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 Additional tier 1 capital (e.g. hybrid core capital)	Subordinated debt 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				
	The general balance principle does not require a one-to-one balance between the					
General balance principle	loan and the bonds issued. This gives the credit institution a wider scope for taking					
	liquidity risk than the more strict specific balance principle.					
	The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds.					
	issued, and is used for the issuance of SDRO, SDO and RO bolids.					
	The specific balance principle de facto implies full cash flow pass through from					
	borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly					
	by the bond sales price for the corresponding financing amount of bonds. All					
Specific balance principle	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						
		e loan terms, borrowers make principal and interest payments to mortgage banks which transfer				
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	the amounts to investors. Mortgage banks charge a margin from the borrower to cov outstanding debt which the borrower pays throughout the loan term. The margin rate	er daily operating costs, potential losses, and to make a profit. The margin is a percentage of the corresponds				
issuence.	to the interest margin of a bank but is generally lower. The issuance is made on a dail					
	Yes, the mostgage bank is an intermediany between persons requiring leave for the p	inchase of real proportion and investors funding the loans by purchasing bonds				
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the pu	archase of rear 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						
Owner-occupied homes Holiday houses	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 % car					
Cooperative Housing	Residential property owned and administreted by the coopereative and used by the n Residential property rentes out to private tenants. Max LTV 80 % (legislation).	nembers of the cooperative. Max LTV 80 % (legislation).				
Private rental Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV					
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislat					
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).					
		se. Max ITV are 70 %(legislation).				
Social and cultural purposes Other	Property used for education, kindergardens, museum and other buildings for public u Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %(legislatio					
Social and cultural purposes Other	Property used for education, kindergardens, museum and other buildings for public up Property, that can not be placed in the categories above. Max LTV are 70 %(legislation)					
Social and cultural purposes Other General explanation	Property used for education, kindergardens, museum and other buildings for public u					
Social and cultural purposes Other General explanation Table M6-M8 Index Loans	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %(legislatio General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develo	n).				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate Ioans	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %(legislatio General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develot The long-term - typically 30-year - fixed-rate, callable loan is considered the most tra	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate Ioans Adjustable Rate Mortgages	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %(legislatio General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develor The long-term - typically 30-year - finded-rate, callable loans is considered the most tra- diguistable-rate mortgages (ARMs) were introduced in 1996 and the main advantage	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate loans Adjustable Rate Mortgages Money market based loans Mon Capped floaters	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develor The long-term – typically 30-year – fixed-rate, callable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diffi These are loans where the rate changes at generally three or six months.	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate depends on a reference rate, is an interest rate determined in e rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate loans Adjustable Rate Mortgages Money market based loans Non Capped floaters Capped floaters Capped floaters	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislatio General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develor The long-term – typically 30-year – fixed-rate, callable loan is considered the most tra- digustable-rate mortgages (ARMM) were introduced in 1996 and the main advantage. The loan rate changes at generally three or six months. In addition, this loan type diffi These are loans where the rate changes at generally three or six months. The reference it is possible to get a loan with a floating interes rate which cannot exceed a certain 1	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The rs from ARMs as this interest rate depends on a reference rate, as in interest rate determined in				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate loans Adjustable Rate Mortgages Money market based loans Non Capped floaters	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develor The long-term – typically 30-year – fixed-rate, callable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diffi These are loans where the rate changes at generally three or six months.	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate depends on a reference rate, is an interest rate determined in e rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate Ioans Adjustable Rate Mortgages Money market based Ioans Non Capped floaters Capped floaters Capped floaters Other General explanation	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instaliments and outstanding debt are adjusted with the develor the long-term - pylically 30-year - fixed-rate, caliable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diffi These are loans where the rate changes at generality three or six months. The referent It is possible to get a loan with a floating interest rate which cannot exceed a certain I Any other loan types, which not comply with the above mentioned.	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate depends on a reference rate, ice an interest rate determined in e rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate loans Adjustable Rate Mortgages Money market based loans Non Capped floaters Capped floaters Other General explanation Table M9-10	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develon the long-term – typically 30-year – fixed-rate, callable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diff. These are loans where the rate changes at generally three or six months. The referent it is possible to get a loan with a floating interest rate which cannot exceed a certain I Any other loan types, which not comply with the above mentioned. General practice in Danish market	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The res from ARMs as this interest rate degends on a reference rate, is an interest rate determined in ze rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA evel (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate Ioans Adjustable Rate Mortgages Money market based Ioans Non Capped floaters Capped floaters Capped floaters Other General explanation	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instaliments and outstanding debt are adjusted with the develor the long-term - pylically 30-year - fixed-rate, caliable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diffi These are loans where the rate changes at generality three or six months. The referent It is possible to get a loan with a floating interest rate which cannot exceed a certain I Any other loan types, which not comply with the above mentioned.	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate degends on a reference rate, is an interest rate determined in ze rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA evel (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate loans Adjustable Rate Mortgages Money market based loans Non Capped floaters Capped floaters Other General explanation Table M9-10 Seasoning Further information	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislation General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develon the long-term – typically 30-year – fixed-rate, callable loan is considered the most tra Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage The loan rate changes at generally three or six months. In addition, this loan type diff. These are loans where the rate changes at generally three or six months. The referent it is possible to get a loan with a floating interest rate which cannot exceed a certain I Any other loan types, which not comply with the above mentioned. General practice in Danish market	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate degends on a reference rate, is an interest rate determined in ze rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA evel (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a				
Social and cultural purposes Other General explanation Table M6-M8 Index Loans Fixed-rate Ioans Adjustable Rate Mortgages Money market based Ioans Non Capped floaters Capped floaters Capped floaters Other General explanation Table M9-10 Seasoning	Property used for education, kindergardens, museum and other buildings for public u Property, that can not be placed in the categories above. Max LTV are 70 %{legislatio General practice in Danish market These are loans where instalments and outstanding debt are adjusted with the develor The long-term – typically 30-year – fixed-rate, callable loan is considered the most tra- digustable-rate mortgages (ARMb) were introduced in 1996 and the main advantage. The loan rate changes at generally three or six months. In addition, this loan type diff These are loans where the rate changes at generally three or six months. The referen it is possible coget a loan with a floating interest rate which cannot exceed a certain I Any other loan types, which not comply with the above mentioned. General practice in Danish market Seasoning defined by duration of customer relationship, calculated from the first disb	n). pment of an index which typically reflects trends in consumer prices. The loan ype was introduced ditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The ers from ARMs as this interest rate degends on a reference rate, is an interest rate determined in ze rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA evel (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a				