# Harmonised Transparency Template

# 2019 Version

Denmark Jyske Realkredit A/S Reporting Date: 30/10/2019 Cut-off Date: 30/09/2019



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E. Optional ECB-ECAIs data



HTT 2019

# A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency	DKK			
	CONTENT OF TAB A <u>1. Basic Facts</u> <u>2. Regulatory Summary</u> <u>3. General Cover Pool / Covered Bond Information</u> <u>4. References to Capital Requirements Regulation (CRR) 129(7)</u> <u>5. References to Capital Requirements Regulation (CRR) 129(1)</u> <u>6. Other relevant information</u>				
Field Number	1. Basic Facts				
G.1.1.1 G.1.1.2 G.1.1.3 G.1.1.4 OG.1.1.1 OG.1.1.2 OG.1.1.3 OG.1.1.4 OG.1.1.5 OG.1.1.6 OG.1.1.7 OG.1.1.8	Country Issuer Name Link to Issuer's Website Cut-off date Optional information e.g. Cantact names Optional information e.g. Parent name	Denmark Jyske Realikredit A/S www.lyskeratikredit.com 30:09-2019 <u>Contect</u> Jyske Bank A/S			
6.2.1.1 6.2.1.2 6.2.1.3 06.2.1.1 06.2.1.2 06.2.1.3 06.2.1.3 06.2.1.4 06.2.1.5 06.2.1.6	2. Regulatory Summary UCTS Compliance (Y/N) CRR Compliance (Y/N) LCR status	Y Y <u>Link</u>			
00.2.1.0	3. General Cover Pool / Covered Bond Information				
G.3.1.1 G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	1.General Information Cover Pool Size Outstanding Covered Bonds Cover Pool Size (NPV/ (mn) Outstanding Covered Bonds (NPV) (mn)	Nominal (mn) 23,402 23,352			
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 OG.3.2.2 OG.3.2.3 OG.3.2.4 OG.3.2.5 OG.3.2.6	Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)	ND1 As a per cent of Risk Weigthed Assets	As a per cent of lending		
G.3.3.1	3. Cover Pool Composition Mortgages	Nominal (mn) 23,352		% Cover Pool 99.8%	
G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.5 OG.3.3.6		0 0 50 0 rotal 23,402		0.0% 0.0% 0.2% 0.0% 100.0%	
G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)	Contractual 23.15	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepaym
63.4.2 63.4.3 63.4.4 63.4.5 63.4.6 63.4.7 63.4.8 63.4.9 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.4 06.3.4.5 06.3.4.5 06.3.4.5 06.3.4.8 06.3.4.8 06.3.4.8		1,314 1,050 1,051 1,051 5,212 5,212 12,674 'otal 23,402	ND1 ND1 ND1 ND1 ND1 ND1 0	5.6% 4.5% 4.5% 4.5% 4.5% 54.2% 100.0%	
G.3.5.1	5. Maturity of Covered Bonds Weighted Average life (in years)	Initial Maturity 7.60	Extended Maturity ND1	% Total Initial Maturity	% Total Extended Maturity
G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.6 G.3.5.8 G.3.5.8 G.3.5.1 OG.3.5.1 OG.3.5.1 OG.3.5.2 OG.3.5.4 OG.3.5.5 OG.3.5.5 OG.3.5.5 OG.3.5.7 OG.3.5.7 OG.3.5.8 OG.3.5.7	Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	914 919 928 937 946 18,707 0 otal 23,352	ND1 ND1 ND1 ND1 ND1 ND1 0	3.9% 3.9% 4.0% 4.0% 4.1% 80.1% 0.0% 100.0%	0%

G.3.6.1	6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after
6363	EUR		0	0 0	0.0%	0.0%
G.3.6.2 G.3.6.3	AUD BRL		0	0	0.0%	0.0%
G.3.6.4	CAD		0	0	0.0%	0.0%
G.3.6.5	CHF		0	0	0.0%	0.0%
G.3.6.6	CZK		0	0	0.0%	0.0%
G.3.6.7	DKK		23,352	23,352	100.0%	100.0%
G.3.6.8	GBP		0	0	0.0%	0.0%
G.3.6.9	HKD		0	0	0.0%	0.0%
G.3.6.10	JPY		0	0	0.0%	0.0%
G.3.6.11	KRW		0	0	0.0%	0.0%
G.3.6.12	NOK		0	0	0.0%	0.0%
G.3.6.13	PLN		0	0	0.0%	0.0%
G.3.6.14	SEK		0	0	0.0%	0.0%
G.3.6.15	SGD		0	0	0.0%	0.0%
G.3.6.16	USD		0	0	0.0%	0.0%
G.3.6.17	Other		0	0	0.0%	0.0%
G.3.6.18		Total	23,352	23,352	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						
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [afte
G.3.7.1	EUR		0	0	0.0%	0.0%
G.3.7.2	AUD		0	0	0.0%	0.0%
G.3.7.3	BRL		0	0	0.0%	0.0%
G.3.7.4	CAD		0	0	0.0%	0.0%
G.3.7.5	CHF		0	0	0.0%	0.0%
G.3.7.6	CZK		0	0	0.0%	0.0%
G.3.7.7	DKK		23,352	23,352	100.0%	100.0%
G.3.7.8	GBP		0	0	0.0%	0.0%
G.3.7.9	HKD		0	0	0.0%	0.0%
G.3.7.10	JPY		0	0	0.0%	0.0%
G.3.7.11	KRW		0	0	0.0%	0.0%
G.3.7.12	NOK		0	0	0.0%	0.0%
G.3.7.13	PLN		0	0	0.0%	0.0%
G.3.7.14	SEK		0	0	0.0%	0.0%
G.3.7.15	SGD USD		0	0	0.0%	0.0%
G.3.7.16 G.3.7.17	USD Other		0	0	0.0%	0.0%
G.3.7.17 G.3.7.18	other	Total	23,352	23,352	100.0%	0.0%
0G.3.7.18 0G.3.7.1		TOLAT	20,002	23,332	100.0%	100.0%
OG.3.7.1 OG.3.7.2						
OG.3.7.3						
OG.3.7.4						
OG.3.7.5						
OG.3.7.6						
OG.3.7.7	8 Covered Ponde - Proskdown hubban	0	Nominal (hofore hod-in-) (ma)	Nominal (after hadding) (and)	% Total (hefer-)	% Total [afte
G.3.8.1	8. Covered Bonds - Breakdown by interest rate Fixed coupon		Nominal [before hedging] (mn) 23,352	Nominal [after hedging] (mn) 23,352	% Total [before] 1	% Total [afte
G.3.8.2	Floating coupon		0	0	0	0
G.3.8.3	Other		0	0	0	0
G.3.8.4	oute	Total	23,352	23,352	1	1
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5	9. Substitute Accets - Tune		Nominal (mn)		% Substitute Assets	
OG.3.8.5	<b>9. Substitute Assets - Type</b> Cash		Nominal (mn) 0		% Substitute Assets 0.0%	
OG.3.8.5 G.3.9.1	Cash	ernments	0		0.0%	
OG.3.8.5 G.3.9.1 G.3.9.2	Cash Exposures to/guaranteed by governments or quasi gove	ernments	0 0			
OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3	Cash	ernments	0 0 0		0.0% 0.0% 0.0%	
OG.3.8.5 G.3.9.1 G.3.9.2	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks	ernments	0 0		0.0% 0.0%	
G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions	ernments Total	0 0 0 50		0.0% 0.0% 0.0% 100.0%	
G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions	Total	0 0 50 0		0.0% 0.0% 0.0% 100.0% 0.0%	
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 gove Exposures to central banks Exposures to credit institutions Other	Total or quasi govts	0 0 50 0 50 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
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 gover Exposures to central banks Exposures to credit institutions Other o/w EU gvts o o/w third-party countries Credit Quality Step 1 (CQS1)	Total or quasi govts gvts or quasi govts	0 0 50 0 50		0.0% 0.0% 0.0% 100.0% 0.0%	
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.3.9.2	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gvts o	Total or quasi govts gvts or quasi govts gvts or quasi	0 0 50 0 50 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.2	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to credit institutions Other o/w EU grds a o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 2 (CQS2)	Total or quasi govts gvts or quasi govts gvts or quasi govts	0 0 50 50 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
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.3.9.2	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to credit institutions Other o/w EU guts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2)	Total or quasi govts gvts or quasi govts gvts or quasi govts central banks	0 0 50 0 50 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.2	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to credit institutions Other o/w EU grds a o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 2 (CQS2)	Total or quasi govts gvts or quasi govts gvts or quasi govts central banks	0 0 50 50 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.4 06.3.9.5	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gits a o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS1) c	Total or quasi govts govts or quasi govts govts or quasi govts central banks central banks	0 0 50 50 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
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.3.9.2 OG.3.9.3 OG.3.9.4	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to credit institutions Other o/w EU guts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2)	Total or quasi govts govts or quasi govts govts or quasi govts central banks central banks	0 0 50 0 50 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.4 06.3.9.5	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to credit institutions Other o/w EU girts of o/w third-party countries Credit Quality Step 2 (CQS2) g o/w third-party countries Credit Quality Step 2 (CQS2) g o/w EU o/w third-party countries Credit Quality Step 1 (CQS1) d	Total or quasi govts govts or quasi govts govts central banks central banks	0 0 50 50 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
0G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.5	Cash Exposures to/guaranteed by governments or quasi gow Exposures to central banks Exposures to credit institutions Other o/w EU grts a o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 2 (CQS2) o/w third-party countries Credit Quality Step 1 (CQS1) a o/w third-party countries Credit Quality Step 1 (CQS1) a	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.5 06.3.9.5 06.3.9.6	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gvts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS2) o o/w third-party countries Credit Quality Step 2 (CQS2) o/w CQS1 credit Quality Step 2 (CQS2) o o/w CQS1 credit Quality Step 2 (CQS2) o	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
G3.8.5           G3.9.1           G3.9.2           G3.9.3           G3.9.4           G3.9.5           G3.9.6           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.2	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gvts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS2) o o/w third-party countries Credit Quality Step 2 (CQS2) o/w CQS1 credit Quality Step 2 (CQS2) o o/w CQS1 credit Quality Step 2 (CQS2) o	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5           6.3.9.1           6.3.9.3           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.9           06.3.9.10	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gvts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS2) o o/w third-party countries Credit Quality Step 2 (CQS2) o/w CQS1 credit Quality Step 2 (CQS2) o o/w CQS1 credit Quality Step 2 (CQS2) o	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
G3.8.5           G3.9.1           G3.9.2           G3.9.3           G3.9.4           G3.9.5           G3.9.6           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.2	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU gvts a o/w third-party countries Credit Quality Step 1 (CQS1) a/w EU o/w third-party countries Credit Quality Step 2 (CQS2) a/w EU o/w third-party countries Credit Quality Step 1 (CQS1) a o/w third-party countries Credit Quality Step 2 (CQS2) a/w EU o/w third-party countries Credit Quality Step 2 (CQS2) c o/w CQS1 cred o/w CQS2 cred	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 100.0% 0.0% 100.0%	
06.3.8.5           6.3.9.1           6.3.9.3           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.9           06.3.9.10	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other o/w EU gvts a o/w third-party countries Credit Quality Step 1 (CQS2) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS2) o o/w third-party countries Credit Quality Step 2 (CQS2) o/w CQS1 credit Quality Step 2 (CQS2) o o/w CQS1 credit Quality Step 2 (CQS2) o	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0%	
06.3.8.5           6.3.9.1           6.3.9.2           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.8           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other a/w EU grds a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 1 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w CQS1 cred a/w CQS2 cred 10. Substitute Assets - Country	Total or quasi govts govts or quasi govts central banks central banks central banks it institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 100.0% 100.0% 100.0% <b>% Substitute Assets</b> 100.0%	
06.3.8.5           6.3.9.1           6.3.9.2           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.8           06.3.9.10           06.3.9.10           06.3.9.11           06.3.9.12	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to credit institutions Other a/w EU quts of a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w third-party countries Credit Quality Step 2 (CQS2) or a/w CQS1 cred a/w CQS2 cred 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 100.0% 100.0% 100.0% 5005 100.0% 0.00% 0.00%	
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           0G.3.9.1           0G.3.9.2           0G.3.9.3           0G.3.9.4           0G.3.9.3           0G.3.9.4           0G.3.9.4           0G.3.9.3           0G.3.9.4           0G.3.9.4           0G.3.9.5           0G.3.9.4           0G.3.9.7           0G.3.9.8           0G.3.9.10           0G.3.9.11           0G.3.9.12           C.3.10.1           G.3.10.2           G.3.10.4	Cash Exposures to/guaranteed by governments or quasi gove Exposures to credit institutions Other o/w EU prts a o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 2 (CQS2) o/w EU o/w third-party countries Credit Quality Step 1 (CQS1) o/w third-party countries Credit Quality Step 1 (CQS1) o/w EU o/w third-party countries Credit Quality Step 1 (CQS1) o/w CQS2 credit Domestic (Country of Issuer) Eurozone Rest of European Lionoin (EU) European Economic Area (not member of EU)	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00%	
06.3.8.5           6.3.9.1           6.3.9.3           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.10	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other <i>a/w EU quts a</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 2 (CQS2)</i> <i>a/w EU</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 2 (CQS2)</i> <i>a/w CQS1 cred</i> <i>a/w CQS2 credit</i> <b>10. Substitute Assets - Country</b> Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 100.0% 100.0% 100.0% 5% Substitute Assets 100.00% 0.00% 0.00% 0.00%	
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.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.10           OG.3.9.11           G.3.10.1           G.3.10.2           G.3.10.4           G.3.10.6	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00%	
06.3.8.5           6.3.9.1           6.3.9.2           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.7           06.3.9.9           06.3.9.10           06.3.9.10           06.3.9.12           06.3.10.1           6.3.10.2           6.3.10.3           6.3.10.5           6.3.10.5           6.3.10.7	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other <i>a/w EU guts a</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 2 (CQS2)</i> <i>a/w EU</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w EU</i> <i>a/w third-party countries Credit Quality Step 1 (CQS1)</i> <i>a/w EU</i> <i>a/w third-party countries Credit Quality Step 1 (CQS2)</i> <i>a/w CQS1 cred</i> <i>a/w CQS2 credit</i> <b>10. Substitute Assets - Country</b> Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 50 0 50 0 50 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00%	
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.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.10           OG.3.9.10           OG.3.9.11           G.3.10.1           G.3.10.2           G.3.10.4           G.3.10.5           G.3.10.6           G.3.10.7	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to credit institutions Other a/w EU a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS1 cred a/w CQS1 cred a/w CQS2 cred 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 5000% 0.00% 0.00% 0.00% 0.00% 0.00%	
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           0G.3.9.1           0G.3.9.2           0G.3.9.3           0G.3.9.4           0G.3.9.3           0G.3.9.4           0G.3.9.5           0G.3.9.6           0G.3.9.7           0G.3.9.8           0G.3.9.1           0G.3.10.1           G.3.10.2           G.3.10.4           G.3.10.7           G.3.10.7           G.3.10.9	Cash Exposures to/guaranteed by governments or quasi gover Exposures to central banks Exposures to central banks Exposures to credit institutions Other a/w EU grts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 1 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w CQS2 credit Co/w third-party countries Credit Quality Step 2 (CQS2) c a/w CQS2 credit Domestic (Country of Issuer) European Econogram Rest of European Union (EU) European Econogram Brazili Ganada Japan	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 50 0 50 0 50 0 0 0 0 0 0 0 0 0		0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.5           6.3.9.1           6.3.9.2           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.10.1           06.3.10.2           06.3.10.2           06.3.10.2           06.3.10.2           06.3.10.2	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other <i>a/w EU quts a</i> <i>a/w third-party countries Credit Quality Step 1</i> (CQS1) <i>a/w third-party countries Credit Quality Step 2</i> (CQS2) <i>a/w CQS1 cred</i> <i>a/w CQS2 cred</i> <i>a/w CQS2 cred</i> <i>10. Substitute Assets - Country</i> Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 500% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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           0G.3.9.1           0G.3.9.2           0G.3.9.3           0G.3.9.4           0G.3.9.3           0G.3.9.4           0G.3.9.4           0G.3.9.4           0G.3.9.4           0G.3.9.3           0G.3.9.4           0G.3.9.4           0G.3.9.4           0G.3.9.7           0G.3.9.8           0G.3.9.1           0G.3.0.10           0G.3.0.10	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU gvts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit 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	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 5.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.5           63.9.1           63.9.2           63.9.3           63.9.4           63.9.5           63.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.2           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.10.1           06.3.10.2           05.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other <i>a/w EU guts a</i> <i>a/w Well of the arty countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 2 (CQS2)</i> <i>a/w Well arty countries Credit Quality Step 1 (CQS1)</i> <i>a/w Well arty countries Credit Quality Step 2 (CQS2)</i> <i>a/w CQS1 credit Quality Step 2 (CQS2)</i> <i>a/w CQS2 credit Quality CQS2 credit Quality CQS2 credit Quality CQS</i>	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 0 50 0 50 0 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.5           OG.3.9.4           OG.3.9.7           OG.3.9.8           OG.3.9.10           OG.3.9.10           OG.3.9.11           G.3.10.4           G.3.10.4           G.3.10.6           G.3.10.7           G.3.10.8           G.3.10.11           G.3.10.11           G.3.10.11           G.3.10.11           G.3.10.11           G.3.10.11	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts govts govts central banks central banks central banks tit institutions lit institutions	0 0 0 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 100.0% 0.0% 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%	
06.3.8.5           6.3.9.1           6.3.9.2           6.3.9.3           6.3.9.4           6.3.9.5           6.3.9.6           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.7           06.3.9.9           06.3.9.10           06.3.9.10           06.3.9.12           6.3.10.1           6.3.10.2           6.3.10.3           6.3.10.5           6.3.10.5           6.3.10.6           6.3.10.7           6.3.10.8           6.3.10.10           6.3.10.11           6.3.10.12           6.3.10.12           6.3.10.14	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to central banks Exposures to central banks Other <i>a/w EU guts a</i> <i>a/w Well of the arty countries Credit Quality Step 1 (CQS1)</i> <i>a/w third-party countries Credit Quality Step 2 (CQS2)</i> <i>a/w Well arty countries Credit Quality Step 1 (CQS1)</i> <i>a/w Well arty countries Credit Quality Step 2 (CQS2)</i> <i>a/w CQS1 credit Quality Step 2 (CQS2)</i> <i>a/w CQS2 credit Quality CQS2 credit Quality CQS2 credit Quality CQS</i>	Total or quasi govts govts govts govts central banks central banks it institutions lit institutions	0 0 0 50 0 50 0 50 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N		0.0% 0.0% 0.0% 100.0% 0.0% 100.0% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.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           GG.3.9.1           GG.3.9.2           GG.3.9.3           GG.3.9.3           GG.3.9.4           GG.3.9.3           GG.3.9.4           GG.3.9.3           GG.3.9.4           GG.3.9.3           GG.3.9.4           GG.3.9.4           GG.3.9.5           GG.3.9.6           GG.3.9.7           GG.3.9.8           GG.3.9.10           GG.3.9.10           GG.3.9.10           GG.3.9.10           GG.3.9.10           GG.3.9.10           GG.3.9.10           GG.3.10.1           G.3.10.6           G.3.10.6           G.3.10.6           G.3.10.7           G.3.10.10           G.3.10.11           G.3.10.12           G.3.10.13           G.3.10.14	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	
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.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.1           OG.3.9.2           OG.3.9.4           OG.3.9.4           OG.3.9.4           OG.3.9.4           OG.3.9.1           OG.3.9.2           OG.3.9.1           OG.3.9.2           OG.3.9.1           OG.3.9.1           OG.3.9.1           OG.3.9.1           OG.3.9.10           OG.3.9.11           OG.3.9.10           OG.3.9.11           OG.3.9.11           OG.3.9.11           OG.3.9.11           OG.3.9.10           OG.3.10.14           OG.3.10.14           OG.3.10.14           OG.3.10.16	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts govts govts central banks central banks it institutions lit institutions	0 0 0 50 0 50 0 50 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N		0.0% 0.0% 0.0% 100.0% 0.0% 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%	
06.3.8.5           63.9.1           63.9.2           63.9.3           63.9.4           63.9.5           63.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	
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.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.1           OG.3.9.2           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.1           OG.3.9.2           OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	
06.3.8.5           63.9.1           63.9.2           63.9.3           63.9.4           63.9.5           63.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.8           06.3.9.1           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	
G3.85           G3.9.1           G3.9.2           G3.9.3           G3.9.4           G3.9.5           G3.9.6           G3.9.7           G6.3.9.3           GG.3.9.4           GG.3.9.3           GG.3.9.3           GG.3.9.4           GG.3.9.1           GG.3.9.2           GG.3.9.3           OG.3.9.4           GG.3.9.4           GG.3.9.3           OG.3.9.4           OG.3.9.1           G.3.9.1           G.3.9.1           G.3.9.1           G.3.10.4           G.3.10.1           G.3.10.11           G.3.10.11           G.3.10.14           G.3.10.15           OG.3.10.2           G.3.10.4	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	
06.3.8.5           63.9.1           63.9.2           63.9.3           63.9.4           63.9.5           63.9.6           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.9           06.3.9.1           06.3.9.2           06.3.9.3           06.3.9.4           06.3.9.5           06.3.9.6           06.3.9.7           06.3.9.8           06.3.9.1           06.3.9.1           06.3.9.2           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.9.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1           06.3.10.1	Cash Exposures to/guaranteed by governments or quasi gove Exposures to central banks Exposures to credit institutions Other a/w EU guts a a/w third-party countries Credit Quality Step 1 (CQS1) a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w EU a/w third-party countries Credit Quality Step 2 (CQS2) a/w CQS2 credit a/w CQS2 credit 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	Total or quasi govts govts or quasi govts central banks central banks tit institutions fit institutions	0 0 0 50 50 50 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		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%	

	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	50	0.2%	0.2%
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4		Total 50	0.2%	0.2%
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				
06.3.11.7	12. Bond List			
G.3.12.1	Bond list	Link		
0.5.12.1	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		
0G.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.3.13.12				
OG.3.13.14				
OG.3.13.15				
OG.3.13.16				
OG.3.13.17				
OG.3.13.18				
OG.3.13.19				
OG.3.13.20				
OG.3.13.21				
OG.3.13.22				
OG.3.13.23				
OG.3.13.24				
OG.3.13.25				
OG.3.13.26				
OG.3.13.27				
OG.3.13.28				
OG.3.13.29				
OG.3.13.30				
OG.3.13.31				
OG.3.13.32				
OG.3.13.33				
OG.3.13.34				
OG.3.13.35				
OG.3.13.36				
OG.3.13.37				
OG.3.13.38				
OG.3.13.39				
OG.3.13.39 OG.3.13.40				
OG.3.13.41				
OG.3.13.42				
OG.3.13.43				
OG.3.13.44				
OG.3.13.45				
OG.3.13.46				
OG.3.13.47				
OG.3.13.47				
OG.3.13.49				
OG.3.13.49 OG.3.13.50				
OG.3.13.50 OG.3.13.51				
	4. References to Capital Requirements Regulation (Cl	Row	Row	

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

			titution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>	
G.4.1.2	(i) Value of covered bonds:	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	287 for Commercial Mortgage Assets
G.4.1.6	<li>(ii) Interest rate risk - cover pool:</li>	149 for Mortgage Assets	<u>163</u>
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>	
G.4.1.8	<li>(ii) Interest rate risk - covered bond:</li>	<u>163</u>	
G.4.1.9	<li>(ii) Currency risk - covered bond:</li>	<u>137</u>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	
G.4.1.12	(iii) Maturity structure of covered bonds:	<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			
00.4.1.10	5. References to Capital Requirements Regulation (CRR)		
	129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>	
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
00 5 1 5			

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	Т		
			_		
	CONTENT OF TAB B1 7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	23,337		99.9%	
M.7.1.2 M.7.1.3	Commercial Other	15 0		0.1%	
M.7.1.4	1	Total 23,352		100.0%	
OM.7.1.1 OM.7.1.2	o/w Cooperative Housing o/w Agriculture	0 0			
OM.7.1.3	o/w Owner-occupied homes	0			
OM.7.1.4	o/w Holiday houses	0			
OM.7.1.5 OM.7.1.6	o/w Subsidised Housing o/w Private rental	23,337 0			
OM.7.1.7	o/w Manufacturing and Manual Industries	0			
OM.7.1.8 OM.7.1.9	o/w Office and Business o/w Social and cultural purposes	0 15			
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	802	4	806	
OM.7.2.1 OM.7.2.2	Optional information eg, Number of borrowers Optional information eg, Number of guarantors	ND1 ND1			
OM.7.2.3	· · · · · · · · · · · · · · · · · · ·				
OM.7.2.4 OM.7.2.5					
OM.7.2.6	3. Concentration Risks	% Residential Loans	% Commercial Loans		
M.7.3.1	10 largest exposures	% Residential Loans 11.2%	100.0%	% Total Mortgages 11.2%	
OM.7.3.1 OM.7.3.2					
OM.7.3.2 OM.7.3.3					
OM.7.3.4 OM.7.3.5					
OM.7.3.6					
M.7.4.1	4. Breakdown by Geography European Union	% Residential Loans 100.0%	% Commercial Loans 100.0%	% Total Mortgages 100.0%	
M.7.4.1	Austria	0.0%	0.0%	0.0%	
M.7.4.3 M.7.4.4	Belgium Bulgaria	0.0%	0.0%	0.0%	
M.7.4.4 M.7.4.5	Croatia	0.0%	0.0%	0.0%	
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	
M.7.4.7 M.7.4.8	Czech Republic Denmark	0.0% 100.0%	0.0% 100.0%	0.0% 100.0%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10 M.7.4.11	Finland France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13 M.7.4.14	Greece Netherlands	0.0%	0.0%	0.0%	
M.7.4.15	Hungary	0.0%	0.0%	0.0%	
M.7.4.16 M.7.4.17	Ireland Italy	0.0%	0.0%	0.0%	
M.7.4.18	Latvia	0.0%	0.0%	0.0%	
M.7.4.19 M.7.4.20	Lithuania Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21	Malta	0.0%	0.0%	0.0%	
M.7.4.22 M.7.4.23	Poland Portugal	0.0%	0.0%	0.0%	
M.7.4.24	Romania	0.0%	0.0%	0.0%	
M.7.4.25 M.7.4.26	Slovakia Slovenia	0.0%	0.0%	0.0%	
M.7.4.27	Spain	0.0%	0.0%	0.0%	
M.7.4.28 M.7.4.29	Sweden United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
M.7.4.31 M.7.4.32	Iceland Liechtenstein	0.0%	0.0%	0.0%	
M.7.4.32	Norway	0.0%	0.0%	0.0%	
M.7.4.34 M.7.4.35	<u>Other</u> Switzerland	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.36	Australia	0.0%	0.0%	0.0%	
M.7.4.37 M.7.4.38	Brazil Canada	0.0%	0.0%	0.0%	
M.7.4.38 M.7.4.39	Canada Japan	0.0%	0.0%	0.0%	
M.7.4.40	Korea	0.0%	0.0%	0.0%	
M.7.4.41 M.7.4.42	New Zealand Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44 OM.7.4.1	Other o/w Greeni	0.0% land 0.0%	0.0%	0.0%	
OM.7.4.2	o/w Farce Isla		0.0%	0.0%	
OM.7.4.3 OM.7.4.4					
OM.7.4.5					
OM.7.4.6 OM.7.4.7					
0111.7.4.7					

OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10

M.7.5.1	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages
	Greater Copenhagen area (Region Hovedstaden)	44.0%	0.0%	44.0%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11.7%	0.0%	11.7%
M.7.5.3	Northern Jutland (Region Nordjylland)	17.5%	0.0%	17.4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	13.9%	0.0%	13.9%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.0%	100.0%	13.1%
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		ND1	ND1	ND1
	TBC at a country level	ND1	ND1 ND1	ND1 ND1
M.7.5.13	TBC at a country level			
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
		ND1 ND1	ND1 ND1	ND1 ND1
M.7.5.28	TBC at a country level			
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
		ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1 ND1	ND1 ND1	
M.7.5.44	TBC at a country level			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	0.0%	0.0%	0.0%
OM.7.6.3	o/w Adjustable Rate Mortgages	100.0%	100.0%	100.0%
OM.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%
		0.0%	0.0%	0.0%
OM.7.6.5	o/w Non capped floaters			
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
	Bullet / interest only	0.0%	0.0%	0.0%
	Amortising	100.0%	100.0%	100.0%
M.7.7.2				
M.7.7.2 M.7.7.3	Other	0.0%	0.0%	0.0%
M.7.7.2 M.7.7.3 OM.7.7.1	Other	0.0%		0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2	Other	0.0%		0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2	Other	0.0%		0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3	Other	0.0%		0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4	Other	0.0%		0.0%
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5	Other	0.0%		0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5			0.0%	
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6	8. Loan Seasoning	% Residential Loans	0.0% % Commercial Loans	% Total Mortgages
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.6 M.7.7.6	<b>8. Loan Seasoning</b> Up to 12months	% Residential Loans 35.0%	0.0% <b>% Commercial Loans</b> 100.0%	% Total Mortgages 35.1%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1	8. Loan Seasoning Up to 12months ≥ 12 - s 24 months	% Residential Loans 35.0% 17.9%	0.0% % Commercial Loans 100.0% 0.0%	<b>% Total Mortgages</b> 35.1% 17.9%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.2 M.7.8.2 M.7.8.3	8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months ≥ 24 - 53 6 months	% Residential Loans 35.0% 17.9% 0.0%	0.0% % Commercial Loans 100.0% 0.0%	<b>% Total Mortgages</b> 35.1% 17.9% 0.0%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.6 M.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4	8. Loan Seasoning           Up to 12months           ≥ 12 - ≤ 24 months           ≥ 24 - ≤ 36 months           ≥ 36 - ≤ 60 months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2%	0.0% % Commercial Loans 100.0% 0.0% 0.0%	<b>% Total Mortgages</b> 35.1% 17.9% 0.0% 4.2%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.5	8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months ≥ 24 - 53 6 months	% Residential Loans 35.0% 17.9% 0.0%	0.0% % Commercial Loans 100.0% 0.0%	<b>% Total Mortgages</b> 35.1% 17.9% 0.0%
M.7.72 M.7.73 OM.7.7.1 OM.7.7.2 OM.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1	8. Loan Seasoning           Up to 12months           ≥ 12 - ≤ 24 months           ≥ 24 - ≤ 36 months           ≥ 36 - ≤ 60 months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2%	0.0% % Commercial Loans 100.0% 0.0% 0.0%	% Total Mortgages 35.1% 17.9% 0.0% 4.2%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.3 M.7.8.3 M.7.8.1 OM.7	8. Loan Seasoning           Up to 12months           ≥ 12 - ≤ 24 months           ≥ 24 - ≤ 36 months           ≥ 36 - ≤ 60 months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2%	0.0% % Commercial Loans 100.0% 0.0% 0.0%	% Total Mortgages 35.1% 17.9% 0.0% 4.2%
M.7.72 M.7.73 OM.7.71 OM.7.72 OM.7.73 OM.7.74 OM.7.75 OM.7.75 OM.7.75 OM.7.75 OM.7.81 M.7.82 M.7.83 M.7.84 M.7.85 OM.7.81 OM.7.82 OM.7.81 OM.7.82	8. Loan Seasoning           Up to 12months           ≥ 12 - ≤ 24 months           ≥ 24 - ≤ 36 months           ≥ 36 - ≤ 60 months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2%	0.0% % Commercial Loans 100.0% 0.0% 0.0%	% Total Mortgages 35.1% 17.9% 0.0% 4.2%
M.7.72 M.7.73 OM.7.71 OM.7.72 OM.7.73 OM.7.74 OM.7.75 OM.7.75 OM.7.75 OM.7.75 OM.7.81 M.7.82 M.7.83 M.7.84 M.7.85 OM.7.81 OM.7.82 OM.7.81 OM.7.82	8. Loan SeasoningUp to 12months $\geq 12 - 5 24$ months $\geq 24 - 4 36$ months $\geq 36 - 5 60$ months $\geq 60$ months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2% 42.8%	0.0% <b>% Commercial Loans</b> 100.0% 0.0% 0.0% 0.0% 0.0%	% Total Mortgages 35.1% 17.9% 0.0% 4.2% 42.8%
M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.3 M.7.8.3 M.7.8.1 OM.7	8. Loan Seasoning           Up to 12months           ≥ 12 - ≤ 24 months           ≥ 24 - ≤ 36 months           ≥ 36 - ≤ 60 months	<b>% Residential Loans</b> 35.0% 17.9% 0.0% 4.2%	0.0% % Commercial Loans 100.0% 0.0% 0.0%	% Total Mortgages 35.1% 17.9% 0.0% 4.2%

OM.7.9.2 OM.7.9.3 OM.7.9.4 Co

	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)	29,098			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	113	159	0	0
M.7A.10.3	DKK 2 - 5m	261	76	0	0
M.7A.10.4 M.7A.10.5	DKK 5 - 20m DKK 20 - 50m	2,660 6,479	230 201	0	0
M.7A.10.6	DKK 50 - 100m	6,297	89	0	ō
M.7A.10.7	> DKK 100m	7,527	47	0	0
M.7A.10.8	TBC at a country level	ND1	ND1		
VI.7A.10.9 1.7A.10.10	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.11	TBC at a country level	ND1	ND1		
1.7A.10.12	TBC at a country level	ND1	ND1		
I.7A.10.13	TBC at a country level	ND1	ND1		
I.7A.10.14 I.7A.10.15	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.16	TBC at a country level	ND1	ND1		
.7A.10.17	TBC at a country level	ND1	ND1		
.7A.10.18	TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.19 .7A.10.20	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.21	TBC at a country level	ND1	ND1		
.7A.10.22	TBC at a country level	ND1	ND1		
.7A.10.23	TBC at a country level	ND1	ND1		
.7A.10.24 .7A.10.25	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.26	Total	23,337	802	1	1
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
1.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
A.7A.11.3	>40 - <=50 %	ND1	ND1		
И.7А.11.4 И.7А.11.5	>50 - <=60 % >60 - <=70 %	ND1 ND1	ND1 ND1		
Л.7А.11.5 Л.7А.11.6	>70 - <=80 %	ND1	ND1		
И.7А.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
N.7A.11.9	>100%	ND1	ND1		
1.7A.11.10 M.7A.11.1	Total o/w >100 - <=110 %	0.00% ND1			
M.7A.11.2	o/w >110 - <=120 %	ND1			
M.7A.11.3	o/w >120 - <=130 %	ND1			
M.7A.11.4	o/w >130 - <=140 %				
		ND1			
M.7A.11.5	o/w >140 - <=150 %	ND1			
M.7A.11.5 M.7A.11.6					
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8	o/w >140 - <=150 %	ND1			
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8	o/w >140 - <=150 % o/w >150 %	ND1 ND1	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9	o/w >140 - <=150 %	ND1	Number of Loans	% Residential Loans	% No. of Loans
DM.7A.11.5 DM.7A.11.6 DM.7A.11.7 DM.7A.11.8 DM.7A.11.9	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%)	ND1 ND1 Nominal	Number of Loans	% Residential Loans	% No. of Loans
DM.7A.11.5 DM.7A.11.6 DM.7A.11.7 DM.7A.11.8 DM.7A.11.8 DM.7A.11.9	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 Nominal 16.04%			% No. of Loans
DM.7A.11.5 DM.7A.11.6 DM.7A.11.7 DM.7A.11.8 DM.7A.11.9	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%)	ND1 ND1 Nominal	Number of Loans ND1 ND1	% Residential Loans 99.79% 0.15%	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	ND1 ND1 16.04% 23,289 35 10	ND1 ND1 ND1	99.79% 0.15% 0.04%	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.5	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	ND1 ND1 16.04% 23,289 35 10 2	ND1 ND1 ND1 ND1	99.79% 0.15% 0.04% 0.01%	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): → 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	ND1 ND1 16.04% 23,289 35 10 2 1	ND1 ND1 ND1 ND1 ND1	99.79% 0.15% 0.04% 0.01% 0.01%	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	ND1 ND1 16.04% 23,289 35 10 2	ND1 ND1 ND1 ND1	99.79% 0.15% 0.04% 0.01%	% No. of Loans
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >40 - <=50 % >50 - <=0 % >50 - <=0 % >50 - <=80 % >80 - <=90 % >90 - <=100 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1	99.79% 0.15% 0.04% 0.01% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.3 A.7A.12.5 A.7A.12.5 M.7A.12.6 A.7A.12.5 M.7A.12.2 A.7A.12.7 A.7A.12.8 A.7A.12.9 T.7A.12.30	0/w >140 - <=150 % 0/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 0 2,3,337	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00%	<b>% No. of Loans</b> 0.00%
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.12.1 V.7A.12.1 V.7A.12.2 V.7A.12.2 V.7A.12.4 V.7A.12.4 V.7A.12.5 V.7A.12.6 V.7A.12.7	o/w >140 - <=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >40 - <=50 % >50 - <=0 % >50 - <=0 % >50 - <=80 % >80 - <=90 % >90 - <=100 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99.79% 0.15% 0.04% 0.01% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.9 M.7A.12.9 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.13	o/w > 140 - c = 150 % o/w > 150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckts (mn): >0 - c = 40 % >40 - c = 50 % >50 - c = 60 % >50 - c = 60 % >50 - c = 70 % >70 - c = 80 % >80 - c = 70 % > 90 - c = 100 % > 100% Total o/w > 100 - c = 110 % o/w > 10 - c = 130 %	ND1 ND1 16.04% 23,289 35 10 2 1 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.3	o/w > 140 - c = 150 % o/w > 150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - c = 40 % >40 - c = 50 % >50 - c = 60 % >50 - c = 60 % >50 - c = 60 % > 50 - c = 60 % > 50 - c = 70 % > 70 - c = 80 % > 90 - c = 100 % > 100 % Total o/w > 100 - c = 110 % o/w > 110 - c = 120 % o/w > 120 - c = 130 % o/w > 120 - c = 140 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2	o/w >140 - c=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c=40 % > 40 - c=50 % > 40 - c=50 % > 50 - c=60 % > 50 - c=60 % > 50 - c=70 % > 70 - c=80 % > 90 - c=100 % > 100 - c=120 % o/w >120 - c=120 % o/w >120 - c=150 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.5 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5	o/w > 140 - c = 150 % o/w > 150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - c = 40 % >40 - c = 50 % >50 - c = 60 % >50 - c = 60 % >50 - c = 60 % > 50 - c = 60 % > 50 - c = 70 % > 70 - c = 80 % > 90 - c = 100 % > 100 % Total o/w > 100 - c = 110 % o/w > 110 - c = 120 % o/w > 120 - c = 130 % o/w > 120 - c = 140 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.8 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5	o/w >140 - c=150 % o/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c=40 % > 40 - c=50 % > 40 - c=50 % > 50 - c=60 % > 50 - c=60 % > 50 - c=70 % > 70 - c=80 % > 90 - c=100 % > 100 - c=120 % o/w >120 - c=120 % o/w >120 - c=150 %	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.8 A.7A.12.8 A.7A.12.8 A.7A.12.8 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5	$\label{eq:2.1} \begin{split} & 0/w > 140 - c = 150  \% \\ & 0/w > 150  \% \end{split}$ <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) Weighted Average LTV (%) $> 0 - c = 40  \% \\ > 40 - c = 50  \% \\ > 50 - c = 60  \% \\ > 50 - c = 60  \% \\ > 50 - c = 90  \% \\ > 90 - c = 100  \% \\ > 100  \% \qquad \end{tabular}$ Total $0/w > 120 - c = 120  \% \\ 0/w > 120 - c = 120  \% \\ 0/w > 120 - c = 120  \% \\ 0/w > 120 - c = 120  \% \\ 0/w > 120 - c = 120  \% \\ 0/w > 120  \% \end{cases}$	ND1 ND1 16.04% 23,289 35 10 2 1 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 A.7A.12.2 A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.10 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.5 M.7A.13 M.7A.13 M.7A.13 M.7A.13 M.7A.13 M.7A.13 M.7A.13 M.7A.13 M	$\begin{aligned} & \rho/w > 140 - c = 150 \ \ \ \rho/w > 150 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.10 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.13.1	o/w >140 - c=150 % o/w >150 % <b>12. Loan to Value (LTV) information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c=40 % > 40 - c=50 % > 40 - c=50 % > 50 - c=60 % > 50 - c=70 % > 70 - c=80 % > 90 - c=100 % > 100 * Total o/w >120 - c=120 % o/w >120 - c=120 % o/w >120 - c=120 % o/w >150 % Dwmer occupied Second home/Holiday houses	ND1 ND1 16.04% 23,289 35 10 2 1 1 0 2 1 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.4 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.13.1 M.7A.1	$\label{eq:constraint} \begin{split} & o/w > 140 - c = 150  \% \\ & o/w > 150  \% \end{split}$	ND1 ND1 16.04% 23,289 35 10 2 3,289 35 10 2 3,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.9 M.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.4 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 M.7A.12.0 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.13.1 A.7A.13.3 A.7A.13.4	0/w >140 - <=150 % 0/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >50 - <=00 % >90 - <=100 % >100 % Total 0/w >120 - <=130 % 0/w >150 %	ND1 ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.13.1 M.7A.13.5 M.7A.13.3 M.7A.13.3 M.7A.13.3	$\label{eq:constraint} \begin{split} & o/w > 140 - c = 150  \% \\ & o/w > 150  \% \end{split}$	ND1 ND1 16.04% 23,289 35 10 2 3 10 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.4 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 J.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.5 M.7A.12.6 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.5 M.7A.12.6 M.7A.12.1 M.7A.12.2 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.13.1 A.7A.13.2 A.7A.13.3 A.7A.13.4 A.7A.13.5 M.7A.13.1 A.7A.13.4 A.7A.13.5 M.7A.13.1	۵/w >140 - <-150 % ۵/w >150 % <b>12. Loan to Value (LTV) information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <=80 % >50 - <=00 % >90 - <=100 % >100% Total 0/w >120 - <-130 % 0/w >120 - <-130 % 0/w >120 - <-130 % 0/w >120 - <-130 % 0/w >150 % Total 0/w >120 - <-130 % 0/w >150 % <b>13. Ereckdown by type</b> Domer occupied Scond home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other 0/w Subsidised housing 0/w Private rental	ND1 ND1 ND1 23,289 35 10 2 1 1 0 2 1 0 0 0 0 23,337 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.13.1 M.7A.13.3 M.7A.7	۵/w >140 - <-150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 ND1 16.04% 23,289 35 10 2 1 10 2 1 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.4 A.7A.12.4 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 A.7A.12.9 J.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.13.1 A.7A.13.3 A.7A.13.4 A.7A.13.5 M.7A.13.4 A.7A.13.5 M.7A.13.4 M.7A.13.2 A.7A.13.1 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.	۵/w >150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >90 - <=100 % >100% Total 0/w >120 - <=130 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140 % 0/w >120 - <=140	ND1 ND1 ND1 16.04% 23,289 35 10 2 1 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.8 M.7A.12.1 M.7A.12.3 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.13.1 A.7A.13.3 A.7A.13.5 M.7A.13.5 M.7A.13.3 M.7A.13.5 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4	۵/w >140 - <-150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 ND1 16.04% 23,289 35 10 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.2 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5	۵/w >150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >100% Total 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <	ND1 ND1 ND1 16.04% 23,289 35 10 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.10 M.7A.13.10 M.7A.1	۵/w >150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >100% Total 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <	ND1 ND1 ND1 16.04% 23,289 35 10 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.4 M.7A.12.2 M.7A.12.4 M.7A.12.2 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.6 M.7A.13.6 M.7A.13.8 M.7A.13.6 M.7A.13.8	۵/w >150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >100% Total 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <	ND1 ND1 ND1 16.04% 23,289 35 10 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 A.7A.12.1 A.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.5 M.7A.13.1 M.7A.12.5 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.5 M.7A.3	۵/w >150 % ۵/w >150 % <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >100% Total 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <=120 % 0/w >120 - <	ND1 ND1 ND1 16.04% 23,289 35 10 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.5 M.7A.12.6 M.7A.12.10 M.7A.12.5 M.7A.12.6 M.7A.12.10 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.5 M.7A.13.1 M.7A.13.2 M.7A.13.5 M.7A	β/g 20 φ 20 φβ/g 20 φ	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.2 A.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.13.1 M.7A.13.1 M.7A.13.5 M.7A.13.4 M.7A.13.5 M.7A.13.4 M.7A.13.5 M.7A.7	۵/۵ - ۲۵۵ ۵ ۵/۵ - ۲۵۵ ۵ <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 2 - ( - 40 % 3 - 0 - ( - 50 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 - 80 % 3 - ( - 70 %) 3 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 %) 3 - ( - 70	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.5 M.7A.12.1 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.13.1 M.7A.12.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.1	روی کا ۲۵۵ در ۲۵۵ می کند که کند	ND1 ND1 16.04% 23,289 35 10 2 3 10 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.1	۵/۵ - ۲۵۵ ۵ ۵/۵ - ۲۵۵ ۵ <b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): 2 - ( - 40 % 3 - 0 - ( - 50 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - 50 - ( - 60 % 3 - 50 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 - 80 % 3 - ( - 70 %) 3 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 % 3 - ( - 70 %) 3 - ( - 70	ND1 ND1 16.04% 23,289 35 10 2 1 0 0 0 0 0 23,337 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	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.1 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.13.1 M.7A.12.5 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.5 M.7A.14.5 M.7A.5	روی کا ۲۵۵ در ۲۵۵ می کند که کند	ND1 ND1 16.04% 23,289 35 10 2 3 10 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.1 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.7 M.7A.12.10 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.3 M.7A.12.3 M.7A.13.1 A.7A.13.3 A.7A.13.3 A.7A.13.3 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.6 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.14.1 A.7A.14.1 A.7A.14.3 M.7A.14.1 M.7A.14.2 M.7A.14.1 M.7A.14.2 M.7A.14.1 M.7A.14.3 M.7A.14.1 M.7A.14.3 M.7A.14.1 M.7A.14.2 M.7A.14.1 M.7A.14.2 M.7A.14.1 M.7A.14.2 M.7A.	روی کا ۲۵۵ در ۲۵۵ می کند که کند	ND1 ND1 16.04% 23,289 35 10 2 3 10 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 A.7A.12.1 A.7A.12.1 A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.6 A.7A.12.8 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.1 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.13.1 A.7A.13.2 A.7A.13.5 M.7A.13.1 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.1 M.7A.14.1 M.7A.1	روی کا ۲۵۵ در ۲۵۵ می کند که کند	ND1 ND1 16.04% 23,289 35 10 2 3 10 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	99,79% 0.15% 0.04% 0.01% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	

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M 70 15 1	7B Commercial Cover Pool				
A4 70 45 4	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	3,760			
	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 M.7B.15.7	DKK 20 - 50m > DKK 100m	0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level	ND1	ND1	0.076	0.0%
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 M.7B.15.15	TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.16	TBC at a country level TBC at a country level	ND1 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 M.7B.15.23	TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.24	TBC at a country level TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	15	4	100%	100%
	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 ITV buckets (mn)				
M.7B.16.2	By LTV buckets (mn): >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 M.7B.16.10	>100% Total	ND1 0.00%	ND1 0.00%	ND1 0.00%	ND1 0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1	0.00%	0.00%	0.00%
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					
0101.7 0.10.5	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	16.04%			
M.7B.17.1		16.04%			
	By LTV buckets (mn):		ND1	00.70%	
M.7B.17.2	By LTV buckets (mn): >0 - <=40 %	23,289	ND1	99.79% 0.15%	
M.7B.17.2 M.7B.17.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	23,289 35	ND1	0.15%	
M.7B.17.2	By LTV buckets (mn): >0 - <=40 %	23,289			
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	23,289 35 10 2 1	ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	23,289 35 10 2 1 0	ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 <=100 %	23,289 35 10 2 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00%	
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9	By LTV buckets (mn): >0 - <=40 % >60 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >90 - <=100 %	23,289 35 10 2 1 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.10	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >500 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	23,289 35 10 2 1 0 0 0 23,337	ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 0.00% 100.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9	By LTV buckets (mn): >0 - <=40 % >60 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >90 - <=100 %	23,289 35 10 2 1 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.2 OM.7B.17.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >120 - <=130 %	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.9 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >00 - <=80 % >90 - <=80 % >90 - <=100 % Total o/w >100 - <=110 % o/w >100 - <=130 % o/w >100 - <=130 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.4 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.1 OM.7B.17.2 OM.7B.17.2 OM.7B.17.4 OM.7B.17.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >00 - <=80 % >90 - <=80 % >90 - <=100 % Total o/w >100 - <=110 % o/w >100 - <=130 % o/w >100 - <=130 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.2 OM.7B.17.2 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.9 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.5 OM.7B.17.7 OM.7B.17.7 OM.7B.17.7 OM.7B.17.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >90 - <=80 % >90 - <=100 % Total o/w >100 - <=120 % o/w >100 - <=120 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 %	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.4 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.7 OM.7B.17.9 M.7B.18.1 M.7B.18.1	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >150 % IB. Breakdown by Type Retail Office	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.3	$\begin{array}{l} \text{By LTV buckets (rmn):} \\ > 0 - <=40  \% \\ > 40 - <=50  \% \\ > 50 - <=60  \% \\ > 50 - <=70  \% \\ > 70 - <=80  \% \\ > 80 - <=90  \% \\ > 90 - <=100  \% \\ > 100  \% \\ \hline \\ & \sqrt{w > 100 - <=110  \% } \\ o/w > 110 - <=120  \% \\ o/w > 110 - <=120  \% \\ o/w > 130 - <=130  \% \\ o/w > 140 - <=150  \% \\ o/w > 140 - <=150  \% \\ o/w > 150  \% \\ \hline \end{array}$	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.7 OM.78.17.9 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.4	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=80 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 % 0/w >150 %	23,289 35 0 2 1 0 0 0 23,337 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	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >130 - <=130 % o/w >150 % I.B. Breekdown by Type Retail Offrice Hotel/Tourism Shopping malls Industry	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=80 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 % 0/w >150 %	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7	By LTV buckets (mn): >0 - <=40 % >00 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >90 - <=80 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % ) 18. Breokdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land	23,289 35 10 2 1 0 0 0 23,337 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	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.6 M.78.18.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >150 ~ <=10 % Diffice Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Land Property developers / Building under construction	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M	By LTV buckets (mn): >0 - <=40 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % >90 - <=100 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >130 - <=130 % o/w >150 % <b>18. Breakdown by Type</b> Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Budling under construction Other	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.2 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.1 M.7B.18.3 M.7B.18.5 M.7B.18.6 M.7B.18.6 M.7B.18.6 M.7B.18.1 M.	By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=80 % > 90 - <=100 % > 90 - <=100 % > 100 Tal 0/w >100 - <=120 % 0/w >100 - <=10 % 0/w >100 - <=10 % 0/w >100 ~=10 % 0/w >100 % 0/w >100 % 0/w >100 ~=10 % 0/w >100 % 0/w >100 %	23,289 35 10 2 1 0 0 22,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.7 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2	By LTV buckets (mn): > 0. <=40 % > 40 <=50 % > 50. <=60 % > 50. <=70 % > 70. <=80 % > 80. <=90 % > 90. <=90 % > 90. <=100 % > 100% Total o/w > 100 <=110 % o/w > 100 <=120 % o/w > 100 <=210 % o/w > 100 % o/w > 100 <=210 % o/w > 100 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.18.1 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1	By LTV buckets (mn): >0 - <=40 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.03% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.7 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.2	By LTV buckets (mn): > 0. <=40 % > 40 <=50 % > 50. <=60 % > 50. <=70 % > 70. <=80 % > 80. <=90 % > 90. <=90 % > 90. <=100 % > 100% Total o/w > 100 <=110 % o/w > 100 <=120 % o/w > 100 <=210 % o/w > 100 % o/w > 100 <=210 % o/w > 100 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.10 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.4 M.7B.18.5 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.4 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.4 OM.7B.18.3 OM.7B.18.4 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.4	By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=30 % > 90 - <=100 % > 100 % Total o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >120 - <=140 % o/w >120 - <=140 % o/w >120 - <=140 % o/w >120 - <=140 % o/w >150 % ) w >120 - <=140 % o/w >150 * <=10 % o/w Priota rental o/w Manufocturing and Manual Industries o/w Office enal Business o/w Office enal Business o/w Office rental o/w Manufocturing and Manual Industries o/w Office enal Business o/w Office enal Business	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.7 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5	By LTV buckets (mn):           > 0 - <=40 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.5 M.7B.18.5 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 % I.B. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other o/w Social & Cultural purposes o/w Cooperative Housing Other tental o/w Manufacturing and Manual Industries o/w Office and Business o/w Agricultural properties o/w Agricultural properties	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 OM.78.18.1 OM.78.18.2 O	By LTV buckets (mn): > 0 <=40 % > 40 <=50 % > 50 <=60 % > 50 <=70 % > 70 <=80 % > 80 <=90 % > 90 <=100 % > 90 <=100 % > 100% Total o/w >100 <=110 % o/w >100 <=110 % o/w >100 <=120 % o/w >100 <=120 % o/w >100 <=120 % o/w >100 <=120 % o/w >100 <=10 % o/w >100 % o/w >100 <=10 % o/w >100 % o/w >10	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.5 OM.78.5 OM.78.	By LTV buckets (mn): >0 - <=40 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=10 %	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.1	By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=30 % > 90 - <=100 % > 100 % Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=140 % o/w >120 - <=150 % o/w >150 * = W = 100 - <=140 % o/w >150 * = # Defice Hotel/Tourism Shopping malls Industry Agricultura Property developers / Buiding under construction Other o/w Friotar tental o/w Monufacturing and Manual Industries o/w Office tental o/w Manufacturing and Manual Industries o/w Office tental o/w Minufacturing and Manual Industries o/w Office tental o/w Minufacturing and Manual Industries o/w Office tental o/w Minufacturing and Manual Industries o/w Office and Business o/w (If relevant, please specify) o/w (If relevant, please specify) o/w (If relevant, please specify) o/w (If relevant, please specify)	23,289 35 10 2 1 0 0 2 2,3,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.6 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.2 OM.7B.18.3 OM.7B.18.5 OM.7B.18	By LTV buckets (mn): >0 - <=40 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=10 %	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.0 OM.78.18.10 OM.78.18.1 OM.78.18.5 OM.78.18.2 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.7 OM.78.7 OM.78.18.7 OM.78.18.7 OM.78.18.7 OM.78.18.7 OM.78.18.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.78.7 OM.77	By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 % > 100 % > 100 - <=130 % o/w >100 - <=130 % o/w >100 - <=130 % o/w >130 - <=130 % o/w >130 - <=130 % o/w >130 - <=130 % o/w >130 - <=130 % o/w >150 %	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.10 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.3 OM.7B.17.4 OM.7B.17.4 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.5 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.5 OM.7B.18.3 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.10 OM.7B.18.10 OM.7B.18.10 OM.7B.18.11 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12 OM.7B.18.12	By LTV buckets (mn): >0 - <=40 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Tala o/w >100 - <=110 % o/w >100 - <=10 % o/w Scial & Cultural purposes o/w Coffice and Business o/w Agricultural purpories o/w (freievant, please specify) o/w (freievant, please specify)	23,289 35 10 2 1 0 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.3 M.78.18.5 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1	By LTV buckets (mn):           > 0 - <=40 %	23,289 35 10 2 1 0 0 23,337 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.15% 0.04% 0.01% 0.00% 0.00% 0.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%

Co/



# C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan 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 f6%, then the interest rate are help help than fo%. The loan rate will track Cibor (or Euritor / 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
HG.1.5	assumptions eg, in terms of prepayments? etc.]	interest rate developments and cannot be anticipated by issuer.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending 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 proportionaly 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.
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.
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	NPN/ accumultions furbox state -1	NID4
OHG.1.1 OHG.1.2	NPV assumptions (when stated)	ND1
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Reason for No Data	Value
HG.2.1 HG.2.2	Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time	ND1 ND2
HG.2.2 HG.2.3	Not relevant for the issuer and/or CB programme at the present time Not available at the present time	ND2 ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3 OHG.3.4		
OHG.3.5		

E. Optio	nal ECB-ECAIs data				HTT 2019	
	Reporting in Domestic Currency	DKK	]			
	CONTENT OF TAB E					
	<u>1. Swap Transaction Counterparties</u> <u>2. Additional information on the swaps</u>					
I	3. Additional information on the asset distribution					
Field	1. Additional information on the programme					
Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1 E.1.1.2	Sponsor (if applicable) Servicer	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.3 F 1 1 4	Back-up servicer BLIS facilitator					
E.1.1.5	Cash manager	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.6 E.1.1.7	Back-up cash manager Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8 E.1.1.9	Standby account bank Account bank guarantor	Nordea	6SCPQ280AIY8EP3XFW53			
E.1.1.10 E.1.1.11	Trustee Cover Paol Monitor	BRFkredit	529900R9HQNZRT2OXB26			
OE.1.1.1 OE.1.1.2						
OE.1.1.3						
OE.1.1.4 OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.8	2. Additional information on the swaps					
E.2.1.1	Swap Counterparties Counterparty 1	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1 E.2.1.2 E.2.1.3	Counterparty 1 Counterparty 2 Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5 E.2.1.6	Counterparty 5 Counterparty 6					
E.2.1.7 E.2.1.8	Counterparty 7 Counterparty 8					
E.2.1.9 E.2.1.10	Counterparty 9 Counterparty 10					
E.2.1.11	Counterparty 11					
E.2.1.12 E.2.1.13	Counterparty 12 Counterparty 13					
E.2.1.14 E.2.1.15	Counterparty 14 Counterparty 15					
E.2.1.16 E.2.1.17	Counterparty 16 Counterparty 17					
E.2.1.18 E.2.1.19	Counterparty 18 Counterparty 19					
E.2.1.20 E.2.1.21	Counterparty 20					
E.2.1.22	Counterparty 21 Counterparty 22					
E.2.1.23 E.2.1.24	Counterparty 23 Counterparty 24					
E.2.1.25 OF 2.1.1	Counterparty 25					
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)	175.9 277.8				
OE.3.1.1 OE.3.1.2						
OE.3.1.2 OE.3.1.3 OE.3.1.4						
E.3.2.1	2. Arrears	% Residential Loans 0.0%	% Commercial Loans 0.0%	% Public Sector Assets 0.0%	% Shipping Loans 0.0%	% Total Loans 0.0%
E.3.2.2	<30 days 30-<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3 E.3.2.4	60-<90 days 90-<180 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5 OE.3.2.1	>= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.2 OE.3.2.3						
OE.3.2.4						

S.

# ECBC Label Template Capital Centre S, Q3 2019

(not labeled)

Published 30 October 2019 • Data per 30 September 2019



### JYSKE REALKREDIT

**ECBC Label Template : Contents** 

As of 30 September 2019

<u>Specialised finance institutes</u> General Issuer Detail	
General Issuer Detail	General Issuer Detail
A	
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	<u>Lending by loan type - IO Loans, DKKbn</u>
M7/B7	<u>Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn</u>
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	<u>90 day Non-performing loans by property type, as percentage of lending, %</u>
M11b/B11b	<u>90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %</u>
M12/B12	Realised losses (DKKm)
M12a/B12a	Realised losses (%)
Key Concepts	
X1	Key Concepts Explanation
X2	Key Concepts Explanation
Х3	General explanation
Volentary tables	

V1

Regulatory requirement

This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

#### Mandatory tables

Please note that not all tables are applicable to each issuer type and that some information is optional. Information on applicability is given below and where relevant in connection with the tables in the template.

Specialised mortgage banks Tables A, G1.1, G2-4, M1-M12, X1-3

Ship finance institutes

#### Tables A, G1.1, G2-4, S1-S13, X1-3 Non-specialised bank CBs issuers

Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

### Voluntary tables

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

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

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

# Table A. General Issuer Detail

# S JYSKE REALKREDIT

## Key information regarding issuers' balance sheet

	00.0040	00 0040	04 0040	04 0040
(DKKbn – except Tier 1 and Solvency ratio)	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Total Balance Sheet Assets	391.6	380.2	363.8	344.9
Total Customer Loans(fair value)	339.8	338.1	334.4	319.9
of which: Used/registered for covered bond collateral pool	326.1	324.5	323.0	312.9
Tier 1 Ratio (%)	22.2%	21.9%	22.4%	21.3%
Solvency Ratio (%)	22.2%	21.9%	22.4%	21.3%
Outstanding Covered Bonds (fair value)	337.5	338.7	336.2	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)	47.1	46.3	43.5	41.9
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0	0	0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.6	325.0	323.4	313.5
Composition by				
Maturity				
- 0 <= 1 year	0.05	0.05	0.11	0.11
- < 1 <= 5 years	0.75	0.76	0.68	0.63
- over 5 years	324.77	324.20	322.61	312.72
Currency				
- DKK	325.45	324.88	323.26	313.30
- EUR	0.13	0.13	0.14	0.16
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
<ul> <li>Residential (owner-occ., private rental, corporate housing, holiday</li> </ul>	235.10	233.88	232.12	224.56
houses)				
- Commercial (office and business, industry, agriculture, manufacture,	41.87	42.03	41.24	39.60
social and cultural, ships)				
- Subsidised	48.61	49.10	50.04	49.30
eligibility as covered bond collateral	325.58	325.02	323.39	313.46
Non-performing loans (See definition in table X1)	0.16	0.17	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of				
quarter)	0.36	0.38	0.38	0.45
400.001				

### Table G1.1 – General cover pool information

# SYSKE REALKREDIT

DKKbn / Percentage of nominal outstanding	Q3 2019	Q2 2019	Q1 2019	Q4 2018	
Nominal cover pool (total value)		23.4	22.0	16.4	14.0
Transmission or liquidation proceeds to CB holders	for redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		0.1	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		23.4	21.9	16.3	13.9
	<ul> <li>hereof amount maturing 0-1 day</li> </ul>	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 Tab	le A on issuer level) - Optional	0.0	0.0	0.0	0.0

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2019	Q2 2019	Q1 2019	Q4 2018
Nominal value of outstanding CBs		23.4	21.9	16.3	13.9
Fair value of outstanding CBs (marked value)		26.4	24.3	17.8	14.8
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0.9	0.2	0.3	0.4
	1 year				
	> 1 and ≤ 2 years	1.0	0.9	0.7	0.6
	> 2 and $\leq$ 3 years	1.0	0.9	0.7	0.6
	$>$ 3 and $\leq$ 4 years	1.0	0.9	0.7	0.6
	> 4 and $\leq$ 5 years	1.0	0.9	0.7	0.6
	5-10 years	21.5	20.5	14.7	11.9
	10-20 years	-	-	-	-
	> 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	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%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	26.4	24.3	17.8	14.8
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital		-	-	-	-	-	-	-	-	-
0- <u>&lt;</u> 1 year	-	-	-	-	-	-	-	-	-	-
>1- <u>&lt; 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+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU		-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Issue adherence

х

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

Maturity structure/Type of cover asset	0- <u>&lt;</u> 1 year	>1- <u>&lt;</u> 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

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

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

>1- <u>&lt;5</u> years - > 5 years - Total -	0- <u>&lt;</u> 1 year	-
	>1- <u>&lt; 5</u> years	-
Total -	> 5 years	-
	Total	-

#### Table G2.1f - Other Derivatives (subordinated)

0- <u>&lt;</u> 1 year	-
>1- <u>&lt; 5</u> years	-
> 5 years	-
Total	-

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	23.4
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) adherence<sup>1</sup>

General balance principle

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

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

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

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



JYSKE REALKREDIT

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

#### Table M1/B1

Number	Number of loans by property category										
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	-	-	802	-	-	-	-	-	4	-	806
In %	0.0%	0.0%	99.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	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	-	-	23.3	-	-	-	-	-	0.0	-	23.4
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	0.3	2.7	6.5	6.3	7.5	23.4
In %	0.5%	1.1%	11.4%	27.7%	27.0%	32.2%	

#### Table M4a/B4a

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

# JYSKE REALKREDIT

					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	23.3	-	-	-	-	-	-	-	-	-
Cooperative Housing	-	-	-	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-	-	-	-
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	23.4	-	-				-	-	-	-

#### 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%
Aanufacturing 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	100.0%	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%
Fotal	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 cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes		-					-	-	-	-	0.0%
Holiday houses	-	-	-	-	-	-	-	-	-		0.0%
Subsidised Housing	23.3	-	-	-	-	-	-	-	-	-	0.0%
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	-	-	-	-	-	-	-	-	-	0.0%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	23.4	-	-	-			-		-		0.0%

#### Table M4d/B4d

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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%	0.0%
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	100.0%	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%	0.0%

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#### Table M5/B5 - Total

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#### Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-
Subsidised Housing	10.3	2.7	4.1	3.2	3.0	-	23.3
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	10.3	2.7	4.1	3.2	3.0		23.4

Table M6/B6 Lending by loan type - 10 Loans, DKKbn

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	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Tota
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 5 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
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 Ioan 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.)	-	-	23.3	-	-	-	-	-	0.0	-	23.4
<ul> <li>rate fixed ≤ 1 year</li> </ul>	-	-	0.0	-	-	-	-	-	-	-	0.0
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-	-	0.0	-	-	-	-	-	-	-	0.0
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 5 years</li> </ul>	-	-	23.3	-	-	-	-	-	0.0	-	23.3
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	23.3		-	-	-	-	0.0	-	23.4

#### Table M8/B8

Lending by loan type - All loans, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Tota
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	23.3	-	-	-	-	-	0.0	-	23.4
- rate fixed ≤ 1 year	-	-	0.0	-	-	-	-	-	-	-	0.0
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-	-	0.0	-	-	-	-	-	-	-	0.0
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	23.3	-	-	-	-	-	0.0	-	23.3
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	23.3	-	-	-	-	-	0.0	-	23.4

#### Table M9/B9

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

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						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
< 12 months	-	-	-	-	-	-	-	-	0.0	-	0.0
≥ 12 - ≤ 24 months	-	-	0.2	-	-	-	-	-	-	-	0.2
≥ 24 - ≤ 36 months	-	-	0.5	-	-	-	-	-	-	-	0.5
≥ 36 - ≤ 60 months	-	-	1.2	-	-	-	-	-	-	-	1.2
≥ 60 months	-	-	21.4	-	-	-	-	-	-	-	21.4
Total	-	-	23.3	-	-	-	-	-	0.0	-	23.4

#### 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	-	-	4.3	-	-	-	-	-	-	-	4.3
≥ 20 Years	-	-	18.9	-	-	-	-	-	0.0	-	18.9
Total	-	-	23.3	-	-	-	-	-	0.0	-	23.4

#### Table M11/B11

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

					Manufacturing					
Owner-occupi	ed	Subsidised	Cooperative		and Manual	Office and		Social and		
hom	es Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
90 day NPL -	-	-	-	-	-	-	-	-	-	-
Note: 90-days arrear as of 03 2019 (See defi	nition in table X1)									

Note: 90-days arrear as of Q3 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 cult	ural purposes	Other	Total
90 day NPL	-	-	-	-	-	-	-	-	-	-	-
Note: 90 days arrear as of 02	2010 (See definiti	on in table V1)									

Note: 90-days arrear as of Q3 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	ural 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 %	-			-	-	-	_				

# SYSKE REALKREDIT

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Example of application of which classifies property as commercial are: • Office	S
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business Agriculture.	;, · Retail/shop	
	<ul> <li>Warehouse</li> <li>Restaurants, inns etc.</li> <li>Hotels and resorts</li> <li>Congress and conference centres.</li> <li>Campsites.</li> <li>Traffic terminals, service stations, fire stations, auction and export houses.</li> <li>Agriculture</li> <li>Forestry</li> <li>Nurseries</li> <li>Ships</li> </ul>	
NPL (Non-performing loans)		
	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 Standard in Table A is 90 day arrear.	
Explain how you distinguish between performing and nonperforming loans ir	Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage	
the cover pool?	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 assets in cover pool?	Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	h The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

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Table X2

Key Concepts Explanation

Issuer specific (N/A for some issuers)

Guaranteed loans (if part of the cover pool) How are the loans guaranteed? Please provide details of guarantors Loan-to-Value (LTV) egal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007 The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionaly by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the prior liens to the marginal Ity of the loan under consideration. Describe the method on which your LTV calculation is based The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single Itv bracket, according to the marginal Itv 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. Example 1a Frequency of collateral valuation for the purpose of calculating the LTV 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. Loan-to-value (distribution continuously) 0-199 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 85-89.9 90-94.9 95-100 >100 80-84.9 571,429 285,714 142,857 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

### S JYSKE REALKREDIT

Table X3	JISKE REALKREDI				
General explanation	Conservations in Description and and				
Table A	General practice in Danish market				
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value				
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value				
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations				
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations				
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)				
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements				
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)				
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks				
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account				
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.				
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value				
Maturity	Maturity distribution of all mortgage credit loans				
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1				
Loan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise lacoan loss provisions as stated in the issuer's interim and annual accounts				
quarter)					

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

General practice in Danish market
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Private owned residentials used by the owner, Max LTV are 80 % (legislation).
Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).
Residential renting subsidesed by the goverment. Max LTV 80 %. LTVs above 80 % can be granted against full govermental guarantee,
Residential property owned and administreted by the coopereative and used by the members of the cooperative. Max LTV 80 % (legislation).
Residential property rentes out to private tenants. Max LTV 80 % (legislation).
Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 %(legislation).
Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislation).
Property and land for agricultural use. Max LTV 70 % (legislation).
Property used for education, kindergardens, museum and other buildings for public use. Max LTV are 70 %(legislation).
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	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	
Table M9-10	General practice in Danish market
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.
Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address	
refinancing risk. Please find information på following link	http://www.realkreditraadet.dk/Default.aspx?ID=2926