
Harmonised Transparency Template

2018 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 26/02/2019

Cut-off Date: 31/12/2018



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A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency

DKK

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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-12-2018			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	4.484			
G.3.1.2	Outstanding Covered Bonds	4.067			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8,0%	10,3%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	4.067	90,7%		
G.3.3.2	Public Sector	0	0,0%		
G.3.3.3	Shipping	0	0,0%		
G.3.3.4	Substitute Assets	417	9,3%		
G.3.3.5	Other	0	0,0%		
G.3.3.6	Total	4.484	100,0%		
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	20,61	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	612	ND1	13,7%	
G.3.4.3	1 - 2 Y	198	ND1	4,4%	
G.3.4.4	2 - 3 Y	163	ND1	3,6%	
G.3.4.5	3 - 4 Y	167	ND1	3,7%	
G.3.4.6	4 - 5 Y	170	ND1	3,8%	
G.3.4.7	5 - 10 Y	884	ND1	19,7%	
G.3.4.8	10+ Y	2.290	ND1	51,1%	
G.3.4.9	Total	4.484	0	100,0%	0,0%
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)	27	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	75	ND1	1,9%	
G.3.5.3	1 - 2 Y	0	ND1	0,0%	
G.3.5.4	2 - 3 Y	1	ND1	0,0%	
G.3.5.5	3 - 4 Y	13	ND1	0,3%	
G.3.5.6	4 - 5 Y	4	ND1	0,1%	
G.3.5.7	5 - 10 Y	47	ND1	1,2%	
G.3.5.8	10+ Y	3.926	ND1	96,5%	
G.3.5.9	Total	4.067	0	100,0%	0,0%
G.3.5.10					
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	USD	0	0	0,0%	0,0%
G.3.6.3	GBP	0	0	0,0%	0,0%
G.3.6.4	NOK	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	AUD	0	0	0,0%	0,0%
G.3.6.7	CAD	0	0	0,0%	0,0%
G.3.6.8	BRL	0	0	0,0%	0,0%
G.3.6.9	CZK	0	0	0,0%	0,0%
G.3.6.10	DKK	4.067	4.067	100,0%	100,0%
G.3.6.11	HKD	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	SEK	0	0	0,0%	0,0%
G.3.6.14	SGD	0	0	0,0%	0,0%
G.3.6.15	Other	0	0	0,0%	0,0%
G.3.6.16	Total	4.067	4.067	100,0%	100,0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
OG.3.6.8					
OG.3.6.9					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	USD	0	0	0,0%	0,0%
G.3.7.3	GBP	0	0	0,0%	0,0%
G.3.7.4	NOK	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	AUD	0	0	0,0%	0,0%
G.3.7.7	CAD	0	0	0,0%	0,0%
G.3.7.8	BRL	0	0	0,0%	0,0%
G.3.7.9	CZK	0	0	0,0%	0,0%
G.3.7.10	DKK	4.067	4.067	100,0%	100,0%
G.3.7.11	HKD	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	SEK	0	0	0,0%	0,0%
G.3.7.14	SGD	0	0	0,0%	0,0%
G.3.7.15	Other	0	0	0,0%	0,0%
G.3.7.16	Total	4.067	4.067	100,0%	100,0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
OG.3.7.8					
OG.3.7.9					
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	4.067	4.067	100,0%	100,0%
G.3.8.2	Floating coupon	0	0	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	4.067	4.067	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0,0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0,0%		
G.3.9.3	Exposures to central banks	0	0,0%		
G.3.9.4	Exposures to credit institutions	417	100,0%		
G.3.9.5	Other	0	0,0%		
G.3.9.6	Total	417	100,0%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	417	100,00%		
G.3.10.2	Eurozone	0	0,00%		
G.3.10.3	Rest of European Union (EU)	0	0,00%		
G.3.10.4	European Economic Area (not member of EU)	0	0,00%		
G.3.10.5	Switzerland	0	0,00%		
G.3.10.6	Australia	0	0,00%		
G.3.10.7	Brazil	0	0,00%		
G.3.10.8	Canada	0	0,00%		
G.3.10.9	Japan	0	0,00%		
G.3.10.10	Korea	0	0,00%		
G.3.10.11	New Zealand	0	0,00%		
G.3.10.12	Singapore	0	0,00%		
G.3.10.13	US	0	0,00%		
G.3.10.14	Other	0	0,00%		
G.3.10.15	Total EU	417			
G.3.10.16	Total	417	100,00%		
OG.3.10.1					
OG.3.10.2					
OG.3.10.3					
OG.3.10.4					
OG.3.10.5					
OG.3.10.6					
OG.3.10.7					



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	417	9,3%	10,3%
G.3.11.2	Central bank eligible assets	0	0,0%	0,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4				
G.3.11.1	Total	417	9,3%	10,3%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List

G.3.12.1	Bond list	Link
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13. Derivatives & Swaps

G.3.13.1	Derivatives in the cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
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 (CRR) 129(7)

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	173
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/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

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CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	3,954		97,2%
M.7.1.2	Commercial	113		2,8%
M.7.1.3	Other	0		0,0%
M.7.1.4	Total	4,067		100,0%
OM.7.1.1	o/w Cooperative Housing	476		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	172		
OM.7.1.4	o/w Holiday houses	5		
OM.7.1.5	o/w Subsidised Housing	2,985		
OM.7.1.6	o/w Private rental	316		
OM.7.1.7	o/w Manufacturing and Manual Industries	0		
OM.7.1.8	o/w Office and Business	15		
OM.7.1.9	o/w Social and cultural purposes	97		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	2,570	59	2,629
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	11,3%	93,4%	12,0%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	100,0%	100,0%	100,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	United Kingdom	0,0%	0,0%	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	Norway	0,0%	0,0%	0,0%
M.7.4.34	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.35	Switzerland	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	o/w Greenland	0,0%	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,0%	0,0%	0,0%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	58,3%	86,5%	59,0%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9,9%	4,6%	9,8%
M.7.5.3	Northern Jutland (Region Nordjylland)	5,5%	0,3%	5,4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	17,2%	3,9%	16,8%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9,1%	4,7%	9,0%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	100,0%	100,0%	100,0%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	0,0%	0,0%	0,0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	90,1%	87,9%	90,1%
OM.7.6.3	o/w Adjustable Rate Mortgages	0,0%	0,0%	0,0%
OM.7.6.4	o/w Money market based loans	0,0%	0,0%	0,0%
OM.7.6.5	o/w Non capped floaters	0,0%	0,0%	0,0%
OM.7.6.6	o/w Capped floaters	0,0%	0,0%	0,0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0%	0%	0%
M.7.7.2	Amortising	100%	100%	100%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0,0%	0,0%	0,0%
M.7.8.2	≥ 12 - ≤ 24 months	0,0%	0,0%	0,0%
M.7.8.3	≥ 24 - ≤ 36 months	0,0%	0,0%	0,0%
M.7.8.4	≥ 36 - ≤ 60 months	0,0%	0,0%	0,0%
M.7.8.5	≥ 60 months	100,0%	100,0%	100,0%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,1%	0,1%	0,1%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



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)	1.539			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	595	2.203	15,0%	85,7%
M.7A.10.3	DKK 2 - 5m	479	149	12,1%	5,8%
M.7A.10.4	DKK 5 - 20m	1.640	176	41,5%	6,8%
M.7A.10.5	DKK 20 - 50m	1.156	41	29,2%	1,6%
M.7A.10.6	DKK 50 - 100m	84	1	2,1%	0,0%
M.7A.10.7	> DKK 100m	0	0	0,0%	0,0%
M.7A.10.8	TBC at a country level	ND1	ND1		
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		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	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	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	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	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	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	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	3.954	2.570	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7A.11.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7A.11.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7A.11.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7A.11.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7A.11.7	>80 - <=90 %	ND1	ND1	ND1	ND1
M.7A.11.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7A.11.9	>100%	ND1	ND1	ND1	ND1
M.7A.11.10	Total	ND1	ND1	ND1	ND1
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	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 (%)	63,84%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.960	ND1	74,9%	
M.7A.12.3	>40 - <=50 %	180	ND1	4,6%	
M.7A.12.4	>50 - <=60 %	191	ND1	4,8%	
M.7A.12.5	>60 - <=70 %	180	ND1	4,6%	
M.7A.12.6	>70 - <=80 %	118	ND1	3,0%	
M.7A.12.7	>80 - <=90 %	100	ND1	2,5%	
M.7A.12.8	>90 - <=100 %	60	ND1	1,5%	
M.7A.12.9	>100%	165	ND1	4,2%	
M.7A.12.10	Total	3.954	0	100,0%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	51		1,3%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	42		1,1%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	49		1,2%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	11		0,3%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	7		0,2%	
OM.7A.12.6	<i>o/w >150 %</i>	6		0,2%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	4,3%			
M.7A.13.2	Second home/Holiday houses	0,1%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Agricultural	0,0%			
M.7A.13.4	Other	95,5%			
OM.7A.13.1	<i>o/w Subsidised housing</i>	75,5%			
OM.7A.13.2	<i>o/w Private rental</i>	8,0%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	12,0%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0,0%			
OM.7A.13.5	<i>o/w Buildings land</i>	0,0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



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)	1.910			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	15	54	13,6%	91,5%
M.7B.15.3	DKK 2 - 5m	5	2	4,2%	3,4%
M.7B.15.4	DKK 5 - 20m	14	2	12,6%	3,4%
M.7B.15.5	DKK 20 - 50m	0	0	0,0%	0,0%
M.7B.15.6	DKK 20 - 50m	78	1	69,5%	1,7%
M.7B.15.7	> DKK 100m	0	0	0,0%	0,0%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	113	59	100,0%	100,0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7B.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
M.7B.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
M.7B.16.10	Total	ND1	ND1	ND1	ND1
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	25,38%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	105	ND1	93,1%	
M.7B.17.3	>40 - <=50 %	4	ND1	4,0%	
M.7B.17.4	>50 - <=60 %	2	ND1	1,7%	
M.7B.17.5	>60 - <=70 %	1	ND1	0,7%	
M.7B.17.6	>70 - <=80 %	0	ND1	0,2%	
M.7B.17.7	>80 - <=90 %	0	ND1	0,1%	
M.7B.17.8	>90 - <=100 %	0	ND1	0,0%	
M.7B.17.9	>100%	0	ND1	0,3%	
M.7B.17.10	Total	113	0	100,0%	0,0%
OM.7B.17.1	o/w >100 - <=110 %	0	0	0,0%	
OM.7B.17.2	o/w >110 - <=120 %	0	0	0,0%	
OM.7B.17.3	o/w >120 - <=130 %	0	0	0,2%	
OM.7B.17.4	o/w >130 - <=140 %	0	0	0,1%	
OM.7B.17.5	o/w >140 - <=150 %	0	0	0,0%	
OM.7B.17.6	o/w >150 %	0	0	0,0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	1,7%			
M.7B.18.2	Office	97,9%			
M.7B.18.3	Hotel/Tourism	0,0%			
M.7B.18.4	Shopping malls	0,0%			
M.7B.18.5	Industry	0,4%			
M.7B.18.6	Agriculture	0,0%			
M.7B.18.7	Other commercially used	0,0%			
M.7B.18.8	Land	0,0%			
M.7B.18.9	Property developers / Bulding under construction	0,0%			
M.7B.18.10	Other	0,0%			
OM.7B.18.1	o/w Social & Cultural purposes	ND1			
OM.7B.18.2	o/w Cooperative Housing	ND1			
OM.7B.18.3	o/w Private rental	ND1			
OM.7B.18.4	o/w Manufacturing and Manual Industries	ND1			
OM.7B.18.5	o/w Office and Business	ND1			
OM.7B.18.6	o/w Agricultutal properties	ND1			
OM.7B.18.7	o/w [if relevant, please specify]	ND1			
OM.7B.18.8	o/w [if relevant, please specify]	ND1			
OM.7B.18.9	o/w [if relevant, please specify]	ND1			
OM.7B.18.10	o/w [if relevant, please specify]	ND1			
OM.7B.18.11	o/w [if relevant, please specify]	ND1			
OM.7B.18.12	o/w [if relevant, please specify]	ND1			
OM.7B.18.13	o/w [if relevant, please specify]	ND1			
OM.7B.18.14	o/w [if relevant, please specify]	ND1			
OM.7B.18.15	o/w [if relevant, please specify]	ND1			
OM.7B.18.16	o/w [if relevant, please specify]	ND1			
OM.7B.18.17	o/w [if relevant, please specify]	ND1			



C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	
		<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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 Cibar (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.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start Ltv of the loan to the marginal Ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7		
HG.1.8	LTVs: Calculation of property/shipping value	
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9		
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13		
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3		
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. Harmonised Transparency Template - Optional ECB Repo Disclosure

HTT 2018

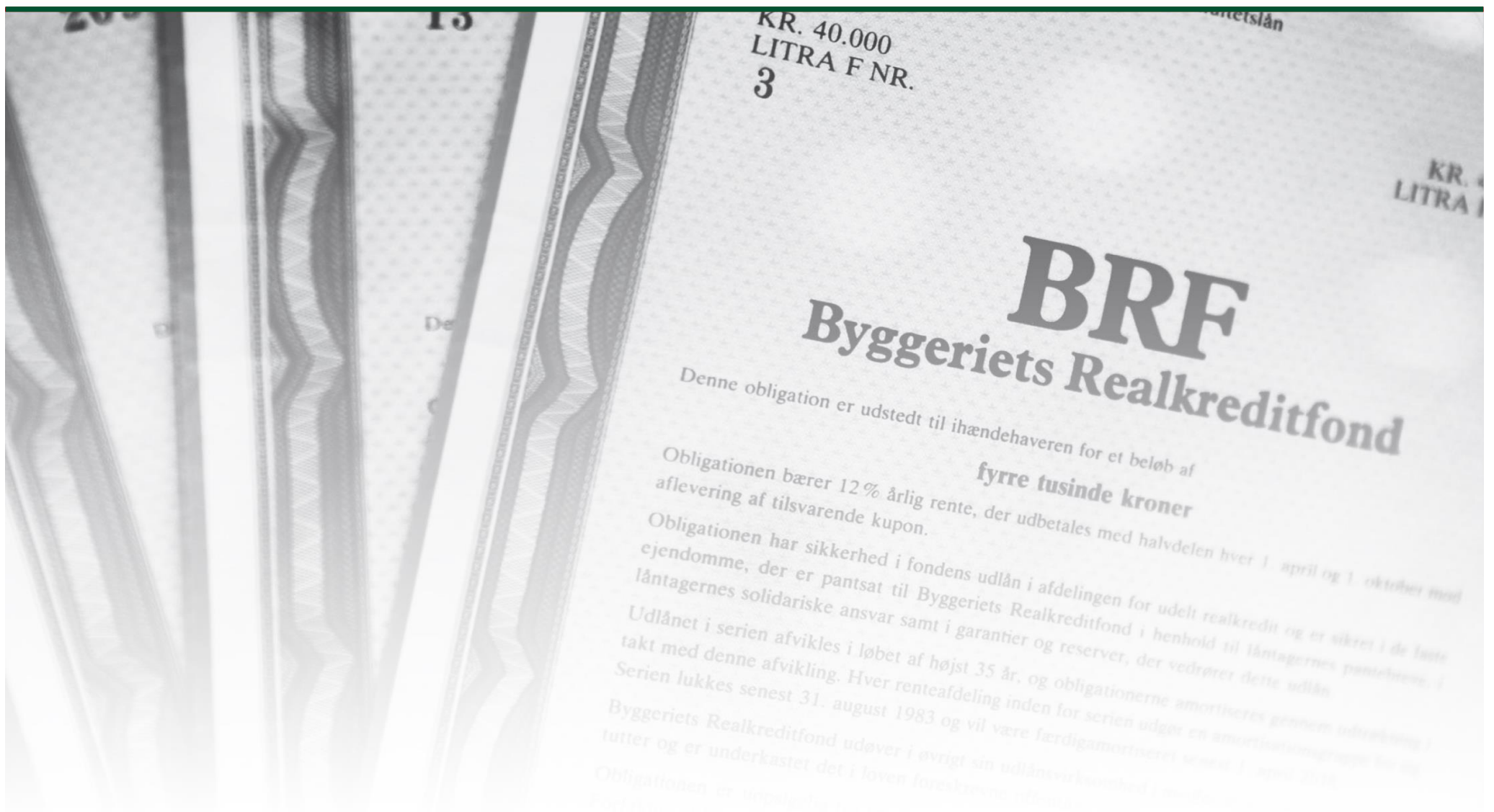
Reporting in Domestic Currency	DKK
CONTENT OF TAB E	
1. Additional information on the programme 2. Additional information on the swaps 3. Additional information on the asset distribution	

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	BRFKredit	529900R9HQZR20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	BRFKredit	529900R9HQZR20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGL17H6CPN30			
E.1.1.8	Standby account bank	Nordea	65CPQ280AY8EP3XFW53			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	BRFKredit	529900R9HQZR20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	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	Counterparty 4					
E.2.1.5	Counterparty 5					
E.2.1.6	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	Counterparty 11					
E.2.1.12	Counterparty 12					
E.2.1.13	Counterparty 13					
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	Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	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	Weighted Average Seasoning (months)		278,5			
E.3.1.2	Weighted Average Maturity (months)		247,3			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-<60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-<90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-<180 days	0,0%	0,0%	0,0%	0,0%	1,1%
E.3.2.5	>= 180 days	0,0%	0,1%	0,0%	0,0%	0,9%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

ECBC Label Template

Capital Centre General, Q4 2018

Published 26 February 2019 • Data per 31 December 2018





As of **31 December 2018**

Specialised finance institutes

General Issuer Detail

A [General Issuer Detail](#)

Cover Pool Information

- G1.1 [General cover pool information](#)
- G2 [Outstanding CBs](#)
- G3 [Legal ALM \(balance principle\) adherence](#)
- G4 [Additional characteristics of ALM business model for issued CBs](#)

- M1/B1 [Number of loans by property category](#)
- M2/B2 [Lending by property category, DKKbn](#)
- M3/B3 [Lending, by loan size, DKKbn](#)
- M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)
- M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)
- M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)
- M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)
- M5/B5 [Lending by region, DKKbn](#)
- M6/B6 [Lending by loan type - IO Loans, DKKbn](#)
- M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)
- M8/B8 [Lending by loan type - All loans, DKKbn](#)
- M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
- M10/B10 [Lending by remaining maturity, DKKbn](#)
- M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
- M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
- M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
- M12/B12 [Realised losses \(DKKm\)](#)
- M12a/B12a [Realised losses \(%\)](#)

Key Concepts

- X1 [Key Concepts Explanation](#)
- X2 [Key Concepts Explanation](#)
- X3 [General explanation](#)

Voluntary 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 total capital coverage), 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 template. It shall be possible to distinguish mandatory an voluntary tables.

The voluntary tables must be named V1...Vn, where n is the number af voluntary tables. Voluntary tables must be maked with a colour different from the colour used forrthe mandatory talbles in the Danish ECBC label tamplate.


Table A. General Issuer Detail
Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q4 2018	Q3 2018	Q2 2018	Q1 2018
Total Balance Sheet Assets	353,3	344,9	339,7	335,6
Total Customer Loans(fair value)	327,4	319,9	315,7	310,7
of which: Used/registered for covered bond collateral pool	319,5	312,9	307,8	303,5
Tier 1 Ratio (%)	22,1%	21,3%	21,4%	21,4%
Solvency Ratio (%)	22,1%	21,3%	21,3%	21,4%
Outstanding Covered Bonds (fair value)	333,2	326,3	324,6	320,9
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)	42,2	41,9	39,9	40,0
Net loan losses (Net loan losses and net loan loss provisions)	0,4	0,0	0,1	0,4
Value of acquired properties / ships (temporary possessions, end quarter)	0,4	0,4	0,4	0,4

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	320,3	313,5	308,5	304,2
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Composition by

Maturity				
- 0 <= 1 year	0,1	0,1	0,2	0,4
- < 1 <= 5 years	0,6	0,6	0,7	0,7
- over 5 years	319,6	312,7	307,6	303,0
Currency				
- DKK	320,2	313,3	308,3	304,0
- EUR	0,1	0,2	0,2	0,2
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	230,2	224,6	218,8	214,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	40,6	39,6	40,2	40,1
- Subsidised	49,5	49,3	49,5	49,5
eligibility as covered bond collateral	320,3	313,5	308,5	304,2
Non-performing loans (See definition in table X1)	0,13	0,13	0,15	0,14
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,42	0,45	0,47	0,52

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Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs	Q4 2018	Q3 2018	Q2 2018	Q1 2018
Nominal cover pool (total value)	4,5	4,7	4,8	4,9
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	0,0	0,0	0,0	0,0
Overcollateralisation	0,4	0,4	0,6	0,5
Overcollateralisation ratio				
	Total			
	Mandatory (percentage of risk weighted assets, general, by law)	8,0%	8,0%	8,0%
Nominal value of outstanding CBs	4,1	4,2	4,3	4,4
	– hereof amount maturing 0-1 day	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	0,4	0,4	0,6	0,4
Total capital coverage (rating compliant capital)	0,4	0,4	0,6	0,4
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional	0,04	0,15	0,19	0,17

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs	Q4 2018	Q1 2013	Q4 2012	Q3 2012
Nominal value of outstanding CBs	4,1	4,2	4,3	4,4
Fair value of outstanding CBs (marked value)	5,4	5,5	5,5	5,5
Maturity of issued CBs				
	0-1 day	-	-	-
	1 day – < 1 year	0,1	-	-
	1 year	-	-	-
	> 1 and ≤ 2 years	-	0,1	0,1
	> 2 and ≤ 3 years	0,0	-	-
	> 3 and ≤ 4 years	0,0	0,0	0,0
	> 4 and ≤ 5 years	0,0	0,0	0,0
	5-10 years	0,1	0,1	0,1
	10-20 years	0,5	0,5	0,6
	> 20 years	4,8	4,8	4,8
Amortisation profile of issued CBs				
	Bullet	5,7%	1,5%	1,5%
	Annuity	8,1%	7,8%	8,2%
	Serial	86,2%	90,7%	89,6%
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%
	Capped floating rate	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs				
	DKK	5,4	5,5	5,5
	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
	Fitch	-	-	-

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	0,4	-	-	-	-	-	-	-	-	-
0-1 year	0,3	-	-	-	-	-	-	-	-	-
>1- < 5 years	0,1	-	-	-	-	-	-	-	-	-
> 5 years	0,0	-	-	-	-	-	-	-	-	-
Total	0,4	-	-	-	-	-	-	-	-	-

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	0,4	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,4	-	-	-	-	-	-	-	-	-

Maturity structure/Type of cover asset	0-1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	0,3	0,1	0,0	0,4
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0,3	-	0,0	0,4

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

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

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	4,1
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0,0%
Un-hedged interest rate risk	0,0%
Un-hedged currency risk	0,0%
- Of which EUR	0,0%
- Of which DKK	0,0%
- Of which...	0,0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	1.102	81	797	198	392	5	27	3	24	-	2.629
In %	41,9%	3,1%	30,3%	7,5%	14,9%	0,2%	1,0%	0,1%	0,9%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,1
In %	4,2%	0,1%	73,4%	11,7%	7,8%	0,0%	0,4%	0,0%	2,4%	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	0,6	0,5	1,7	1,2	0,2	-	4,1
In %	15,0%	11,9%	40,7%	28,4%	4,0%	0,0%	

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Table M4a/B4a

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-
Subsidised Housing	2,1	0,3	0,2	0,1	0,1	0,0	0,0	0,0	0,0	0,1
Cooperative Housing	0,1	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Private rental	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	0,0	0,0	-	-	-	-	-	-	-	-
Office and Business	0,0	0,0	0,0	0,0	-	-	-	-	-	0,0
Agricultural properties	0,0	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	2,6	0,5	0,4	0,2	0,1	0,1	0,0	0,0	0,0	0,2

Table M4b/B4b

Lending, by-loan to-value (LTV), current property value, 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
Owner-occupied homes	76,0%	16,8%	2,8%	0,7%	0,6%	0,3%	0,3%	0,3%	0,3%	2,0%
Holiday houses	94,8%	5,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	68,9%	9,3%	7,4%	3,3%	2,3%	1,4%	1,1%	0,9%	0,8%	4,6%
Cooperative Housing	30,7%	19,7%	21,3%	14,2%	7,2%	2,6%	0,9%	0,4%	0,4%	2,5%
Private rental	44,3%	25,7%	13,7%	4,2%	3,9%	1,1%	1,0%	0,9%	0,9%	4,2%
Manufacturing and Manual Industries	96,7%	3,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	45,8%	20,0%	29,5%	2,2%	0,0%	0,0%	0,0%	0,0%	0,0%	2,5%
Agricultural properties	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	96,4%	0,9%	2,0%	0,4%	0,2%	0,1%	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	63,4%	12,0%	9,3%	4,4%	2,9%	1,5%	1,0%	0,8%	0,7%	4,1%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	31,3%
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-	12,9%
Subsidised Housing	1,8	0,2	0,2	0,2	0,1	0,0	0,1	0,1	0,0	0,2	65,3%
Cooperative Housing	0,1	0,1	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	70,8%
Private rental	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	58,3%
Manufacturing and Manual Industries	0,0	0,0	-	-	-	-	-	-	-	-	17,8%
Office and Business	0,0	0,0	0,0	0,0	-	-	-	-	-	0,0	63,4%
Agricultural properties	0,0	-	-	-	-	-	-	-	-	-	1,6%
Properties for social and cultural purposes	0,1	-	0,0	0,0	0,0	0,0	0,0	-	-	-	19,5%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
Total	2,1	0,4	0,4	0,3	0,2	0,1	0,1	0,1	0,1	0,3	62,8%

Table M4d/B4d

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

	Per cent										Avg. LTV
	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	45,0%	37,7%	8,0%	1,2%	0,4%	0,0%	0,1%	0,1%	0,1%	7,4%	31,3%
Holiday houses	79,8%	20,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	12,9%
Subsidised Housing	59,7%	6,3%	7,7%	6,2%	5,0%	1,5%	2,8%	1,7%	1,2%	8,0%	65,3%
Cooperative Housing	12,9%	21,2%	21,1%	15,4%	14,0%	7,3%	2,7%	0,1%	1,3%	4,1%	70,8%
Private rental	19,0%	26,3%	21,7%	8,0%	6,3%	2,0%	0,6%	0,9%	3,8%	11,4%	58,3%
Manufacturing and Manual Industries	61,0%	39,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	17,8%
Office and Business	26,0%	0,2%	42,5%	18,9%	0,0%	0,0%	0,0%	0,0%	0,0%	12,3%	63,4%
Agricultural properties	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,6%
Properties for social and cultural purposes	93,4%	0,0%	2,1%	2,0%	1,0%	0,8%	0,6%	0,0%	0,0%	0,0%	19,5%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	51,2%	10,8%	10,3%	7,1%	5,8%	2,1%	2,4%	1,4%	1,3%	7,6%	62,8%

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Table M5/B5 - Total

Lending by region, DKKbn

	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	0,0	0,0	0,0	0,0	0,0	0,0	0,2
Holiday houses	0,0	0,0	0,0	0,0	0,0	-	0,0
Subsidised Housing	1,7	0,3	0,2	0,6	0,3	-	3,0
Cooperative Housing	0,4	0,0	0,0	0,0	0,0	-	0,5
Private rental	0,1	0,0	0,0	0,0	0,1	-	0,3
Manufacturing and Manual Industries	-	-	-	0,0	0,0	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,0
Agricultural properties	-	0,0	-	0,0	0,0	-	0,0
Properties for social and cultural purposes	0,1	0,0	0,0	0,0	0,0	-	0,1
Other	-	-	-	-	-	-	-
Total	2,4	0,4	0,2	0,7	0,4	0,0	4,1

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	0,0	-	2,9	0,4	0,2	-	0,0	-	0,1	-	3,7
Fixed-rate to maturity	0,2	0,0	0,1	0,1	0,1	0,0	0,0	0,0	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,1

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	0,0	-	2,9	0,4	0,2	-	0,0	-	0,1	-	3,7
Fixed-rate to maturity	0,2	0,0	0,1	0,1	0,1	0,0	0,0	0,0	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,1

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	0,0	-	-	0,0	0,0	-	-	-	-	-	0,0
≥ 12 - ≤ 24 months	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 24 - ≤ 36 months	0,0	-	-	0,0	0,0	-	-	-	-	-	0,0
≥ 36 - ≤ 60 months	0,0	0,0	-	0,0	0,0	0,0	-	-	-	-	0,0
≥ 60 months	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,0
Total	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,1

Table M10/B10
Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,1
≥ 1 - ≤ 3 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0
≥ 3 - ≤ 5 Years	0,0	0,0	0,0	-	0,0	0,0	0,0	0,0	0,0	-	0,0
≥ 5 - ≤ 10 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,1
≥ 10 - ≤ 20 Years	0,1	0,0	0,1	0,0	0,0	-	0,0	-	0,1	-	0,3
≥ 20 Years	0,0	-	2,9	0,4	0,2	-	0,0	-	-	-	3,5
Total	0,2	0,0	3,0	0,5	0,3	0,0	0,0	0,0	0,1	-	4,1

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	1,38	-	-	-	-	13,92	-	-	-	-	Sum

Note: 90-days arrear as of Q4 2018 (See definition in table X1)

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	1,94	-	-	-	-	38,99	-	-	-	-	0,09

Note: 90-days arrear as of Q4 2018 (See definition in table X1)

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	1,94	-	-	-	-	38,99	-	-	-	-	0,09
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 (DKKbn)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	2,8	-	-	-	-	-	-	-	-	-	2,8

Table M12a/B12a
Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0,07	-	-	-	-	-	-	-	-	-	0,07