Harmonised Transparency Template

2019 Version

Denmark Jyske Realkredit A/S

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



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A. Harmonised Transparency Template - General Information

HTT 2019

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	General Cover Pool / Covered Bond Information References to Capital Requirements Regulation (CRR) 129(7)	7)			*	
	5. References to Capital Requirements Regulation (CRR) 129(1					
	6. Other relevant information					
Field	1. Basic Facts					
Number G.1.1.1	Country		Denmark			
G.1.1.2	Issuer Name		Jyske Realkredit A/S			
G.1.1.3 G.1.1.4	Link to Issuer's Website Cut-off date		www.jyskerealkredit.com 30-06-2019			
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						
OG.1.1.7 OG.1.1.8						
00.1.1.0	2. Regulatory Summary					
G.2.1.1 G.2.1.2	UCITS Compliance (Y/N) CRR Compliance (Y/N)		Y Y			
G.2.1.3	LCR status		<u>Link</u>			
OG.2.1.1 OG.2.1.2						
OG.2.1.3						
OG.2.1.4 OG.2.1.5						
OG.2.1.6	2.6					
	3. General Cover Pool / Covered Bond Information 1.General Information	л	Nominal (mn)			
G.3.1.1 G.3.1.2	Cover Pool Size Outstanding Covered Bonds		21,986 21,936			
OG.3.1.1	Cover Pool Size [NPV] (mn)		21,930			
OG.3.1.2 OG.3.1.3	Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.4						
G.3.2.1	2. Over-collateralisation (OC) OC (%)		Legal / Regulatory 8.0%	Actual 0.2%	Minimum Committed 0.0%	Purpose ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)		ND1			
OG.3.2.2 OG.3.2.3	Optional information e.g. OC (NEV basis)		As a per cent of Risk Weigthed Assets	As a per cent of lending		
OG.3.2.4 OG.3.2.5						
OG.3.2.6						
G.3.3.1	3. Cover Pool Composition Mortgages		Nominal (mn) 21,936		% Cover Pool 99.8%	
G.3.3.2 G.3.3.3	Public Sector Shipping		0		0.0% 0.0%	
G.3.3.4	Substitute Assets		50		0.2%	
G.3.3.5 G.3.3.6	Other	Total	0 21,986		0.0% 100.0%	
OG.3.3.1			,			
OG.3.3.2 OG.3.3.3						
OG.3.3.4						
OG.3.3.5 OG.3.3.6						
G.3.4.1	Cover Pool Amortisation Profile Weighted Average life (in years)		Contractual 23.50	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)					
	By buckets:					
G.3.4.2 G.3.4.3	0 - 1 Y 1 - 2 Y		1,205 962	ND1 ND1	5.5% 4.4%	
G.3.4.4	2 - 3 Y		962	ND1	4.4%	
G.3.4.5 G.3.4.6	3 - 4 Y 4 - 5 Y		964 966	ND1 ND1	4.4% 4.4%	
G.3.4.7	5 - 10 Y		4,794	ND1	21.8%	
G.3.4.8 G.3.4.9	10+ Y	Total	12,134 21,986	ND1 0	55.2% 100.0%	
OG.3.4.1 OG.3.4.2						
OG.3.4.3						
OG.3.4.4 OG.3.4.5						
OG.3.4.6						
OG.3.4.7 OG.3.4.8						
OG.3.4.9 OG.3.4.10						
	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		7.50	ND1		
G.3.5.2	Maturity (mn) By buckets:					
G.3.5.3	0 - 1 Y		213	ND1	1.0%	
G.3.5.4 G.3.5.5	1 - 2 Y 2 - 3 Y		842 848	ND1 ND1	3.8% 3.9%	
G.3.5.6	3 - 4 Y		856	ND1	3.9%	
G.3.5.7 G.3.5.8	4 - 5 Y 5 - 10 Y		864 18,313	ND1 ND1	3.9% 83.5%	
G.3.5.9	10+ Y		0	ND1	0.0%	
G.3.5.10 OG.3.5.1		Total	21,936	0	100.0%	0%
OG.3.5.2						
OG.3.5.3 OG.3.5.4						
OG.3.5.5 OG.3.5.6						
OG.3.5.7						
OG.3.5.8 OG.3.5.9						
OG.3.5.10						
00.3.3.10						



G.3.6.1	6. Covered Assets - Currency EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before] 0.0%	% Total [after] 0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3 G.3.6.4	BRL CAD	0	0	0.0%	0.0% 0.0%
G.3.6.5	CHF CZK	0	0	0.0%	0.0% 0.0%
G.3.6.6 G.3.6.7	DKK	21,936	21,936	0.0% 100.0%	100.0%
G.3.6.8	GBP HKD	0	0	0.0%	0.0% 0.0%
G.3.6.9 G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12 G.3.6.13	NOK PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15 G.3.6.16	SGD USD	0	0	0.0%	0.0% 0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18 OG.3.6.1	Total	21,936	21,936	100.0%	100.0%
OG.3.6.2 OG.3.6.3					
OG.3.6.4					
OG.3.6.5 OG.3.6.6					
OG.3.6.7					
G.3.7.1	7. Covered Bonds - Currency EUR	Nominal [before hedging] (mn) 0	Nominal [after hedging] (mn) 0	% Total [before] 0.0%	% Total [after] 0.0%
G.3.7.2	AUD BRL	0	0	0.0%	0.0%
G.3.7.3 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 G.3.7.7	CZK DKK	0 21,936	0 21,936	0.0% 100.0%	0.0% 100.0%
G.3.7.8 G.3.7.9	GBP HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12 G.3.7.13	NOK PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15 G.3.7.16	SGD USD	0 0	0	0.0% 0.0%	0.0% 0.0%
G.3.7.17 G.3.7.18	Other Total	0 21,936	0 21,936	0.0% 100.0%	0.0% 100.0%
OG.3.7.1	lotai	21,950	21,330	100.0%	100.0%
OG.3.7.2 OG.3.7.3					
OG.3.7.4					
OG.3.7.5 OG.3.7.6					
OG.3.7.7	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	21,936	21,936	1	1
G.3.8.2 G.3.8.3	Floating coupon Other	0	0	0	0 0
G.3.8.4	Total	21,936	21,936	1	1
OG.3.8.1 OG.3.8.2					
OG.3.8.2 OG.3.8.3					
OG.3.8.2	O Substitute Acoste - Trace	Novice (ma)		9/ Cubstitute Accets	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	9. Substitute Assets - Type Cash	Nominal (mn) 0		% Substitute Assets 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5					
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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions	0 0 0 50		0.0% 0.0% 0.0% 100.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total	0 0 0 50 0 50		0.0% 0.0% 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts	0 0 50 50 0 50 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	0 0 0 50 0 50		0.0% 0.0% 0.0% 100.0% 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	0 0 50 50 0 50 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	0 0 0 50 0 50 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi governments o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	0 0 0 50 0 50 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
OG.3.8.2 OG.3.8.4 OG.3.8.5 OG.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.3	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks	0 0 0 50 0 50 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
GG3.8.2 GG3.8.3 GG3.8.4 GG3.8.5 GG3.9.1 GG3.9.2 GG3.9.3 GG3.9.4 GG3.9.5 GG3.9.6 GG3.9.1 GG3.9.2 GG3.9.3 GG3.9.4 GG3.9.5 GG3.9.3 GG3.9.3 GG3.9.4 GG3.9.3 GG3.9.3 GG3.9.3	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	0 0 0 50 0 50 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
0G.3.8.2 0G.3.8.3 0G.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.3.9.3 OG.3.9.5 OG.3.9.5 OG.3.9.7 OG.3.9.7 OG.3.9.7 OG.3.9.8	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks	0 0 0 50 0 50 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
0G.3.8.2 0G.3.8.3 0G.3.8.4 0G.3.8.5 63.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
0G3.8.2 0G3.8.3 0G3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.5 OG3.9.5 OG3.9.6 OG3.9.1 OG3.9.5 OG3.9.6 OG3.9.1 OG3.9.5 OG3.9.5 OG3.9.6 OG3.9.7 OG3.9.6 OG3.9.7 OG3.9.6 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.10 OG3.9.10	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
0G3.82 0G3.83 0G3.84 0G3.85 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.4 0G3.9.5 G3.9.6 G3.9.6 G3.9.6 G3.9.9 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions	0 0 0 50 0 50 ND1		0.0% 0.0% 100.0% 100.0% 100.0%	
0G3.82 0G3.83 0G3.84 0G3.85 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.4 OG3.9.5 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gent or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone	0 0 0 50 0 50 ND1		0.0% 0.0% 0.0% 100.0% 100.0% 100.0%	
0G3.8.2 0G3.8.3 0G3.8.4 0G3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.5 G3.9.6 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.5 OG3.9.5 OG3.9.6 OG3.9.1 OG3.9.2 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.1 OG3.9.2 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions else CQS2 credit institutions functional country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	0 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 SD1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0%	
GG3.82 GG3.84 GG3.85 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.6 G3.9.6 G3.9.7 GG3.9.7 GG3.9.9 GG3.9.1 GG3.9.1 GG3.9.1 GG3.9.1 GG3.9.1 GG3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland	0 0 0 50 0 50 ND1		0.0% 0.0% 0.0% 100.0% 100.0% 100.0%	
OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.9.1 G.3.9.2 G.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.1 OG.3.9.6 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.1 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other O/W EU gyts or quasi govts o/W third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/W third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/W third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/W EU central banks o/W third-party countries Credit Quality Step 1 (CQS1) central banks o/W third-party countries Credit Quality Step 2 (CQS2) central banks o/W CQS2 credit institutions o/W CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 OD1 OD 0 0		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 0.0%	
0G3.82 0G3.83 0G3.84 0G3.85 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.4 OG3.9.5 OG3.9.6 OG3.9.1 OG3.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 OD1 ND1 OD 0 0 0 0 0 0 0		0.0% 0.0% 100.0% 100.0% 100.0% **Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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0G3.82 0G3.84 0G3.85 0G3.84 0G3.85 0G3.91 0G3.92 0G3.93 0G3.94 0G3.95 0G3.96 0G3.91 0G3.91 0G3.91 0G3.91 0G3.91 0G3.91 0G3.91 0G3.95 0G3.96 0G3.97 0G3.96 0G3.97 0G3.91	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
0G3.8.2 0G3.8.4 0G3.8.5 0G3.8.4 0G3.8.5 0G3.9.1 0G3.9.2 0G3.9.3 0G3.9.1 0G3.9.2 0G3.9.3 0G3.9.4 0G3.9.5 0G3.9.6 0G3.9.1 0G3.1 0G3.	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
0G.3.8.2 0G.3.8.4 0G.3.8.5 0G.3.8.4 0G.3.8.5 0G.3.9.1 0G.3.9.2 0G.3.9.3 0G.3.9.3 0G.3.9.3 0G.3.9.3 0G.3.9.3 0G.3.9.4 0G.3.9.5 0G.3.9.6 0G.3.9.7 0G.3.9.6 0G.3.9.7 0G.3.9.1 0G.3.9.1 0G.3.9.1 0G.3.9.1 0G.3.9.1 0G.3.0.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	



	44.17.11.1	No. 1 11	w	W 2 12 1
G.3.11.1	11. Liquid Assets Substitute and other marketable assets	Nominal (mn) 50	% Cover Pool 0.2%	% Covered Bonds 0.2%
G.3.11.2 G.3.11.3	Central bank eligible assets Other	0	0.0% 0.0%	0.0% 0.0%
G.3.11.3 G.3.11.4		Total 50	0.0%	0.0%
OG.3.11.1				
OG.3.11.2 OG.3.11.3				
OG.3.11.3 OG.3.11.4				
OG.3.11.5				
OG.3.11.6 OG.3.11.7				
00.3.11.7	12. Bond List			
G.3.12.1	Bond list 13. Derivatives & Swaps	<u>Link</u>		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0		
G.3.13.2 G.3.13.3	Type of interest rate swaps (intra-group, external or both) 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 OG.3.13.3	Derivatives outside the cover pool [notional] (mn) NPV of Derivatives outside the cover pool (mn)	0		
OG.3.13.4	NEV Of Derivatives dutside the cover poor (Illin)	Ü		
OG.3.13.5				
OG.3.13.6 OG.3.13.7				
OG.3.13.8				
OG.3.13.9 OG.3.13.10				
OG.3.13.10				
OG.3.13.12				
OG.3.13.13 OG.3.13.14				
OG.3.13.15				
OG.3.13.16 OG.3.13.17				
OG.3.13.17 OG.3.13.18				
OG.3.13.19				
OG.3.13.20 OG.3.13.21				
OG.3.13.22				
OG.3.13.23 OG.3.13.24				
OG.3.13.25				
OG.3.13.26 OG.3.13.27				
OG.3.13.28				
OG.3.13.29				
OG.3.13.30 OG.3.13.31				
OG.3.13.32				
OG.3.13.33 OG.3.13.34				
OG.3.13.35				
OG.3.13.36 OG.3.13.37				
OG.3.13.38				
OG.3.13.39 OG.3.13.40				
OG.3.13.41				
OG.3.13.42 OG.3.13.43				
OG.3.13.44				
OG.3.13.45 OG.3.13.46				
OG.3.13.47				
OG.3.13.48 OG.3.13.49				
OG.3.13.50				
OG.3.13.51	4. References to Capital Requirements Regulation (Cl	RR)		
	129(7)	Row	Row	
The issuer believe in the form of row	s that, at the time of its issuance and based on transparency data made publicly availat ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ulti	le by the issuer, these covered bonds would satisfy the elig mately a matter to be determined by a relevant investor in	bility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012 titution and its relevant supervisory authority and the issuer does not accept any resc	It should be noted, however, that whether or not exposures onsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39 43 for Mortgage Assets		
G.4.1.3 G.4.1.4	(ii) Geographical distribution: (ii) Type of cover assets:	43 for Mortgage Assets 52		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	
G.4.1.6 G.4.1.7	(ii) Interest rate risk - cover pool:(ii) Currency risk - cover pool:	149 for Mortgage Assets 111	<u>163</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 strate			
G.4.1.11 G.4.1.12	(iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	<u>65</u> <u>88</u>		
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 (Cl	RR)		
	129(1)			
G.5.1.1 OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>		
OG.5.1.2				
OG.5.1.3 OG.5.1.4				
OG.5.1.5				
OG.5.1.6				



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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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

	Field	7 Mortgage Assets				
19.7 1.1 Response 1.7	Number	7. Mortgage Assets	Namical (ma)		0/ Tabal 24-abanasa	
March Marc	M.7.1.1					
M. 1.1	M.7.1.2	Commercial	15		0.1%	
OAC 11						
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	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	44.1%	0.0%	44.1%	
VI.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11.5%	0.0%	11.5%	
M.7.5.3	Northern Jutland (Region Nordjylland)	18.0%	0.0%	18.0%	
M.7.5.4	Eastern Jutland (Region Midtjylland)	13.4%	0.0%	13.4%	
A.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.0%	100.0%	13.0%	
И.7.5.6	TBC at a country level	ND1	ND1	ND1	
И.7.5.7	TBC at a country level	ND1	ND1	ND1	
И.7.5.8	TBC at a country level	ND1	ND1	ND1	
VI.7.5.9	TBC at a country level	ND1	ND1	ND1	
1.7.5.10	TBC at a country level	ND1	ND1	ND1	
1.7.5.11	TBC at a country level	ND1	ND1	ND1	
Л.7.5.12	TBC at a country level	ND1	ND1	ND1	
Л.7.5.13	TBC at a country level	ND1	ND1	ND1	
1.7.5.14	TBC at a country level	ND1	ND1	ND1	
M.7.5.15	TBC at a country level	ND1	ND1	ND1	
N.7.5.16	TBC at a country level	ND1	ND1	ND1	
1.7.5.17	TBC at a country level	ND1	ND1	ND1	
M.7.5.18	TBC at a country level	ND1	ND1	ND1	
1.7.5.19	TBC at a country level	ND1	ND1	ND1	
1.7.5.20	TBC at a country level	ND1	ND1	ND1	
1.7.5.21	TBC at a country level	ND1	ND1	ND1	
			ND1	ND1	
1.7.5.22	TBC at a country level	ND1			
1.7.5.23	TBC at a country level	ND1	ND1	ND1	
.7.5.24	TBC at a country level	ND1	ND1	ND1	
1.7.5.25	TBC at a country level	ND1	ND1	ND1	
.7.5.26	TBC at a country level	ND1	ND1	ND1	
.7.5.27	TBC at a country level	ND1	ND1	ND1	
.7.5.28	TBC at a country level	ND1	ND1	ND1	
1.7.5.29	TBC at a country level	ND1	ND1	ND1	
1.7.5.30	TBC at a country level	ND1	ND1	ND1	
1.7.5.31	TBC at a country level	ND1	ND1	ND1	
1.7.5.32	TBC at a country level	ND1	ND1	ND1	
1.7.5.33	TBC at a country level	ND1	ND1	ND1	
1.7.5.34	TBC at a country level	ND1	ND1	ND1	
1.7.5.35	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
1.7.5.36	TBC at a country level				
1.7.5.37	TBC at a country level	ND1	ND1	ND1	
1.7.5.38	TBC at a country level	ND1	ND1	ND1	
1.7.5.39	TBC at a country level	ND1	ND1	ND1	
1.7.5.40	TBC at a country level	ND1	ND1	ND1	
1.7.5.41	TBC at a country level	ND1	ND1	ND1	
Л.7.5.42	TBC at a country level	ND1	ND1	ND1	
1.7.5.43	TBC at a country level	ND1	ND1	ND1	
1.7.5.44	TBC at a country level	ND1	ND1	ND1	
л.7.5.45	TBC at a country level	ND1	ND1	ND1	
1.7.5.46	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
Л.7.5.47	TBC at a country level				
1.7.5.48	TBC at a country level	ND1	ND1	ND1	
Л.7.5.49	TBC at a country level	ND1	ND1	ND1	
1.7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
Л.7.6.1	Fixed rate	100.0%	100.0%	100.0%	
Л.7.6.2	Floating rate	0.0%	0.0%	0.0%	
И.7.6.3	Other	0.0%	0.0%	0.0%	
M.7.6.1					
VI.7.6.2	o/w Index loans	0.0%	0.0%	0.0%	
M.7.6.3	o/w Adjustable Rate Mortgages	100.0%	100.0%	100.0%	
VI.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%	
			0.0%	0.0%	
M 7 6 5					
	o/w Non capped floaters	0.0%			
	o/w Capped floaters	0.0%	0.0%	0.0%	
M.7.6.6	o/w Capped floaters 7. Breakdown by Repayment Type	0.0% **Residential Loans**	0.0% % Commercial Loans	0.0% % Total Mortgages	
M.7.6.6 1.7.7.1	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only	0.0% **Residential Loans 0.0%	0.0% **Commercial Loans 0.0%	0.0% **Total Mortgages 0.0%	
M.7.6.6 A.7.7.1 A.7.7.2	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only	0.0% **Residential Loans 0.0%	0.0% **Commercial Loans 0.0%	0.0% **Total Mortgages 0.0%	
M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.2	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 A.7.7.1 A.7.7.2 M.7.7.3 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.2	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.4	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% **Residential Loans 0.0% 100.0%	0.0% **Commercial Loans 0.0% 100.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning	0.0% % Residential Loans 0.0% 100.0% 0.0%	0.0% **Commercial Loans 0.0% 100.0% 0.0%	0.0% **Total Mortgages 0.0% 100.0%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months	0.0%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Construction of the construction of the	0.0% **Commercial Loans 0.0% 100.0% 0.0% ** **Commercial Loans 100.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months 2 12 - ≤ 24 months 2 24 - 35 months	0.0% **X esidential Loans 0.0% 100.0% 0.0% **S esidential Loans 48.5% 4.8% 0.0%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0%	
M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.4 M.7.7.4 M.7.7.5 M.7.7.6 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4	o, W Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7%	
M.7.6.6 v.7.7.1 v.7.7.2 v.7.7.3 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.4 M.7.7.5 M.7.7.6 v.7.8.1 v.7.8.2 v.7.8.3 v.7.8.3 v.7.8.4 v.7.8.5	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months 2 12 - ≤ 24 months 2 24 - 35 months	0.0% **X esidential Loans 0.0% 100.0% 0.0% **S esidential Loans 48.5% 4.8% 0.0%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.3 A.7.8.4 A.7.8.5 M.7.8.1	o, W Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.4 A.7.8.5 M.7.8.1 M.7.8.1	o, W Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.4 A.7.8.5 M.7.8.1 M.7.8.1	o, W Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.3 M.7.7.3 M.7.7.5 M.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5 M.7.8.1 M.7.8.1 M.7.8.2	o, W Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7%	
M.7.6.6 A.7.7.1 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.3 A.7.8.4 A.7.8.5 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.1	o, o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7% 38.1%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7% 38.1%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.4 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.4 M.7.8.4 M.7.8.5 M.7.8.1 M.7.8.5 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% ** Residential Loans 0.0% 100.0% 0.0% ** Residential Loans 48.5% 4.8% 0.0% 8.7% 38.1% ** Residential Loans	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% **Commercial Loans	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7% 38.1%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 M.7.8.4 A.7.8.2 M.7.8.5 M.7.8.4 A.7.8.3 M.7.8.4 A.7.8.3 M.7.8.4 A.7.8.1	o, o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% **Residential Loans 0.0% 100.0% 0.0% **Residential Loans 48.5% 4.8% 0.0% 8.7% 38.1%	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7% 38.1%	
M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 M.7.8.4 A.7.8.5 M.7.8.4 A.7.8.5 M.7.8.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.1	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% ** Residential Loans 0.0% 100.0% 0.0% ** Residential Loans 48.5% 4.8% 0.0% 8.7% 38.1% ** Residential Loans	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% **Commercial Loans	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7% 38.1%	
M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 1.7.8.3 M.7.8.4 1.7.8.3 M.7.8.4 1.7.8.3 M.7.8.4	o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% ** Residential Loans 0.0% 100.0% 0.0% ** Residential Loans 48.5% 4.8% 0.0% 8.7% 38.1% ** Residential Loans	0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 100.0% 0.0% 0.0% 0.0% **Commercial Loans	0.0% % Total Mortgages 0.0% 100.0% 0.0% % Total Mortgages 48.5% 4.8% 0.0% 8.7% 38.1%	



	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	31,678			
	By buckets (mn):	403	422		
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	103 216	132 64	0 0	0
M.7A.10.4	DKK 5 - 20m	2,200	188	0	0
M.7A.10.5	DKK 20 - 50m	5,642	173	0	0
M.7A.10.6	DKK 50 - 100m	6,303	89	0	0
M.7A.10.7 M.7A.10.8	> DKK 100m TBC at a country level	7,457 ND1	46 ND1	0	0
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.12 M.7A.10.13	TBC at a country level TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16 M.7A.10.17	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21 M.7A.10.22	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25 M.7A.10.26	TBC at a country level Total	ND1 21,921	ND1 692	1	1
.n./A.10.20	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	Pv LTV buckets ():				
M.7A.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5 M.7A.11.6	>60 - <=70 % >70 - <=80 %	ND1 ND1	ND1 ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10 OM.7A.11.1	Total o/w >100 - <=110 %	0.00% ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4 OM.7A.11.5	o/w >130 - <=140 % o/w >140 - <=150 %	ND1 ND1			
OM.7A.11.5 OM.7A.11.6	o/w >140 *<-130 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.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 (%)	15.76%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	21,921	ND1	100.00%	
M.7A.12.3	>40 - <=50 %	0	ND1	0.00%	
M.7A.12.4 M.7A.12.5	>50 - <=60 % >60 - <=70 %	0 0	ND1 ND1	0.00% 0.00%	
M.7A.12.6	>70 - <=80 %	0	ND1	0.00%	
M.7A.12.7	>80 - <=90 %	0	ND1	0.00%	
M.7A.12.8 M.7A.12.9	>90 - <=100 % >100%	0	ND1 ND1	0.00% 0.00%	
M.7A.12.10	Total	21,921	NDI	100.00%	0.00%
OM.7A.12.1	o/w >100 - <=110 %	0		0.00%	
OM.7A.12.2	o/w>110 - <=120 %	0		0.00%	
OM.7A.12.3 OM.7A.12.4	o/w >120 - <=130 % o/w >130 - <=140 %	0 0		0.00% 0.00%	
OM.7A.12.5	o/w >130 *<-140 %	0		0.00%	
OM.7A.12.6	o/w >150 %	0		0.00%	
OM.7A.12.7 OM.7A.12.8					
OM.7A.12.8 OM.7A.12.9					
	13. Breakdown by type	% Residential Loans			
M.7A.13.1 M.7A.13.2	Owner occupied	0.0%			
	Second home/Holiday houses	0.0% 0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.3 M.7A.13.4	Buy-to-let/Non-owner occupied Agricultural	0.0%			
M.7A.13.4 M.7A.13.5	Agricultural Other	100.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1	Agricultural Other o/w Subsidised housing	100.0% 100.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2	Agricultural Other o/w Subsidised housing o/w Private rental	100.0% 100.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing	100.0% 100.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.8	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.8	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	100.0% 100.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.9 OM.7A.13.9	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	100.0% 100.0% 0.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	100.0% 100.0% 0.0% 0.0% 0.0% 0.0% \$\$ Residential Loans 100.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 M.7A.14.1 M.7A.14.1	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks	100.0% 100.0% 0.0% 0.0% 0.0% 0.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	100.0% 100.0% 0.0% 0.0% 0.0% 0.0% \$\$ Residential Loans 100.0%			
M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.11	Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	100.0% 100.0% 0.0% 0.0% 0.0% 0.0% \$\$ Residential Loans 100.0%			



	7B Commercial Cover Pool				
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	3,785			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	1	1	7.1%	25.0%
M.7B.15.3	DKK 2 - 5m	2	1	13.5%	25.0%
M.7B.15.4	DKK 5 - 20m	12	2	79.4%	50.0%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.7	> DKK 100m	0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
И.7B.15.10	TBC at a country level	ND1	ND1		
И.7B.15.11	TBC at a country level	ND1	ND1		
И.7В.15.12	TBC at a country level	ND1	ND1		
4.7B.15.13	TBC at a country level	ND1	ND1		
1.7B.15.14	TBC at a country level	ND1	ND1		
1.7B.15.15	TBC at a country level	ND1	ND1		
1.7B.15.16	TBC at a country level	ND1	ND1		
1.7B.15.17	TBC at a country level	ND1	ND1		
1.7B.15.18	TBC at a country level	ND1	ND1		
.7B.15.19	TBC at a country level	ND1	ND1		
.7B.15.20	TBC at a country level	ND1	ND1		
.7B.15.21		ND1	ND1		
	TBC at a country level				
.7B.15.22	TBC at a country level	ND1	ND1		
.7B.15.23	TBC at a country level	ND1	ND1		
.7B.15.24	TBC at a country level	ND1	ND1		
I.7B.15.25	TBC at a country level	ND1	ND1		
.7B.15.26	Total	15	4	100%	100%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
И.7В.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
И.7В.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
И.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
И.7В.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
и.7В.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
И.7В.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
И.7В.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
И.7B.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
VI.7B.16.9	>100%	ND1	ND1	ND1	ND1
1.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
M.7B.16.1	o/w >100 - <=110 %	0.00% ND1	0.00%	0.00%	0.00%
M.7B.16.1	o/w >100 - <=110 % o/w >110 - <=120 %	ND1			
M.7B.16.3					
	o/w >120 - <=130 %	ND1			
M.7B.16.4	o/w >130 - <=140 %	ND1			
	o/w >140 - <=150 %	ND1			
OM.7B.16.5 OM.7B.16.6	o/w >150 %	ND1			
M.7B.16.6 M.7B.16.7	o/w >150 %	ND1			
M.7B.16.6 M.7B.16.7 M.7B.16.8	o/w >150 %	ND1			
M.7B.16.6 M.7B.16.7 M.7B.16.8					
M.7B.16.6 M.7B.16.7 M.7B.16.8 M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.6 M.7B.16.7			Number of Loans	% Commercial Loans	% No. of Loans
0M.7B.16.6 0M.7B.16.7 0M.7B.16.8 0M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.6 M.7B.16.7 M.7B.16.8 M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%			% No. of Loans
M.7B.16.6 M.7B.16.7 M.7B.16.8 M.7B.16.9 M.7B.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	Nominal 15.76% 21,921	ND1	100.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 VI.78.17.2 VI.78.17.2	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	Nominal 15.76% 21,921 0	ND1 ND1	100.00% 0.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	Nominal 15.76% 21,921 0	ND1 ND1 ND1	100.00% 0.00% 0.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 4.78.17.1 M.78.17.2 4.78.17.3 M.78.17.4 4.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets {mn}: >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	Nominal 15.76% 21,921 0 0	ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	Nominal 15.76% 21,921 0 0 0	ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 V.78.17.1 V.78.17.2 V.78.17.3 V.78.17.4 V.78.17.5 V.78.17.6 V.78.17.6	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76% 21,921 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00%	% No. of Loans
M.7B.16.6 M.7B.16.7 M.7B.16.8 M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Nominal 15.76% 21,921 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	% No. of Loans
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Nominal 15.76% 21,921 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets {mn}: >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	% No. of Loans 0.00%
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 M.78.17.10	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921 0 0 21,921 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.6 A.78.17.6 A.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921 0 0 21,921 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	Nominal 15.76% 21,921 0 0 0 0 0 21,921 0 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	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76% 21,921 0 0 0 0 0 21,921 0 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	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >100 - <=150 %	Nominal 15.76% 21,921 0 0 0 0 0 21,921 0 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	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.9 M.78.17.1 A.78.17.1 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.9 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >100 - <=150 %	Nominal 15.76% 21,921 0 0 0 0 0 21,921 0 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	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.8 A.78.17.8 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.3 M.78.17.4 M.78.17.3 M.78.17.4 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.18.1 M.78.18.1 A.78.18.1 A.78.18.3 A.78.18.4 A.78.18.4 A.78.18.4	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76% 21,921 0 0 0 0 0 0 21,921 0 0 0 0 0 21,921 0 0 0 0 0 0 **Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.8 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.8 M.78.17.8 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total a/w >100 - <=110 % a/w >110 - <=120 % a/w >120 - <=130 % a/w >140 - <=150 % a/w >150 - <=41 % a/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.9 M.78.17.1 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.9 A.78.18.1 A.78.18.1 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 A.78.18.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total o/w >100 < <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=160 % o/w >160 - <=150 % o/w >170 % 18. Breckdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	Nominal 15.76% 21,921 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.9 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.8 M.78.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.3 M.78.17.4 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.8 M.78.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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M.78.16.6 M.78.16.7 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 A.78.18.1 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.6 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.18.1 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.6 A.78.18.6 A.78.18.8 A.78.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.6 M.78.17.1 M.78.17.1 M.78.17.9 A.78.17.8 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.8 A.78.18.8 A.78.18.9 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.9 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.1	### 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.9 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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M.78.16.6 M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.8 M.78.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 15.76%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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M.78.16.6 M.78.16.7 M.78.16.8 M.78.16.9 V.78.17.1 V.78.17.2 V.78.17.3 V.78.17.4 V.78.17.5 V.78.17.6 V.78.17.6	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 - <=140 % o/w >150 - <=150 % o/w >150 - <=160 % all to determine the second of the second	Nominal 15.76% 21,921 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	



C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

The definitions below	ow reflect the national specificities	
Field Number	1 Glassary - Standard Harmonicod Itoms	[Insert Definition Below]
Field Number	1. Glossary - Standard Harmonised Items	
HG.1.1 HG.1.2	OC Calculation: Actual OC Calculation: Legal minimum	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
	Interest Rate Types	Adjustable Rate Mortgages: Adjustable rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
	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 on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	21 V3. Frequency and time of last valuation	William Once pr. year or commercial properties. William once every unit year for owner occupied.
HG.1.11	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.
110.4.43	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12		
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2 OHG.1.3		
OHG.1.4		
OHG.1.5	2. Decree for No Debr	w.
HG.2.1	Reason for No Data Not applicable for the jurisdiction	Value ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3 HG.2.1	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1 OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data HTT 2019



Field						
Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2 E.1.1.3	Servicer Back-up servicer	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	6SCPQ280AIY8EP3XFW53			
E.1.1.9	Account bank guarantor					
E.1.1.10 E.1.1.11	Trustee Cover Pool Monitor	BRFkredit	529900R9HQNZRT2QXB26			
OE.1.1.1	Cover roof Monitor	BRFM CUIT	329900K9HQN2K12UXB20			
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.7						
	2. Additional information on the swaps					
	Swap Counterparties	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1	Counterparty 1	, , , , , , , , , , , , , , , , , , , ,	,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
E.2.1.2	Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4 E.2.1.5	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	Counterparty 9					
E.2.1.10	Counterparty 10					
E.2.1.11 E.2.1.12	Counterparty 11 Counterparty 12					
E.2.1.12 E.2.1.13	Counterparty 12					
E.2.1.14	Counterparty 14					
E.2.1.15	Counterparty 15					
E.2.1.16	Counterparty 16					
E.2.1.17	Counterparty 17					
E.2.1.18 E.2.1.19	Counterparty 18 Counterparty 19					
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	Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25	Counterparty 25					
OE.2.1.1 OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8 OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1 E.3.1.2	Weighted Average Seasoning (months) Weighted Average Maturity (months)	171.3 282.0				
E.3.1.2 OE.3.1.1	weignted Average Matunty (months)	282.0				
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1 E.3.2.2	<30 days 30<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2 E.3.2.3	30<60 days 60<90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90<180 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

ECBC Label Template Capital Centre S, Q2 2019

Published 20 August 2019 • Data per 30 June 2019





ECBC Label Template : Contents

As of 30 June 2019

Specialised finance institutes

General Issuer Detail

A <u>General Issuer Detail</u>

Cover Pool Information

General cover pool information

G2 Outstanding CBs

G3 Legal ALM (balance principle) adherence

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 <u>Lending by loan type - All loans, DKKbn</u>

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

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

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

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

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

 M12/B12
 Realised losses (DKKm)

 M12a/B12a
 Realised losses (%)

Key Concepts

X1 Key Concepts Explanation
X2 Key Concepts Explanation
X3 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 forrthe mandatory talbles in the Danish ECBC label tamplate.



Table A. General Issuer Detail

quarter)

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Total Balance Sheet Assets	380.2	363.8	353.3	344.9
Total Customer Loans(fair value)	338.1	334.4	327.4	319.9
of which: Used/registered for covered bond collateral pool	324.5	323.0	319.5	312.9
Tier 1 Ratio (%)	21.9%	22.4%	22.1%	21.3%
Solvency Ratio (%)	21.9%	22.4%	22.1%	21.3%
Outstanding Covered Bonds (fair value)	338.7	336.2	333.2	326.3
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	46.3	43.5	42.2	41.9
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.4	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.4	0	0	0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.0	323.4	320.3	313.5
Composition by				
Maturity				
- 0 <= 1 year	0.05	0.11	0.10	0.11
- <1<=5 years	0.76	0.68	0.64	0.63
- over 5 years	324.20	322.61	319.58	312.72
Currency				
- DKK	324.88	323.26	320.17	313.30
- EUR	0.13	0.14	0.14	0.16
- USD	-	-	-	-
	-	-	= '	***tjek om andre
- Other				valuta er i data
customer type				
 Residential (owner-occ., private rental, corporate housing, holiday 	233.88	232.12	230.21	224.56
houses)				
 Commercial (office and business, industry, agriculture, manufacture, 	42.03	41.24	40.61	39.60
social and cultural, ships)				
- Subsidised	49.10	50.04	49.49	49.30
eligibility as covered bond collateral	325.02	323.39	320.32	313.46
Non-performing loans (See definition in table X1)	0.17	0.13	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of	0.38	0.38	0.42	0.45

0.38

0.38

0.42

0.45



DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal cover pool (total value)		22.0	16.4	14.0	11.8
Transmission or liquidation proceeds to CB holders (for r	redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		0.1	0.1	0.1	0.1
Overcollateralisation ratio	Total	0.0	0.0	0.0	0.0
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		21.9	16.3	13.9	11.8
	 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		0.1	0.1	0.1	0.1
Total capital coverage (rating compliant capital)		0.1	0.1	0.1	0.1
Loan loss provisions (cover pool level - shown in Table A	on issuer level) - Optional	0.0	0.0	0.0	0.0

Table G2 -	Outstanding	CBs
------------	-------------	------------

PKKhn (Percentage of naminal systemating CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
DKKbn / Percentage of nominal outstanding CBs Nominal value of outstanding CBs		Q2 2019 21.9	Q1 2019 16.3	Q4 2018 13.9	-
Fair value of outstanding CBs (marked value)		21.9	17.8	14.8	11.8 12.3
	0-1 day	24.3	17.8	14.6	12.5
Maturity of issued CBs	•	- 0.2		- 0.4	-
	1 day – < 1 year	0.2	0.3	0.4	0.5
	1 year	0.0	0.7	0.6	0.5
	> 1 and ≤ 2 years	0.9	0.7 0.7	0.6 0.6	0.5 0.5
	> 2 and ≤ 3 years	0.9			
	> 3 and ≤ 4 years	0.9 0.9	0.7 0.7	0.6 0.6	0.5
	> 4 and ≤ 5 years	20.5		11.9	0.5 9.8
	5-10 years		14.7		9.8
	10-20 years	-	-	-	-
A 11 11 11 100	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	100.0%	100.0%	100.0%	100.0%
	Annuity	0.0%	0.0%	0.0%	0.0%
	Serial Se	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%		100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
6 1 1 1 1 6 100	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	24.3	17.8	14.8	12.3
	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 - Assets other than the loan portfolio in the cover pool

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

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	1	-
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- < 5 years	>5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	-	-	-

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

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

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

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

Table G2.1f - Other Derivatives (subordinated)

Table G2.11 - Other Derivatives (subordinated)	
0- <u><</u> 1 year	-
>1- <u><</u> 5 years	-
> 5 years	-
Total	-

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	21.9
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

3. (Issue adherence
General balance principle	х
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

Tubic of Additional Characteriotics of Alem Buchiloco I	nodor for located GBC	
	Issue adherence	
	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	x	
Pass-through cash flow from borrowers to investors?	x	
Asset substitution in cover pool allowed?		x



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	-	-	692	-	-	-	-	-	4	-	696
In %	0.0%	0.0%	99.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	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	-	-	21.9	-	-	-	-	-	0.0	-	21.9
In %	0.0%	0.0%	99.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.1	0.2	2.2	5.6	6.3	7.5	21.9
In %	0.5%	1.0%	10.1%	25.7%	28.7%	34.0%	



Table M4a/B4a

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

					Per cen	t				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	_	_	-	_	-	_	-	-	-	_
Holiday houses	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	21.9	-	-	-	-	-	-	-	-	-
Cooperative Housing	-	-	-	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-	-	-	-
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	21.9		-		-	-		-	-	

Table M4b/B4b

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

	. , .,				Per cen	t				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cooperative Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table M4c/B4c

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

	Per cent Per cent											
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV	
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-	0.0%	
Holiday houses	-	-	-	-	-	-	-	-	-	-	0.0%	
Subsidised Housing	21.9	-	-	-	-	-	-	-	-	-	15.8%	
Cooperative Housing	-	-	-	-	-	-	-	-	-	-	0.0%	
Private rental	-	-	-	-	-	-	-	-	-	-	0.0%	
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0.0%	
Office and Business	-	-	-	-	-	-	-	-	-	-	0.0%	
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%	
Properties for social and cultural purposes	-	-	-	-	-	-	-	-	-	-	0.0%	
Other	-	-	-	-	-	-	-	-	-	-	0.0%	
Total	21.9	-	-	-	-	-	-	-	-		15.8%	

Table M4d/B4d

Lending, by-loan to-value (LTV), current pr	operty value, PE	R CENT (Entire la	oan entered und	der the top LTV	bracket)						
					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT\
Owner-occupied homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%
Cooperative Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%



Table M5/B5 - Total

Lending by region, DKKbn

JYSKE	REALKREDIT

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	=	=	-	-	-	=	=
Holiday houses	=	-	=	-	=	=	-
Subsidised Housing	9.7	2.5	3.9	2.9	2.8	=	21.9
Cooperative Housing	=	-	=	-	=	=	-
Private rental	-	-	-	-	-	-	-
Manufacturing and Manual							
Industries	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	-	-	-	-	0.0	-	0.0
Other	-	-	-	-	-	-	-
Total	9.7	2.5	3.9	2.9	2.9	-	21.9

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

JYSKE REALKREDIT

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
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 cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	21.9	-	-	-	-	-	0.0	-	21.9
- rate fixed ≤ 1 year	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	21.9	-	-	-	-	-	0.0	-	21.9
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	21.9	-	-	-	-	-	0.0	-	21.9

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	21.9	-	-	-	-	-	0.0	-	21.9
- rate fixed ≤ 1 year	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	21.9	-	-	-	-	-	0.0	-	21.9
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	21.9	-	-	-	-	-	0.0	-	21.9



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
≥ 12 - ≤ 24 months	-	-	0.1	-	-	-	-	-	-	-	0.1
≥ 24 - ≤ 36 months	-	-	0.5	-	-	-	-	-	-	-	0.5
≥ 36 - ≤ 60 months	-	-	1.1	-	-	-	-	-	-	-	1.1
≥ 60 months	-	-	20.2	-	-	-	-	-	-	-	20.2
Total	-	-	21.9	-	-	-	-	-	0.0	-	21.9

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 cult	ural purposes	Other	Total
< 1 Years	-	-	0.0	-	-	-	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	-	-	0.0	-	-	-	-	-	-	-	0.0
≥ 3 - ≤ 5 Years	-	-	-	-	-	-	-	-	-	-	-
≥ 5 - ≤ 10 Years	-	-	0.1	-	-	-	-	-	-	-	0.1
≥ 10 - ≤ 20 Years	-	-	3.7	-	-	-	-	-	-	-	3.7
≥ 20 Years	-	-	18.0	-	-	-	-	-	0.0	-	18.1
Total	-	-	21.9	-	-	-	-	-	0.0	-	21.9

Table M11/B11

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

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

Note: 90-days arrear as of Q2 2019 (See definition in table X1)

Table M11a/B11a

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

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

Note: 90-days arrear as of Q2 2019 (See definition in table X1)

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

						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	-	-	-	-	-	-	-	-	-	-	-
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-

Table M12/B12

Realised losses (DKKm)

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

Table M12a/B12a

Realised losses (%)

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



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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	The Danish FSA sets guidelines for the grouping of property in categories. Property	
commercial properties	type is determined by its primary use.	
	Property which primary purpose is owner occupation is characterised as	
	residential. Whereas properties primarily used for commercial purposes are	
	classified as commercial (cf. below).	
B	The Danish FSA sets guidelines for the grouping of property in categories. Examples	
Describe when you classify a property as commercial?	of application of which classifies property as commercial are:	
	· Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	· Retail/shop	
	· Warehouse	
	Restaurants, inns etc.	
	Hotels and resorts	
	Congress and conference centres.	
	Campsites. Traffic terminals, consists stations, fire stations, quations.	
	 Traffic terminals, service stations, fire stations, auction and export houses. 	
	· Agriculture	
	· Forestry	
	Nurseries	
	· Ships	
NPL (Non-performing loans)		
THE EAST DESIGNATION OF THE PROPERTY OF THE PR	A loan is categorised as non-performing when a borrower neglects a payment	
	failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date.	
bescribe now you define Nr LS	Standard in Table A is 90 day arrear.	
	Standard III rable 715 50 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
	No distinction made. Asset substitution i not allowed for specialised mortgage	
Explain how you distinguish between performing and nonperforming loans in	banks.	
the cover pool?		
	The Basel definition of NPL's is applied for commercial bank CB issuers	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible	Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
assets in cover pool?	. part of the cover pool.	
	For commercial bank CB issuers NPL's are eligible assets in the cover pool.	
	Asset substitution i not allowed for specialised mortgage banks, hence loans in	
	foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?		
	For commercial bank CB issuers loans in foreclosure procedure are eligible assets	
	in the cover peal	

in the cover pool.

If NPL and/or loans in foreclosure procedure are part of the covered pool which The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool? impairment provisioning for loss must be made.



Table X2 Key Concepts Explanation

Issuer specific (N/A for some issuers)

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

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Table X3

Table A3	
General explanation	General practice in Danish market
Table A	General practice in Dailish market
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts
quarter)	

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

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

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

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

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

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

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