Harmonised Transparency Template 2020 Version

Denmark Jyske Realkredit A/S Reporting Date: 03/11/2020 Cut-off Date: 30/09/2020



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

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Worksheet F: Optional COVID 19 impact



HTT 2020

A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency		DKK			
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Field	1. Basic Facts					
umber G.1.1.1	Country		Denmark			
G.1.1.2	Issuer Name		Jyske Realkredit A/S			
G.1.1.3 G.1.1.4	Link to Issuer's Website Cut-off date		www.jyskerealkredit.com 30-09-2020			
DG.1.1.1	Optional information e.g. Contact names		Contact			
DG.1.1.2 DG.1.1.3	Optional information e.g. Parent name		Jyske Bank A/S			
G.1.1.4						
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G.1.1.8	2. Regulatory Summary					
5.2.1.1	UCITS Compliance (Y/N)		Y			
3.2.1.2 3.2.1.3	<u>CRR Compliance (Y/N)</u> <u>LCR status</u>		Y <u>Link</u>			
G.2.1.1						
)G.2.1.2)G.2.1.3						
G.2.1.4						
G.2.1.5 G.2.1.6						
	3. General Cover Pool / Covered Bond Informati	on	NewYork			
5.3.1.1	1. General Information Total Cover Assets		Nominal (mn) 313,221			
G.3.1.2 G.3.1.1	Outstanding Covered Bonds		294,325			
G.3.1.2	Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn)					
G.3.1.3 G.3.1.4						
	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
5.3.2.1 G.3.2.1	OC (%) Optional information e.g. Asset Coverage Test (ACT)		8.0% ND1	6.4%	0.0%	ND1
G.3.2.2	Optional information e.g. OC (NPV basis)		% of Risk Weigthed Assets	% of lending		
G.3.2.3 G.3.2.4						
G.3.2.5						
G.3.2.6	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
5.3.3.1 5.3.3.2	Mortgages Public Sector		294,325 0		94.0% 0.0%	
5.3.3.3	Shipping		0		0.0%	
5.3.3.4 5.3.3.5	Substitute Assets Other		18,896 0		6.0% 0.0%	
G.3.3.6	otter	Total	313,221		100.0%	
G.3.3.1 G.3.3.2						
G.3.3.3						
G.3.3.4 G.3.3.5						
G.3.3.6						
5.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)		Contractual 24.38	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepaymer
	Residual Life (mn)					
	By buckets:					
5.3.4.2 5.3.4.3						
1.3.4.4	0 - 1 Y 1 - 2 Y		20,471 12,386	ND1 ND1	6.5% 4.0%	
	1 - 2 Y 2 - 3 Y		12,386 10,587	ND1 ND1	4.0% 3.4%	
6.3.4.5 6.3.4.6	1 - 2 Y		12,386	ND1	4.0%	
.3.4.6	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015	ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8%	
i.3.4.6 i.3.4.7 i.3.4.8	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	12,386 10,587 9,450 9,836	ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1%	Ū
5.3.4.6 5.3.4.7 5.3.4.8 5.3.4.9 G.3.4.1	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
i.3.4.6 i.3.4.7 i.3.4.8 i.3.4.9 G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
5.3.4.6 5.3.4.7 5.3.4.8 5.3.4.9 6.3.4.1 6.3.4.2 6.3.4.2 6.3.4.3 6.3.4.4	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
i.3.4.6 i.3.4.7 i.3.4.8 i.3.4.9 G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
3.3.4.6 3.3.4.7 3.3.4.8 3.3.4.9 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.6 6.3.4.7	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
i.3.4.6 i.3.4.7 i.3.4.8 i.3.4.9 i.3.4.1 i.3.4.2 i.3.4.2 i.3.4.2 i.3.4.3 i.3.4.3 i.3.4.5 i.3.4.6 i.3.4.7 i.3.4.6 i.3.4.7 i.3.4.8 i.3.4.8 i.3.4.9	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476	ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1%	0
5.3.4.6 5.3.4.7 5.3.4.8 5.3.4.9 G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 5.3.4.10	1 - 2 Υ 2 - 3 Υ 3 - 4 Υ 4 - 5 Υ 5 - 10 Υ 10+ Υ 5. Maturity of Covered Bonds	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 0 Extended Maturity	4.0% 3.4% 3.1% 18.8% 61.1%	0 % Total Extended Maturity
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.2 .3.4.2 .3.4.3 .3.4.4 .3.4.5 .3.4.6 .5.3.4.7 .3.3.4.8 .5.3.4.7 .5.3.4.8 .5.3.4.9 .5.3.4.10	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 0	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0%	
13.4.6 13.4.7 13.4.8 13.4.9 13.4.1 13.4.2 13.4.2 13.4.2 13.4.2 13.4.2 13.4.2 13.4.2 13.4.3 13.4.5 14.5.5 14.5.5 14.5.5	1 - 2 Υ 2 - 3 Υ 3 - 4 Υ 4 - 5 Υ 5 - 10 Υ 10+ Υ 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn)	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 0 Extended Maturity	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0%	
3.4.6 3.4.7 3.4.8 3.4.9 3.3.4.1 3.3.4.2 3.3.4.2 3.3.4.2 3.3.4.2 3.3.4.5 3.3.4.6 3.3.4.5 3.3.4.6 3.3.4.7 3.3.4.8 3.3.4.9 3.3.4.1 3.3.4.8 3.3.4.9 3.3.4.1 3.3.4.8 3.3.4.9 3.3.4.1 3.3.4.8 3.3.4.9 3.3.4.1 3.3.4.2 3.3.4.1 3.3.4.2 3.3.4.1 3.3.4.2 3.3.4.5 3.3.4.5 3.3.4.2 3.3.4.5 3.3.5.1	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Weighted Average life (in years) Maturity (mn) By buckets:	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83	ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0%	
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.3 .3.4.1 .3.3.4.1 .3.3.4.1 .3.3.4.4 .3.3.4.5 .3.3.4.4 .3.3.4.5 .3.3.4.6 .3.3.4.7 .3.3.4.8 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.3.4.9 .3.4.5 .3.4.8 .3.4.9 .3.4.8 .3.4.9 .3.4.8 .3.4.9 .3.4.8 .3.4.9 .3.4.8 .3.4.9 .3.4.1 .3.4.8 .3.4.9 .3.4.1 .3.5.1	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83 60,543 33,283	ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% X Total Initial Maturity 20.6% 11.3%	
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.1 .3.4.2 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.5.5	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83	ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1 ND1	4.0% 3.4% 3.1% 18.8% 61.1% 100.0% * Total Initial Maturity 20.6%	
134.6 134.7 134.8 134.8 134.9 134.9 134.1 134.2 134.1 134.2 134.1 135.1 135.1 135.2 135.3 135.4 135.5 135.5 135.5	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83 60,543 33,283 27,566 22,965 9,746	ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 6.1.3% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3%	
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.1 .3.4.2 .3.4.4 .3.4.4 .3.4.5 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.5.1 .3.5.5 .3.5.6 .3.5.7 .3.5.8	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83 60,543 33,283 27,566 22,965 9,746 27,280	ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3%	
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.1 .3.4.2 .3.4.4 .3.4.4 .3.4.4 .3.3.4.4 .3.3.4.4 .3.3.4.7 .3.3.4.9 .3.4.4 .3.3.4.9 .3.4.10 .3.5.1 .3.5.1 .3.5.4 .3.5.5 .3.5.6 .3.5.7 .3.5.8 .3.5.7 .3.5.8 .3.5.9 .3.5.10	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	12,386 10,587 9,450 9,836 59,015 191,476 313,221 Initial Maturity 11.83 60,543 33,283 27,566 22,965 9,746	ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 6.1.3% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3%	
3.4.6 3.4.7 3.4.8 3.4.9 3.3.4.9 3.3.4.2 3.3.4.2 3.3.4.2 3.3.4.3 3.3.4.4 3.3.4.5 3.3.4.4 3.3.4.7 3.3.4.4 3.3.4.7 3.3.4.7 3.3.4.8 3.3.4.9 3.3.4.7 3.3.5.7 3.5.5 3.5.5 3.5.5 3.5.5 3.5.7 3.5.5 3.5.7 3.5.5 3.5.7 3.5.5 3.5.7 3.5.5 3.5.7 3.5.5 3.5.7 3.5.5 3.5.7 3.5.	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 3.3.4.1 3.3.4.1 3.3.4.1 3.3.4.4 3.3.4.4 3.3.4.4 3.3.4.4 3.3.4.4 3.3.4.4 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.4.8 3.3.4.7 3.3.5.5 3.3.5.7 3.3.5.3	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity
3.4.6 3.4.7 3.4.8 3.4.9 3.3.4 3.3.5 3.5.3 3.5.5 3.	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.1 .3.4.2 .3.4.4 .3.4.2 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.4.4 .3.5.1 .3.5.5 .3.5.6 .3.5.5	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity
.3.4.6 .3.4.7 .3.4.8 .3.4.9 .3.4.1 .3.4.2 .3.4.1 .3.4.4 .3.3.4.1 .3.4.4 .3.3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.4.4 .3.4.5 .3.5.4 .3.5.5 .3.5.7 .3.5.5 .3.5.7 .3.5.5 .3.5.7 .3	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity
5.3.4.6 5.3.4.7 5.3.4.8 5.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.7 G.3.4.8 G.3.4.9	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		12,386 10,587 9,450 9,836 59,015 191,476 313,221	ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	4.0% 3.4% 3.0% 3.1% 18.8% 61.1% 100.0% % Total Initial Maturity 20.6% 11.3% 9.4% 7.8% 3.3% 9.3% 38.4%	% Total Extended Maturity

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		Newinal References and the		0/ 7-1-1-1	0/ T-+
G.3.6.1	6. Cover Assets - Currency EUR	Nominal [before hedging] (mn) 98	Nominal [after hedging] (mn) 98	% Total [before] 0.0%	% Total [after] 0.0%
G.3.6.2 G.3.6.3	AUD BRL	0 0	0 0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5 G.3.6.6	CHF CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	294,227	294,227	100.0%	100.0%
G.3.6.8	GBP HKD	0	0	0.0%	0.0%
G.3.6.9 G.3.6.10	JPY	0	0 0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12 G.3.6.13	NOK PLN	0	0 0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15 G.3.6.16	SGD USD	0 0	0 0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18 OG.3.6.1	Total	294,325	294,325	100.0%	100.0%
OG.3.6.2					
OG.3.6.3 OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1 G.3.7.2	EUR	26,294 0	98	8.9% 0.0%	0.0%
G.3.7.2 G.3.7.3	AUD BRL	0	0 0	0.0%	0.0%
G.3.7.4	CAD CHF	0	0	0.0%	0.0%
G.3.7.5 G.3.7.6	CHF CZK	0 0	0 0	0.0%	0.0% 0.0%
G.3.7.7	DKK	268,031	294,227	91.1%	100.0%
G.3.7.8 G.3.7.9	GBP HKD	0 0	0 0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11 G.3.7.12	KRW NOK	0	0 0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14 G.3.7.15	SEK SGD	0 0	0 0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17 G.3.7.18	Other Total	0 294,325	0 294,325	0.0% 100.0%	0.0% 100.0%
OG.3.7.1	, inter-	254,525	234,323	100.070	100.0%
OG.3.7.2 OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6 OG.3.7.7					
G.3.8.1	8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 253,683	Nominal [after hedging] (mn) 253,683	% Total [before] 86.2%	% Total [after] 86.2%
G.3.8.2	Floating coupon	40,642	40,642	13.8%	13.8%
G.3.8.3 G.3.8.4	Other Total	0 294,325	0 294,325	0.0% 100.0%	0.0% 100.0%
OG.3.8.1	100	234,323	234,323	100.075	100.07
OG.3.8.2 OG.3.8.3					
OG.3.8.4					
OG.3.8.5	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.0%	
G.3.9.2 G.3.9.3	Exposures to/guaranteed by governments or quasi governments Exposures to central banks	0 801		0.0% 4.2%	
G.3.9.4	Exposures to credit institutions	18,096		95.8%	
G.3.9.5 G.3.9.6	Other Total	0 18,896		0.0% 100.0%	
OG.3.9.1	o/w EU gvts or quasi govts	ND1		200.070	
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	ND1			
OG.3.9.4	o/w EU central banks	ND1			
OG.3.9.4	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1			
OG.3.9.7	o/w CQS1 credit institutions	ND1			
OG.3.9.8 OG.3.9.9	o/w CQS2 credit institutions	ND1			
OG.3.9.10					
OG.3.9.11 OG.3.9.12					
	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets	
G.3.10.1 G.3.10.2	Domestic (Country of Issuer) Eurozone	18,896 0		100.00% 0.00%	
G.3.10.3	Rest of European Union (EU)	0		0.00%	
G.3.10.4	European Economic Area (not member of EU) Switzerland	0 0		0.00%	
G.3.10.5 G.3.10.6	Switzerland Australia	0		0.00%	
G.3.10.7	Brazil	0		0.00%	
G.3.10.8 G.3.10.9	Canada Japan	0 0		0.00% 0.00%	
G.3.10.10	Korea	0		0.00%	
G.3.10.11	New Zealand Singapore	0		0.00% 0.00%	
G.3.10.12	SuiPabole				
G.3.10.12 G.3.10.13	US	0		0.00%	
G.3.10.13 G.3.10.14	US Other	0		0.00%	
G.3.10.13	US				

G.3.10.14 G.3.10.15 G.3.10.16 OG.3.10.1 OG.3.10.2 OG.3.10.3 OG.3.10.4 OG.3.10.5 OG.3.10.6 OG.3.10.7

	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0		0.0%	0.0%
G.3.11.2	Central bank eligible assets	18,896		6.0%	6.4%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4		Total 18,896		6.0%	6.4%
OG.3.11.1					
OG.3.11.2					
OG.3.11.3					
OG.3.11.4					
OG.3.11.5					
OG.3.11.6					
OG.3.11.7	12. Bond List				
G.3.12.1	Bond list	Link			
0.3.12.1	13. Derivatives & Swaps	LIIK			
G.3.13.1	Derivatives in the cover pool [notional] (mn)	79,188.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	466.5			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0			
OG.3.13.4	in toy bernanes balance are cover poor (inity	0.0			
OG.3.13.5					
OG.3.13.5 OG.3.13.6					
OG.3.13.6 OG.3.13.7					
OG.3.13.7 OG.3.13.8					
OG.3.13.9					
OG.3.13.10					
OG.3.13.11					
OG.3.13.12					
OG.3.13.13					
OG.3.13.14					
OG.3.13.15					
OG.3.13.16					
OG.3.13.17					
OG.3.13.18					
OG.3.13.19					
OG.3.13.20					
OG.3.13.21					
OG.3.13.22					
OG.3.13.23					
OG.3.13.24					
OG.3.13.25					
OG.3.13.26					
OG.3.13.27					
OG.3.13.28					
OG.3.13.29					
OG.3.13.30					
OG.3.13.30					
OG.3.13.31 OG.3.13.32					
OG.3.13.33					
OG.3.13.34					
OG.3.13.35					
OG.3.13.36					
OG.3.13.37					
OG.3.13.38					
OG.3.13.39					
OG.3.13.40					
OG.3.13.41					
OG.3.13.42					
OG.3.13.43					
OG.3.13.44					
OG.3.13.45					
OG.3.13.46					
OG.3.13.47					
OG.3.13.48					
OG.3.13.49					
OG.3.13.49 OG.3.13.50					
OG.3.13.51					
50.5.13.31	4. References to Capital Requirements Regulation (Cl	20)			
		Row	Row		
	129(7)				
	hat, at the time of its issuance and based on transparency data made publicly available bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimat				vever, that whether or not exposures in
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38			
G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets			
G.4.1.4	(ii) Type of cover assets:	<u>52</u>			
G.4.1.5	(ii) Loan size:		287 for Commercial Mortgage Assets		

CE

G.4.1.11 G.4.1.12 G.4.1.13 OG.4.1.1 OG.4.1.2 OG.4.1.3 OG.4.1.4 OG.4.1.5 OG.4.1.6 OG.4.1.7 OG.4.1.8 OG.4.1.9 OG.4.1.10 5. References to Capital Requirements Regulation (CRR) 129(1) Exposure to credit institute credit quality step 1 & 2

(ii) Interest rate risk - cover pool:
(iii) Currency risk - cover pool:
(iii) Interest rate risk - covered bond:
(ii) Currency risk - covered bond:

(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)

(iii) Maturity structure of cover assets:
 (iii) Maturity structure of covered bonds:
 (iv) Percentage of loans more than ninety days past due:

6.5.1.1 0G.5.1.1 0G.5.1.2 0G.5.1.3 0G.5.1.4 0G.5.1.5 0G.5.1.6 <u>173</u>

186 for Residential Mortgage Assets

<u>149 for Mortgage Assets</u> <u>111</u> <u>163</u> <u>137</u>

17 for Harmonised Glossary

65 88 179 for Mortgage Assets

<u>163</u>

G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9

G.4.1.10

	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 OG.6.1.19	Other optional/relevant information	ND1 ND1					
OG.6.1.19 OG.6.1.20	Other optional/relevant information Other optional/relevant information	ND1 ND1					
OG.6.1.20	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 OG.6.1.40	Other optional/relevant information	ND1					
	Other optional/relevant information	ND1					
OG.6.1.41 OG.6.1.42	Other optional/relevant information Other optional/relevant information	ND1 ND1					
OG.6.1.42 OG.6.1.43	Other optional/relevant information Other optional/relevant information	ND1 ND1					
OG.6.1.43 OG.6.1.44	Other optional/relevant information	ND1					
06.6.1.45	Other optional/relevant information	ND1					
00.0.1.40	Galer optional/relevant information	NDI					

B



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

	Reporting in Domestic Currency	DKK			
	CONTENT OF TAB B1 7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7 Mortgago Assots				
Number	7. Mortgage Assets				
M.7.1.1	1. Property Type Information Residential	Nominal (mn) 250,381		% Total Mortgages 85.1%	
M.7.1.2	Commercial	43,944		14.9%	
M.7.1.3	Other	0		0.0%	
M.7.1.4 OM.7.1.1	Total o/w Cooperative Housing	294,325 12,642		100.0%	
OM.7.1.2	o/w Agriculture	12,042			
OM.7.1.3	o/w Owner-occupied homes	161,040			
OM.7.1.4	o/w Holiday houses	7,902			
OM.7.1.5 OM.7.1.6	o/w Subsidised Housing o/w Private rental	16,465 52,331			
OM.7.1.7	o/w Manufacturing and Manual Industries	2,974			
OM.7.1.8	o/w Office and Business	35,287			
OM.7.1.9 OM.7.1.10	o/w Social and cultural purposes o/w Other	5,483 83			
OM.7.1.11					
M.7.2.1	2. General Information	Residential Loans 139,412	Commercial Loans 3,199	Total Mortgages 142,611	
M.7.2.1 OM.7.2.1	Number of mortgage loans Optional information eg, Number of borrowers	139,412 ND1	ST22	142,011	
OM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3					
OM.7.2.4 OM.7.2.5					
OM.7.2.6					
M.7.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 3.0%	% Commercial Loans 8.2%	% Total Mortgages 1.5%	
OM.7.3.1	10 largest exposures	5.0%	8.2%	1.5%	
OM.7.3.2					
OM.7.3.3					
OM.7.3.4 OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1 M.7.4.2	European Union Austria	<u>100.0%</u> 0.0%	<u>100.0%</u> 0.0%	<u>100.0%</u> 0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%	
M.7.4.5 M.7.4.6	Croatia Cyprus	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%	
M.7.4.8	Denmark	99.4%	100.0%	99.5%	
M.7.4.9 M.7.4.10	Estonia Finland	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.10	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%	0.0% 0.0%	
M.7.4.14 M.7.4.15	Hungary	0.0%	0.0%	0.0%	
M.7.4.16	Ireland	0.0%	0.0%	0.0%	
M.7.4.17	Italy	0.0%	0.0%	0.0%	
M.7.4.18 M.7.4.19	Latvia Lithuania	0.0%	0.0% 0.0%	0.0%	
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21	Malta	0.0%	0.0%	0.0%	
M.7.4.22 M.7.4.23	Poland Portugal	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.24	Romania	0.0%	0.0%	0.0%	
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	
M.7.4.26 M.7.4.27	Slovenia Spain	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.27	Sweden	0.0%	0.0%	0.0%	
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
M.7.4.31 M.7.4.32	Iceland Liechtenstein	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.33	Norway	0.0%	0.0%	0.0%	
M.7.4.34	Other Switzgeland	0.6%	0.0%	0.5%	
M.7.4.35 M.7.4.36	Switzerland Australia	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.37		0.0%	0.0%	0.0%	
	Brazil		0.00/	0.0%	
M.7.4.38	Canada	0.0%	0.0%		
M.7.4.39	Canada Japan	0.0% 0.0%	0.0%	0.0%	
	Canada	0.0%			
M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42	Canada Japan Korea New Zealand Singapore	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42 M.7.4.43	Canada Japan Korea New Zealand Singapore US	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42 M.7.4.43 M.7.4.44	Canada Japan Korea New Zealand Singapore US Other	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.6%	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.5%	
M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42 M.7.4.43 M.7.4.43 OM.7.4.1 OM.7.4.1	Canada Japan Korea New Zealand Singapore US	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42 M.7.4.43 M.7.4.44 OM.7.4.1	Canada Japan Korea New Zealand Singapore US Other o/w Greenland	0.0% 0.0% 0.0% 0.0% 0.0% 0.6% 0.6% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.5% 0.0%	

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OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10

	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	44.9%	51.6%	45.9%	
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12.1%	8.4%	11.5%	
M.7.5.3	Northern Jutland (Region Nordjylland)	6.9%	5.5%	6.7%	
M.7.5.4	Eastern Jutland (Region Midtjylland)	21.7%	19.3%	21.4%	
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.9%	15.4%	14.1%	
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	TBC at a country level	ND1	ND1	ND1	
M.7.5.13	TBC at a country level	ND1	ND1	ND1	
M.7.5.14	TBC at a country level	ND1	ND1	ND1	
M.7.5.15	TBC at a country level	ND1	ND1	ND1	
M.7.5.16	TBC at a country level	ND1	ND1	ND1	
M.7.5.17	TBC at a country level	ND1	ND1	ND1	
M.7.5.18	TBC at a country level	ND1	ND1	ND1	
M.7.5.19	TBC at a country level	ND1	ND1	ND1	
M.7.5.20	TBC at a country level	ND1	ND1	ND1	
M.7.5.21	TBC at a country level	ND1	ND1	ND1	
M.7.5.22	TBC at a country level	ND1	ND1	ND1	
M.7.5.23	TBC at a country level	ND1	ND1	ND1	
M.7.5.24	TBC at a country level	ND1	ND1	ND1	
M.7.5.25	TBC at a country level	ND1	ND1	ND1	
M.7.5.26	TBC at a country level	ND1	ND1	ND1	
M.7.5.27	TBC at a country level	ND1	ND1	ND1	
M.7.5.28	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1 ND1		
M.7.5.29	TBC at a country level			ND1	
M.7.5.30	TBC at a country level	ND1	ND1	ND1	
M.7.5.31	TBC at a country level	ND1	ND1	ND1	
M.7.5.32	TBC at a country level	ND1	ND1	ND1	
M.7.5.33	TBC at a country level	ND1	ND1	ND1	
M.7.5.34	TBC at a country level	ND1	ND1	ND1	
M.7.5.35	TBC at a country level	ND1	ND1	ND1	
M.7.5.36	TBC at a country level	ND1	ND1	ND1	
M.7.5.37	TBC at a country level	ND1	ND1	ND1	
M.7.5.38	TBC at a country level	ND1	ND1	ND1	
M.7.5.39	TBC at a country level	ND1	ND1	ND1	
M.7.5.40	TBC at a country level	ND1	ND1	ND1	
M.7.5.41	TBC at a country level	ND1	ND1	ND1	
M.7.5.42	TBC at a country level	ND1	ND1	ND1	
M.7.5.43	TBC at a country level	ND1	ND1	ND1	
M.7.5.44	TBC at a country level	ND1	ND1	ND1	
M.7.5.45	TBC at a country level	ND1	ND1	ND1	
M.7.5.46	TBC at a country level	ND1	ND1	ND1	
M.7.5.47	TBC at a country level	ND1	ND1	ND1	
M.7.5.48	TBC at a country level	ND1	ND1	ND1	
M.7.5.49	TBC at a country level	ND1	ND1	ND1	
M.7.5.50	TBC at a country level	ND1	ND1	ND1	
11.7.5.50	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	69.8%	55.9%	67.7%	
	Floating rate	30.2%	44.1%	32.3%	
M.7.6.2					
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	44.2%	40.0%	43.6%	
OM.7.6.4	o/w Money market based loans	0.6%	0.0%	0.5%	
OM.7.6.5	o/w Non capped floaters	8.7%	33.2%	12.3%	
DM.7.6.6	o/w Capped floaters	4.7%	0.0%	4.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	46.6%	49.8%	47.1%	
M.7.7.2	Amortising	53.4%	50.2%	52.9%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
	Guier	0.076	0.076	0.070	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	27.7%	22.3%	26.9%	
M.7.8.2	≥ 12 - ≤ 24 months	19.8%	19.7%	19.7%	
	≥ 24 - ≤ 36 months	11.8%	10.7%	11.7%	
M.7.8.3		20.2%	22.7%	20.6%	
	> 36 - < 60 months			21.2%	
M.7.8.3 M.7.8.4 M.7.8.5	\geq 36 - \leq 60 months \geq 60 months				
M.7.8.4 M.7.8.5	≥ 36 - ≤ 60 months ≥ 60 months	20.5%	24.7%	2112/0	
M.7.8.4 M.7.8.5 OM.7.8.1			24.7%	1112/0	
M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.2			24.7%		
M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.2 DM.7.8.3			24.1%		
M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.2 DM.7.8.3			24.1%		
M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.2 DM.7.8.3			24.7% % Commercial Loans	% Total Mortgages	
M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.2 DM.7.8.3 DM.7.8.4 M.7.9.1	≥ 60 months	20.5%			
M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1	≥ 60 months 9. Non-Performing Loans (NPLs)	20.5% % Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.4	≥ 60 months 9. Non-Performing Loans (NPLs)	20.5% % Residential Loans	% Commercial Loans	% Total Mortgages	

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OM.7.9.2 OM.7.9.3 OM.7.9.4

	7.A Residential Cover Pool 10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,796			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	99,759	109,485	39.8%	78.5%
M.7A.10.3	DKK 2 - 5m	71,129	25,315	28.4%	18.2%
M.7A.10.4	DKK 5 - 20m	32,933	3,664	13.2%	2.6%
M.7A.10.5 M.7A.10.6	DKK 20 - 50m DKK 50 - 100m	21,085 12,085	698 177	8.4% 4.8%	0.5% 0.1%
M.7A.10.7	> DKK 100m	13,390	73	5.3%	0.1%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
И.7А.10.10 И.7А.10.11	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
V.7A.10.13	TBC at a country level	ND1	ND1		
W.7A.10.14 W.7A.10.15	TBC at a country level	ND1 ND1	ND1 ND1		
W.7A.10.15 W.7A.10.16	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
W.7A.10.17	TBC at a country level	ND1	ND1		
N.7A.10.18	TBC at a country level	ND1	ND1		
VI.7A.10.19 VI.7A.10.20	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
N.7A.10.21	TBC at a country level	ND1	ND1		
N.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
VI.7A.10.24 VI.7A.10.25	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
N.7A.10.26	Total	250,381	139,412	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3 M.7A.11.4	>40 - <=50 % >50 - <=60 %	ND1 ND1	ND1 ND1		
M.7A.11.5	>60 - <=70 %	ND1 ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 % >90 - <=100 %	ND1	ND1		
M.7A.11.8 M.7A.11.9	>90 - <=100 %	ND1 ND1	ND1 ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
DM.7A.11.1	o/w >100 - <=110 %	ND1			
DM.7A.11.2 DM.7A.11.3	o/w >110 - <=120 % o/w >120 - <=130 %	ND1 ND1			
DM.7A.11.5 DM.7A.11.4	0/w >120 - <=150 % 0/w >130 - <=140 %	ND1 ND1			
DM.7A.11.5	o/w >140 - <=150 %	ND1			
DM.7A.11.6	o/w >150 %	ND1			
DM.7A.11.7 DM.7A.11.8					
DM.7A.11.9					
M.7A.12.1	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 58.02%	Number of Loans	% Residential Loans	% No. of Loans
		50.0270			
	By LTV buckets (mn):	105.000		66 9 4	
M.7A.12.2 M.7A.12.3	>0 - <=40 % >40 - <=50 %	165,803 31,270	ND1 ND1	66.2% 12.5%	
M.7A.12.4	>50 - <=60 %	24,759	ND1	9.9%	
M.7A.12.5	>60 - <=70 %	16,815	ND1	6.7%	
M.7A.12.6 M.7A.12.7	>70 - <=80 % >80 - <=90 %	8,410 1,661	ND1 ND1	3.4% 0.7%	
M.7A.12.8	>90 - <=100 %	709	ND1	0.3%	
M.7A.12.9	>100%	954	ND1	0.4%	
M.7A.12.10 DM.7A.12.1	Total o/w >100 - <=110 %	250,381	0.00%	100.0%	0.00%
DM.7A.12.1 DM.7A.12.2	0/w >100 - <=110 % 0/w >110 - <=120 %	407 262	0.00%	0.2%	
DM.7A.12.3	o/w >120 - <=130 %	129	0.00%	0.1%	
DM.7A.12.4	o/w >130 - <=140 %	75	0.00%	0.0%	
DM.7A.12.5	o/w >140 - <=150 %	38	0.00%	0.0%	
DM.7A.12.6		44			
	o/w >150 %	44	0.00%	0.0%	
DM.7A.12.7 DM.7A.12.8		44			
DM.7A.12.7 DM.7A.12.8	o/w >150 %				
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1	o/w >150 % 13. Breakdown by type Owner occupied	% Residential Loans 64.3%			
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.2	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses	% Residential Loans 64.3% 3.2%			
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3	o/w >150 % 13. Breakdown by type Owner occupied Second home/holiday houses Buy-to-let/Non-owner occupied	% Residential Loans 64.3% 3.2% 0.0%			
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.4	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses	% Residential Loans 64.3% 3.2%			
DM.7A.12.7 JM.7A.12.8 DM.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 DM.7A.13.1	o/w >150 % 13. Breakdown by type Owner occupied Second home/holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing	% Residential Loans 64.3% 3.2% 0.0% 0.0% 32.5% 6.6%			
M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.1 DM.7A.13.1	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental	% Residential Loans 64.3% 3.2% 0.0% 0.0% 32.5% 6.6% 20.9%			
M.7.A.12.7 M.7.A.12.8 M.7.A.13.1 M.7.A.13.2 M.7.A.13.2 M.7.A.13.3 M.7.A.13.4 M.7.A.13.5 M.7.A.13.1 M.7.A.13.2 M.7.A.13.2 M.7.A.13.2	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0%			
M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 DM.7A.13.1 JM.7A.13.2 M.7A.13.1 JM.7A.13.2	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental	% Residential Loans 64.3% 3.2% 0.0% 0.0% 32.5% 6.6% 20.9%			
M.7.A.12.7 M.7.A.12.8 M.7.A.13.1 M.7.A.13.2 M.7.A.13.2 M.7.A.13.3 M.7.A.13.4 M.7.A.13.5 M.7.A.13.2 M.7.A.13.2 M.7.A.13.3 M.7.A.13.3 M.7.A.13.3 M.7.A.13.4 M.7.A.13.5 M.7.A.13.6	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Fuivate rental o/w Multi-family housing o/w Buildings under construction	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.9 M.7A.13.1 M.7A.13.2 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.13.2 M.7A.13.3 DM.7A.13.5 DM.7A.13.5 DM.7A.13.6 DM.7A.13.7	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Fuivate rental o/w Multi-family housing o/w Buildings under construction	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.9 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.7 M.7A.13.7 M.7A.13.7	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Fuivate rental o/w Multi-family housing o/w Buildings under construction	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0%			
M.7A.12.7 DM.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 DM.7A.13.4 M.7A.13.5 DM.7A.13.2 DM.7A.13.2 DM.7A.13.2 DM.7A.13.5 DM.7A.13.6 DM.7A.13.6 DM.7A.13.7 DM.7A.13.9	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Fuivate rental o/w Multi-family housing o/w Buildings under construction	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0%			
DM.7A.12.6 DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.1 DM.7A.13.1 DM.7A.13.1 DM.7A.13.4 DM.7A.13.5 DM.7A.13.5 DM.7A.13.7 DM.7A.13.7 DM.7A.13.7 DM.7A.13.10 M.7A.13.10 M.7A.13.10	o/w >150 % 12. Breakdown by type Ware occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0%			
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.5 DM.7A.13.5 DM.7A.13.1 DM.7A.13.5 DM.7A.13.3 DM.7A.13.3 DM.7A.13.6 DM.7A.13.6 DM.7A.13.6 DM.7A.13.7 JM.7A.13.8 DM.7A.13.8 DM.7A.13.10	o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Fuivate rental o/w Multi-family housing o/w Buildings under construction	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0%			
M.7A.12.7 DM.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.5 DM.7A.13.2 DM.7A.13.2 DM.7A.13.5 DM.7A.13.5 DM.7A.13.5 DM.7A.13.7 DM.7A.13.10 M.7A.14.1 M.7A.14.1	o/w >150 % <section-header> Constraints of type Dwner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land</section-header>	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.5 M.7A.13.4 M.7A.13.5 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.14.1 M.7A.14.2 M.7A.14.2 M.7A.14.2	o/w >150 % 13. Breakdown by type Ware occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loon by Ranking 1st lien / No prior ranks	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 100.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 DM.7A.13.1 DM.7A.13.5 DM.7A.13.1 DM.7A.13.2 DM.7A.13.6 DM.7A.13.6 DM.7A.13.6 DM.7A.13.9 M.7A.13.10 M.7A.13.10 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1	o/w >150 % <section-header> Constraints of type Dwner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land</section-header>	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.2 M.7A.13.2 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.7 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.14.1 M.7A.14.2 M.7A.14.2 M.7A.14.2	o/w >150 % <section-header> Constraints of type Dwner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land</section-header>	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 DM.7A.13.1 DM.7A.13.5 DM.7A.13.2 DM.7A.13.2 DM.7A.13.6 DM.7A.13.6 DM.7A.13.6 DM.7A.13.7 DM.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.2 DM.7A.14.1 DM.7A.14.2 DM.7A.14.2 DM.7A.14.2 DM.7A.14.2 DM.7A.14.3 DM.7A.14.2 DM.7A.14.3 DM.7A.14.4	o/w >150 % 12. Breakdown by type Ware occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loon by Ranking List lien / No prior ranks Guranteed	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 DM.7A.13.5 DM.7A.13.1 DM.7A.13.5 DM.7A.13.1 DM.7A.13.6 DM.7A.13.6 DM.7A.13.6 DM.7A.13.7 DM.7A.13.10 M.7A.13.10 M.7A.13.11	o/w >150 % 12. Breakdown by type Ware occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loon by Ranking List lien / No prior ranks Guranteed	% Residential Loans 64.3% 3.2% 0.0% 32.5% 6.6% 20.9% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%			

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14 70 45 4	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	13,737			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	836	741	1.9%	23.2%
M.7B.15.3	DKK 2 - 5m	2,685	813	6.1%	25.4%
M.7B.15.4	DKK 5 - 20m	11,717	1,141	26.7%	35.7%
M.7B.15.5	DKK 20 - 50m	9,857	324	22.4%	10.1%
M.7B.15.6	DKK 20 - 50m	8,629	125	19.6%	3.9%
VI.7B.15.7	> DKK 100m	10,220	55	23.3%	1.7%
VI.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
A.7B.15.10	TBC at a country level	ND1	ND1		
VI.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
VI.7B.15.13	TBC at a country level	ND1	ND1		
VI.7B.15.14	TBC at a country level	ND1	ND1		
A.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
VI.7B.15.18	TBC at a country level	ND1	ND1		
VI.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
VI.7B.15.26	Total	43,944	3,199	100%	100%
M.7B.16.1	16. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	Nominal ND1	Number of Loans	% Commercial Loans	% No. of Loans
	The Bridge Civ (10)	AD1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
		ND1			
	0/w >130 - <=140 %				
OM.7B.16.4	o/w >130 - <=140 % o/w >140 - <=150 %				
OM.7B.16.4 OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.4 OM.7B.16.5 OM.7B.16.6					
OM.7B.16.4 OM.7B.16.5 OM.7B.16.6 OM.7B.16.7 OM.7B.16.8	o/w >140 - <=150 %	ND1			
DM.7B.16.4 DM.7B.16.5 DM.7B.16.6 DM.7B.16.7 DM.7B.16.8	o/w >140 - <=150 % o/w >150 %	ND1			
DM.7B.16.4 DM.7B.16.5 DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED	ND1 ND1 Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.4 OM.7B.16.5 OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.9	o/w >140 - <=150 % o/w >150 %	ND1 ND1	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.4 OM.7B.16.5 OM.7B.16.6 OM.7B.16.7	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	ND1 ND1 Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.4 OM.7B.16.5 OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.8 OM.7B.16.9	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 50.37%			% No. of Loans
OM.78.16.4 OM.78.16.5 OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.7B.17.1 M.7B.17.1	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): ->0 - <=40 %	ND1 ND1 50.37% 32,261	ND1	73.4%	% No. of Loans
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.7B.17.1 M.7B.17.1	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	ND1 ND1 50.37% 32,261 5,851	ND1 ND1	73.4% 13.3%	% No. of Loans
DM.78.16.4 M.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): ->0 - <=40 %	ND1 ND1 50.37% 32,261 5,851 3,770	ND1 ND1 ND1	73.4% 13.3% 8.6%	% No. of Loans
OM.78.16.4 OM.78.16.5 OM.78.16.6 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249	ND1 ND1	73.4% 13.3%	% No. of Loans
OM.78.16.4 OM.78.16.5 OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	ND1 ND1 50.37% 32,261 5,851 3,770	ND1 ND1 ND1 ND1	73.4% 13.3% 8.6% 2.8%	% No. of Loans
DM.78.16.4 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >60 - <=70 % >70 - <=80 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326	ND1 ND1 ND1 ND1 ND1	73.4% 13.3% 8.6% 2.8% 0.7%	% No. of Loans
DM.78.16.4 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203	ND1 ND1 ND1 ND1 ND1 ND1	73.4% 13.3% 8.6% 2.8% 0.7% 0.5%	% No. of Loans
DM.78.16.4 M.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3%	% No. of Loans
DM.78.16.4 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3% 0.4% 100.0% 0.2%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 20 - <=40 % > 400 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=60 % > 50 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 + <=110 % o/w >110 - <=120 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3% 0.4% 100.0% 0.2%	
DM.78.16.4 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.2 DM.78.17.2	o/w > 140 - <=150 % o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >0 - <=00 % >0 - <=00 % >0 - <=00 % >0 - <=100 % >100% Total o/w > 100 - <=110 % o/w > 110 - <=120 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3% 0.3% 100.0% 0.2% 0.1% 0.0%	
DM.78.16.4 M.78.16.5 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 * Total o/w >100 - <=110 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.16.7 M.78.17.1 M.78.17.2 M.78.17.3 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.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3	o/w > 140 - <=150 % o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 - <=110 % o/w > 100 - <=110 % o/w > 120 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
OM.78.16.4 OM.78.16.5 OM.78.16.6 OM.78.16.6 OM.78.16.7 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 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.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 * Total o/w >100 - <=110 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.5% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0%	
DM.78.16.4 M.78.16.5 M.78.16.6 M.78.16.7 DM.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.3 M.78.17.5 DM.78.17.1 DM.78.17.2 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.6 DM.78.17.6 DM.78.17.6 DM.78.17.6 DM.78.17.6	o/w > 140 - <=150 % o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 - <=110 % o/w > 100 - <=110 % o/w > 120 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.1 DM.78.17.2 DM.78.17.2 DM.78.17.2 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78.17.4 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.8	o/w > 140 - <=150 % o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 - <=110 % o/w > 100 - <=110 % o/w > 120 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >60 - <=70 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >130 - <=140 % o/w >150 %	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.5 DM.7	$\begin{aligned} & \int \frac{\partial \psi}{\partial t} > 140 - (=150 \%) \\ & \int \frac{\partial \psi}{\partial t} > 150 \% \end{aligned}$ 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): $& > 0 - (=40 \%) \\ & > 40 - (=50 \%) \\ & > 50 - (=70 \%) \\ & > 50 - (=70 \%) \\ & > 60 - (=70 \%) \\ & > 80 - (=90 \%) \\ & > 90 - (=100 \%) \\ & > 90 - (=100 \%) \\ & > 100 + (=120 \%) \\ & \int \frac{\partial \psi}{\partial t} > 120 - (=130 \%) \\ & \partial \psi > 130 - (=140 \%) \\ & \partial \psi > 150 \% \end{aligned}$	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 4 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM. 78.16.4 DM. 78.16.5 DM. 78.16.6 DM. 78.16.6 DM. 78.16.7 M. 78.17.1 M. 78.17.2 M. 78.17.2 M. 78.17.3 M. 78.17.3 M. 78.17.4 M. 78.17.6 M. 78.17.6 M. 78.17.7 M. 78.17.7 M. 78.17.7 M. 78.17.1 DM. 78.17.1 DM. 78.17.1 DM. 78.17.1 DM. 78.17.2 DM. 78.17.3 DM. 78.17.3 DM. 78.17.3 DM. 78.17.3 DM. 78.17.3 DM. 78.17.5 DM. 78.17.5 DM.7	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 % > 100 - <=120 % o/w >120 - <=130 % o/w >150 % 18. Breakdown by Type Retail	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 3,944 77 55 19 4 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.7.8.16.4 M.7.8.16.5 JM.7.8.16.6 JM.7.8.16.6 JM.7.8.16.7 JM.7.8.16.7 JM.7.8.16.7 JM.7.8.17.1 M.7.8.17.2 M.7.8.17.2 M.7.8.17.4 M.7.8.17.4 M.7.8.17.5 M.7.8.17.6 M.7.8.17.7 M.7.8.17.6 JM.7.8.17.1 JM.7.8.17.1 JM.7.8.17.3 JM.7.8.17.3 JM.7.8.17.3 JM.7.8.17.3 JM.7.8.17.5 JM.7.8.17.5 JM.7.8.17.5 JM.7.8.17.9 JM.7.8.18.1 M.7.8.18.2	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >50 - <=80 % >90 - <=100 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >120 - <=130 % o/w >150 % o/w >150 %)0/w >150 %)0/w >150 %	ND1 ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4,3944 77 55 19 4 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
OM.78.16.4 OM.78.16.5 OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 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.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.2 OM.78.17.3 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 % > 100 - <=120 % o/w >120 - <=130 % o/w >150 % 18. Breakdown by Type Retail	ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 3,944 77 55 19 4 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
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DM.78.16.4 M.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 DM.78.17.1 DM.78.17.1 DM.78.17.5 DM.78.17.1 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.19 M.78.18 M.78.18 M.78.18.5 M.78.18 M.78.18 M.78.18.5 M.78.18	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 20 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=60 % > 50 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 % Total o/w >100 - <=120 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >150 % 0/w >150 % 18. Breakdown by Type Retail Offlice Hotel/Tourism	ND1 ND1 S0.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 4,944 77 55 19 4 ,0 9 4 ,0 9 4 ,2 55 19 4 ,0 9 4 ,1 0 0 % Commercial loans 27.5% 47.9% 0.1% 3.5%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 M.78.16.5 M.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.8 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.2 DM.78.17.2 DM.78.17.3 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.9 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.4 M.78.18.5 M.	۵/w >140 - <=150 % ۵/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % 0/w >100 - <=110 % 0/w >100 - <=110 % 0/w >150 %)/w >150 %)/w >150 %)/w >150 %)/w >150 %)/w >150 %	ND1 ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 3,944 77 55 19 4 1 0 0 % Commercial Doans 27.5% 47.9% 0.1% 3.5% 6.9%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 DM.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.3 DM.78.17.2 DM.78.17.3 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.8 DM.78.17.8 DM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.7	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >130 - <=140 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture	ND1 ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 3,944 77 55 19 4 1 0 0 % Commercial loans 27.5% 47.9% 0.1% 3.5% 6.9% 0.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.7.B.16.4 M.7.B.16.5 M.7.B.16.6 DM.7.B.16.6 DM.7.B.16.7 DM.7.B.16.8 M.7.B.17.1 M.7.B.17.2 M.7.B.17.2 M.7.B.17.3 M.7.B.17.4 M.7.B.17.4 M.7.B.17.5 M.7.B.17.6 M.7.B.17.6 M.7.B.17.7 M.7.B.17.7 M.7.B.17.3 DM.7.B.17.1 DM.7.B.17.3 DM.7.B.17.3 DM.7.B.17.4 JM.7.B.17.5 DM.7.B.17.5 DM.7.B.17.3 DM.7.B.17.5 DM.7.B.17.5 DM.7.B.17.5 DM.7.B.17.5 DM.7.B.17.5 DM.7.B.17.5 DM.7.B.18.1 M.7.B.18.3 M.7.B.18.4 M.7.B.18.4 M.7.B.18.5 M.7.B.18.4 M.7.B.18.4 M.7.B.18.4 M.7.B.18.5 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.7 M.7.B.18.7 M.7.B.18.8 D.7.B.18.7 M.7.B.18.8 M.7.B.18.8	o/w >140 - <=150 % o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >150 - <=140 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	ND1 ND1 S0.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 4,944 77 55 19 4 ,944 77 55 19 4 ,944 77 55 19 4 ,944 77 55 19 4 ,944 77 55 19 4 ,033 55 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 DM.78.16.7 DM.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 DM.78.17.1 DM.78.17.2 DM.78.17.2 DM.78.17.2 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.9 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.5 M.78.18.7 M.78.18.5 M.78.18.7 M.78.18.5 M.78.18.7 M.78.18.7 M.78.18.4 M.78.18.5 M.78.18.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78	۵/w >140 - <=150 % ۵/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >50 - <=00 % >50 - <=00 % >90 - <=100 % >90 - <=100 % >90 - <=100 % 0/w >100 - <=110 % 0/w >100 - <=110 % 0/w >150 * 0/w >150 % 0/w >150 % 0/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land	ND1 ND1 ND1 50.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 3,944 77 55 5 19 4 10 0 % Commercial loans 27.5% 47.9% 0.1% 3.5% 6.5% 0.3% 1.0% 0.2%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
DM.78.16.4 DM.78.16.5 DM.78.16.6 DM.78.16.6 DM.78.16.7 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.2 DM.78.17.5 DM.78.17.5 DM.78.17.8 DM.78.17.8 DM.78.17.8 DM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.9 M.78.18.1 M.7	(/// 2013 - 201	ND1 ND1 S0.37% 32,261 5,851 3,770 1,249 326 203 126 157 43,944 77 55 19 4 43,944 77 55 19 4 1 0 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	73.4% 13.3% 8.6% 2.8% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.0% 0.0%	
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C

C. Harmonised Transparency Template - Glossary

HTT 2020

B

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 Demmark in 1982. All Danish index loans have index semi-annual payment dates (january 1st and July 1st). Index loans are offered as cash loans. The 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 herefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 1001 in connection with each interest rate reset. After natively, 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 DKX-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 bans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CTA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The bean rate will track Cibor (or furthor / Cfu), 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.
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
	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 interes rate developments and cannot be anticipated by issuer.
HG.1.6		
116.4.7	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, i 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.
110 4 44	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12		
HG 1 12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13 OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5	2 Descen facilie Date	
116.2.1	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.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3		
HC 2.1	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1 OHG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.2		
OHG.3.3		
OHG.3.4		

OHG.3.4 OHG.3.5



E. Optional ECB-ECAIs data

Reporting in Domestic Currency

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	CONTENT OF TAB E					
	1. Swap Transaction Counterparties					
	2. Additional information on the swaps					
I	3. Additional information on the asset distribution					
Field						
Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	Jyske Realkredit	529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4 E.1.1.5	BUS facilitator Cash manager	0 Jyske Realkredit	0 529900R9HQNZRT2OX826			
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager	Jyske Realkredit	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	529900DI3047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQNZRT2OXB26			
OE.1.1.1						
OE.1.1.2 OE.1.1.3						
OE.1.1.5 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 Jyske Bank A/S	Guarantor (if applicable)	Legal Entity Identifier (LEI) 3M5E1GQGKL17HI6CPN30	Type of Swap FX/IRS		
E.2.1.1 E.2.1.2	Jyske Bank A/S Nordea Bank abp	0	3M5E1GQGKL17HI6CPN30 5299000DI3047E2LIV03	FX/IRS FX/IRS		
E.2.1.2 E.2.1.3	ING Bank N.V.	0	3TK20IVIUJ8J3ZU0QE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2PZIM8XOY22M4GG883	IRS		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8 E.2.1.9	Counterparty 8	0	0	0		
E.2.1.9 E.2.1.10	Counterparty 9 Counterparty 10	0	0	0		
E.2.1.10 E.2.1.11	Counterparty 10 Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17 E.2.1.18	Counterparty 17 Counterparty 18	0	0	0		
E.2.1.10 E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24 E.2.1.25	Counterparty 24	0	0	0		
E.2.1.25 OE.2.1.1	Counterparty 25	U	0	0		
OE.2.1.1 OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7 OE.2.1.8						
OE.2.1.8 OE.2.1.9						
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)	121.1 292.6				
E.3.1.2 OE.3.1.1	weighted Average Maturity (months)	292.0				
OE.3.1.2						
OE.3.1.3						
OE.3.1.4				% Public Sector Assets	% Shipping Loans	% Total Loans
	2. Arrears	% Residential Loans	% Commercial Loans			
E.3.2.1	1-<30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.1 E.3.2.2	1-<30 days 30-<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.1 E.3.2.2 E.3.2.3	1-<30 days 30-<60 days 60-<90 days	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0%	0.0%	0.0% 0.0%
E.3.2.1 E.3.2.2	1-<30 days 30-<60 days 60-<90 days 90-<180 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1	1-<30 days 30-<60 days 60-<90 days	0.0% 0.0% 0.1%	0.0% 0.0% 0.3%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.1%
E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2	1-<30 days 30-<60 days 60-<90 days 90-<180 days	0.0% 0.0% 0.1%	0.0% 0.0% 0.3%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.1%
E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2 OE.3.2.2 OE.3.2.3	1-<30 days 30-<60 days 60-<90 days 90-<180 days	0.0% 0.0% 0.1%	0.0% 0.0% 0.3%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.1%
E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2	1-<30 days 30-<60 days 60-<90 days 90-<180 days	0.0% 0.0% 0.1%	0.0% 0.0% 0.3%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.1%

DKK

This addendum is optional F.Harmonised Transparency Template - Optional COVID 19 impact

Reporting in Domestic Currency DKK I CONTENT OF TAB F1 the Covid 19 outbreak on cover pools, ple 1. Share 2. Additional in For further inf ns regarging the impac COVID-19: EMF-ECBC Response COV.1.1.1 COV.1.1.2 COV.1.1.3 COV.1.1.4 COV.1.1.5 COV.1.1.7 OCOV.1.1.8 OCOV.1.1.9 OCOV.1.1.10 in) to t 0.0% o.0% 001 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% payment holiday requested payment holiday granted under review payment holiday rejected tal affected by payment holid 0 0 0 0 0 0 0 0 er 6 m up to 6 f granted payment inal (mn) to total co COV.2.1.1 COV.2.1.2 COV.2.1.3 COV.2.1.4 OCOV.2.1.5 OCOV.2.1.6 OCOV.2.1.7 OCOV.2.1.8 principal & interest rate interest rate only other Total payment holiday 0.0% o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify]

HTT 2020

ECBC Label Template Capital Centre E, Q3 2020

Published 3 November 2020 • Data per 30 September 2020



ECBC Label Template : Contents

As of 30 September 2020

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Α	General Issuer Detail
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G4	Additional characteristics of ALM business model for issued CBs
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M4c/B4c	Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)
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M12/B12	Realised losses (DKKm)
M12a/B12a	Realised losses (%)
Key Concepts	
X1	Key Concepts Explanation
X2	Key Concept Explanation
X3	General explanation
Volentary information	

JYSKE REALKREDIT

V1

Regulatory requirement

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

Mandatory tables

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

Specialised mortgage banks

Tables A, G1.1, G2-4, M1-M12, X1-3 Ship finance institutes Tables A, G1.1, G2-4, S1-S13, X1-3 Non-specialised bank CBs issuers Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

Voluntary tables

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

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

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

Table A. General Issuer Detail

S JYSKE REALKREDIT

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q3 2020	Q2 2020	Q1 2020	Q4 2019
Total Balance Sheet Assets	374.9	367.0	376.7	384.9
Total Customer Loans(fair value)	343.4	340.9	337.7	338.7
of which: Used/registered for covered bond collateral pool	333.4	331.8	332.2	329.0
Tier 1 Ratio (%)	24.0%	23.6%	23.8%	23.1%
Solvency Ratio (%)	24.0%	23.6%	23.3%	23.1%
Outstanding Covered Bonds (fair value)	341.3	341.4	337.8	339.4
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)	44.7	46.1	46.5	45.8
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.0	0.4
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1	0.0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	332.8	331.3	330.8	329.0
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
- < 1 <= 5 years	1.1	1.1	1.1	0.8
- over 5 years	331.7	330.1	329.7	328.2
Currency	-	-	-	-
- DKK	332.7	331.2	330.7	328.9
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
 Residential (owner-occ., private rental, corporate housing, holiday 	239.5	238.2	238.2	237.5
houses)				
 Commercial (office and business, industry, agriculture, 	44.7	44.5	44.0	42.9
manufacture, social and cultural, ships)				
- Subsidised	48.6	48.6	48.7	48.6
eligibility as covered bond collateral	332.8	331.3	330.8	329.0
Non-performing loans (See definition in table X1)	0.15	0.14	0.14	0.14
Loan loss provisions (sum of total individual and group wise loss provisions, end of guarter)	0.50	0.53	0.51	0.35
quarter)				



Table G1.1 – General cover pool information

STAR REALKREDIT

DKKbn / Percentage of nominal outstanding CE	Q3 2020	Q2 2020	Q1 2020	Q4 2019	
Nominal cover pool (total value)		313.2	312.6	310.6	308.7
Transmission or liquidation proceeds to CB holders (for	redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		18.9	20.0	18.6	18.3
Overcollateralisation ratio	Total	0.1	0.1	0.1	0.1
	Mandatory (percentage of risk weigted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		294.3	292.6	292.0	290.3
	 hereof amount maturing 0-1 day 	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.8	0.8	0.8	0.8
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		18.1	17.9	16.6	15.9
Total capital coverage (rating compliant capital)		18.9	20.0	18.6	17.9
Loan loss provisions (cover pool level - shown in Table A	on issuer level) - Optional	0.5	0.6	0.5	0.4

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2020	Q2 2020	Q1 2020	Q4 2019
Nominal value of outstanding CBs		294.3	292.6	292.0	290.3
Fair value of outstanding CBs (marked value)		295.9	295.9	292.5	294.2
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	61.1	63.3	66.1	58.8
	1 year	-	-	-	-
	> 1 and \leq 2 years	33.8	34.5	35.4	41.6
	> 2 and \leq 3 years	28.2	27.4	26.9	34.9
	$>$ 3 and \leq 4 years	23.5	22.9	18.6	18.4
	> 4 and \leq 5 years	7.5	9.7	11.4	12.7
	5-10 years	27.8	25.2	25.1	20.4
	10-20 years	22.3	11.5	11.7	12.8
	> 20 years	91.7	101.5	97.3	94.6
Amortisation profile of issued CBs	Bullet	46.6%	47.4%	47.7%	46.8%
	Annuity	53.4%	52.6%	52.3%	53.2%
	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)	86.2%	86.2%	86.0%	84.0%
	Floating rate (Floating rate constant for less than 1 year)	13.7%	13.7%	13.9%	16.0%
	Capped floating rate	0.1%	0.1%	0.1%	0.1%
Currency denomination profile of issued CBs	DKK	272.5	268.9	265.2	272.2
	EUR	23.4	27.0	27.3	22.1
	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		AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital		-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	3.8	-	-	-	-	-	-	-	-	-
>1- <u>< 5</u> years	14.7	-	-	-	-	-	-	-	-	-
> 5 years	0.4	-	-	-	-	-	-	-	-	-
Total	18.9	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset		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		-	-	-	-	-	-	-	-	-

0.0

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

Maturity structure/Type of cover asset	0- <u><</u> 1 year	>1- <u><</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	3.8	14.7	0.4	18.9
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	3.8	14.7	0.4	18.9

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

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

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

0- <u><</u> 1 year	28.59
>1- <u>< 5</u> years	36.58
> 5 years	14.02
Total	79.19

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	294.3
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence	
General balance principle	x	

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

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

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

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

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

B) BIS .

SYSKE REALKREDIT

Table M1/B1

Number	umber 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	120,138	10,342	2,823	1,083	5,026	270	2,615	16	258	40	142,611		
In %	84.2%	7.3%	2.0%	0.8%	3.5%	0.2%	1.8%	0.0%	0.2%	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	161.0	7.9	16.5	12.6	52.3	3.0	35.3	0.1	5.5	0.1	294.325
In %	54.7%	2.7%	5.6%	4.3%	17.8%	1.0%	12.0%	0.0%	1.9%	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	100.6	73.8	44.6	30.9	20.7	23.6	294.3
In %	34.2%	25.1%	15.2%	10.5%	7.0%	8.0%	

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Table M4a/B4a Lending, by-loan to-value (LTV), current property value, DKKbn

					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	55.4	50.5	37.3	10.8	5.3	0.6	0.3	0.2	0.2	0.4
Holiday houses	3.3	2.8	1.5	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	9.6	4.5	1.5	0.2	0.2	0.0	0.0	0.0	0.0	0.3
Cooperative Housing	5.1	3.5	2.3	0.8	0.5	0.1	0.1	0.1	0.0	0.1
Private rental	15.7	15.4	13.5	4.7	2.3	0.3	0.1	0.1	0.1	0.2
Manufacturing and Manual Industries	1.6	0.8	0.5	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	12.7	12.7	8.2	1.0	0.3	0.1	0.1	0.1	0.0	0.1
Agricultutal properties	0.0	0.0	0.0	0.0	-	-	-	-	-	-
Properties for social and cultural purposes	2.6	1.7	1.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	106.0	92.1	65.7	18.1	8.7	1.2	0.7	0.5	0.3	1.1

Table M4b/B4b

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

					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	34.4%	31.4%	23.2%	6.7%	3.3%	0.4%	0.2%	0.1%	0.1%	0.2%
Holiday houses	41.5%	35.9%	18.7%	2.6%	0.8%	0.1%	0.1%	0.1%	0.1%	0.1%
Subsidised Housing	58.4%	27.4%	8.9%	1.4%	1.0%	0.3%	0.2%	0.1%	0.2%	2.0%
Cooperative Housing	40.4%	27.5%	18.5%	6.5%	4.3%	0.9%	0.6%	0.4%	0.3%	0.6%
Private rental	29.9%	29.4%	25.7%	9.0%	4.5%	0.5%	0.2%	0.2%	0.1%	0.4%
Manufacturing and Manual Industries	54.6%	27.4%	15.6%	1.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%
Office and Business	35.9%	35.9%	23.1%	3.0%	0.8%	0.3%	0.2%	0.2%	0.1%	0.4%
Agricultutal properties	37.1%	35.0%	25.9%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	46.9%	31.8%	17.5%	2.6%	0.5%	0.2%	0.2%	0.1%	0.0%	0.2%
Other	65.3%	26.7%	4.0%	1.7%	1.3%	0.2%	0.2%	0.2%	0.2%	0.3%
Total	36.0%	31.3%	22.3%	6.1%	3.0%	0.4%	0.2%	0.2%	0.1%	0.4%

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	3.5	19.3	49.0	32.0	39.2	10.5	2.3	1.4	1.1	2.8	61.1%
Holiday houses	0.2	1.5	4.1	1.3	0.6	0.1	0.1	0.0	0.0	0.1	52.0%
Subsidised Housing	7.1	4.4	3.3	0.6	0.2	0.3	0.0	0.1	0.0	0.4	24.0%
Cooperative Housing	1.7	3.2	2.3	1.8	1.9	0.5	0.3	0.3	0.2	0.4	53.1%
Private rental	1.4	6.7	12.3	14.1	12.2	3.3	0.7	0.3	0.3	1.1	61.2%
Manufacturing and Manual Industries	0.8	0.4	1.2	0.3	0.3	-	0.0	0.0	-	0.0	42.3%
Office and Business	1.2	6.7	17.7	6.4	1.3	0.2	0.2	0.4	0.4	0.8	52.1%
Agricultutal properties	-	0.0	0.1	0.0	-	-	-	-	-	-	51.7%
Properties for social and cultural purposes	0.7	1.4	2.4	0.6	0.2	-	0.1	0.1	0.0	0.1	43.8%
Other	0.0	0.1	0.0	0.0	0.0	-	-	0.0	-	0.0	36.8%
Total	16.6	43.7	92.5	57.1	55.8	15.0	3.5	2.6	2.1	5.6	56.9%

Table M4d/B4d

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

					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	2.2%	12.0%	30.4%	19.9%	24.3%	6.5%	1.4%	0.9%	0.7%	1.7%	61.1%
Holiday houses	2.2%	19.0%	51.4%	16.1%	8.2%	0.8%	0.7%	0.5%	0.1%	1.0%	52.0%
Subsidised Housing	43.4%	26.8%	20.3%	3.4%	1.0%	1.8%	0.1%	0.5%	0.1%	2.7%	24.0%
Cooperative Housing	13.1%	24.9%	18.5%	14.6%	15.0%	4.2%	2.1%	2.5%	1.8%	3.2%	53.1%
Private rental	2.7%	12.9%	23.5%	26.9%	23.3%	6.3%	1.3%	0.5%	0.6%	2.0%	61.2%
Manufacturing and Manual Industries	26.8%	13.5%	40.2%	10.2%	8.6%	0.0%	0.0%	0.1%	0.0%	0.5%	42.3%
Office and Business	3.3%	19.1%	50.3%	18.1%	3.7%	0.7%	0.5%	1.1%	1.2%	2.2%	52.1%
Agricultutal properties	0.0%	4.4%	67.3%	28.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.7%
Properties for social and cultural purposes	12.0%	25.9%	44.2%	10.3%	2.8%	0.0%	1.6%	2.1%	0.0%	1.1%	43.8%
Other	10.8%	72.4%	2.2%	1.5%	8.6%	0.0%	0.0%	0.6%	0.0%	3.8%	36.8%
Total	5.6%	14.8%	31.4%	19.4%	19.0%	5.1%	1.2%	0.9%	0.7%	1.9%	56.9%

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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	Total
Owner-occupied homes	67.2	21.9	10.5	40.6	19.3	1.5	161.0
Holiday houses	1.9	1.9	1.2	1.8	1.2	-	7.9
Subsidised Housing	9.5	1.2	1.8	2.0	2.1	-	16.5
Cooperative Housing	10.1	1.3	0.2	0.5	0.6	-	12.6
Private rental	23.7	3.8	3.5	9.5	11.7	-	52.3
Manufacturing and Manual							
Industries	0.7	0.2	0.5	1.1	0.4	-	3.0
Office and Business	18.6	2.7	1.5	6.3	6.1	-	35.3
Agricultutal properties	0.0	0.0	0.0	0.0	-	-	0.1
Properties for social and cultural							
purposes	3.2	0.8	0.3	1.0	0.2	-	5.5
Other	0.0	0.0	0.0	0.0	0.0	-	0.1
Total	135.0	33.9	19.6	62.9	41.6	1.5	294.3

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Table M6/B6

Lending by loan type - IO Loans, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	17.4	0.5	0.2	2.3	7.5	0.0	1.7	-	0.1	-	29.8
Fixed-rate shorter period than											
maturity (ARM's etc.)	39.6	2.2	0.3	3.1	17.2	0.1	11.0	0.1	0.1	0.1	73.6
 rate fixed ≤ 1 year 	19.9	1.3	-	0.0	1.6	0.0	3.1	0.0	-	0.0	26.0
 rate fixed > 1 and ≤ 3 years 	7.7	0.3	-	0.1	0.9	-	1.9	-	-	0.0	10.9
 rate fixed > 3 and ≤ 5 years 	11.4	0.6	-	0.8	6.9	0.1	3.8	0.1	0.0	0.0	23.7
 rate fixed > 5 years 	0.6	0.0	0.3	2.2	7.8	-	2.0	-	0.0	-	13.0
Money market based loans	1.3	0.1	-	-	-	-	-	-	-	0.0	1.4
Non Capped floaters	7.7	0.5	0.0	0.0	10.6	0.3	7.5	-	0.9	0.0	27.6
Capped floaters	5.3	0.2	-	-	0.6	-	-	-	-	0.0	6.2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	71.3	3.5	0.5	5.4	35.9	0.5	20.2	0.1	1.1	0.1	138.5

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

Table M7/B7

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

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	48.8	2.2	11.4	6.7	7.7	0.7	5.8	0.0	3.4	0.0	86.6
Fixed-rate shorter period than											
maturity (ARM's etc.)	34.8	1.9	4.6	0.5	6.5	0.8	5.0	0.0	0.5	0.0	54.7
 rate fixed ≤ 1 year 	15.8	1.0	0.2	0.0	0.7	0.3	1.2	-	0.1	0.0	19.4
 rate fixed > 1 and ≤ 3 years 	8.6	0.4	0.2	0.0	0.8	0.0	1.7	0.0	0.0	0.0	11.7
 rate fixed > 3 and ≤ 5 years 	9.8	0.6	4.0	0.2	3.6	0.4	1.6	0.0	0.3	-	20.5
 rate fixed > 5 years 	0.6	0.0	0.2	0.3	1.3	0.1	0.5	-	0.0	-	3.0
Money market based loans	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Non Capped floaters	0.6	0.0	-	0.0	2.3	1.0	4.3	0.0	0.5	0.0	8.8
Capped floaters	5.4	0.2	-	-	0.0	-	-	-	-	-	5.6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	89.7	4.4	16.0	7.3	16.5	2.5	15.1	0.1	4.4	0.0	155.8

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	66.2	2.7	11.6	9.0	15.1	0.7	7.5	0.0	3.5	0.0	116.4
Fixed-rate shorter period than											
maturity (ARM's etc.)	74.4	4.1	4.9	3.6	23.7	0.9	16.0	0.1	0.6	0.1	128.3
 rate fixed ≤ 1 year 	35.7	2.2	0.2	0.1	2.4	0.3	4.4	0.0	0.1	0.0	45.4
 rate fixed > 1 and ≤ 3 years 	16.2	0.7	0.2	0.1	1.7	0.0	3.6	0.0	0.0	0.0	22.7
 rate fixed > 3 and ≤ 5 years 	21.2	1.1	4.0	1.0	10.5	0.5	5.4	0.1	0.4	0.0	44.2
 rate fixed > 5 years 	1.2	0.0	0.5	2.5	9.1	0.1	2.5	-	0.1	-	16.0
Money market based loans	1.4	0.1	-	-	-	-	-	-	-	0.0	1.5
Non Capped floaters	8.3	0.6	0.0	0.0	12.9	1.4	11.8	0.0	1.4	0.0	36.3
Capped floaters	10.7	0.4	-	-	0.6	-	-	-	-	0.0	11.8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	161.0	7.9	16.5	12.6	52.3	3.0	35.3	0.1	5.5	0.1	294.3



Table M9/B9

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
< 12 months	6.2	0.2	0.1	0.0	2.5	0.8	1.8	0.0	0.5	0.0	12.2
≥ 12 - ≤ 24 months	10.1	0.3	0.0	0.3	5.8	0.2	1.6	0.0	0.2	0.0	18.6
≥ 24 - ≤ 36 months	12.3	0.4	0.3	0.7	6.3	0.3	1.9	-	0.1	0.0	22.4
≥ 36 - ≤ 60 months	36.3	1.4	0.5	2.0	10.8	0.4	5.0	0.0	1.7	0.0	58.0
≥ 60 months	96.2	5.4	15.6	9.7	26.9	1.2	25.0	0.0	3.0	0.1	183.1
Total	161.0	7.9	16.5	12.6	52.3	3.0	35.3	0.1	5.5	0.1	294.3

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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 cultu	ral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 3 - ≤ 5 Years	0.4	0.0	0.1	0.0	0.0	0.0	0.2	-	0.0	0.0	0.8
≥ 5 - ≤ 10 Years	3.4	0.2	0.8	0.1	0.3	0.4	1.3	-	0.2	0.0	6.8
≥ 10 - ≤ 20 Years	27.3	1.5	5.4	0.5	2.9	2.2	14.9	0.0	1.1	0.0	55.9
≥ 20 Years	129.9	6.1	10.1	12.0	49.1	0.3	18.9	0.1	4.2	0.0	230.7
Total	161.0	7.9	16.5	12.6	52.3	3.0	35.3	0.1	5.5	0.1	294.3

Table M11/B11

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

						Manufacturing					
Owner	-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cu	ltural purposes	Other	Total
90 day NPL	0.18	0.19	-	-	0.27	-	0.31	-	0.05	-	0.18
Note: 90-days arrear as of 02 2020 (S	ee definitio	n in table X1)									

Note: 90-days arrear as of Q2 2020 (See definition in table X1)

Table M11a/B11a

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
90 day NPL	0.14	0.10	-	-	0.09	-	-	-	0.02	-	0.10
Note: 90-days arrear as of Q2 2020 (See definition in table X1)											

Table M11b/B11b

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 60per cent LTV	0.11	0.08	-	-	0.06	-	-	-	0.02	-	0.08
60-69.9 per cent LTV	0.01	0.01	-	-	0.01	-	-	-	-	-	0.01
70-79.9 per cent LTV	0.01	0.01	-	-	0.01	-	-	-	-	-	0.01
80-89.9 per cent LTV	0.01	-	-	-	0.01	-	-	-	-	-	0.00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00

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	44.2	1.1	-	-	-0.2	-	-0.9	-	0.9	-	45.1

Table M12a/B12a Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	tural purposes	Other	Total
Total realised losses, %	0.02	0.00	-	-	-0.00	-	-0.00	-	0.00	-	0.02

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Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and 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. Examples of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.		
	 Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships 	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage banks	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.	
	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover 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?	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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How are the loans guaranteed? Please provide details of guarantors Loan-to-Value (LTV) Legal framework for valuation and LTV-calculation follow the rules of the Danish ESA - Bekendtgerelse 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 Describe the method on which your LTV calculation The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the loan under consideration. 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. 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. The discrete table (M4c/b4c and M4d/B4d) distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. 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. </th <th>Table X2 Key Concepts Explanation</th> <th>Issuer specific (N/A for some issuers)</th>	Table X2 Key Concepts Explanation	Issuer specific (N/A for some issuers)
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Prequention 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) 0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 266,667 266,667 266,667 133,333 66,667 - - - - - Example 1b 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 continuous)/ 0-19.9 20-39.9 40-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 Example 1b Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. Loan-to-value (distribution continuous)/ 0-19.9 20-39.9 40-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1 Loan-to-value (discrete f'Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million into HTV brackets for a loan with LTV of 75 and a loan size of 1 million into HTV brackets for a loan with LTV of 75 and	Describe the method on which your LTV calculation is based	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start 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 Itv of the loan under consideration. 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
266,667 266,667 266,667 133,333 66,667 - - - Example 1b Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. Loan-to-value (distribution continuous)) 0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 - - 571,429 285,714 142,857 - - - - Example 2 Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million in this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75 Loan-to-value (discrete/"Sidste krone" distribution) 0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100	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.
Example 1b Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. Loan-to-value (distribution continuously) 0-19-9 20-39-9 40-59-9 60-69-9 70-79-9 80-84.9 85-89-9 90-94.9 95-100 >100 - - 571,429 285,714 142,857 - - - - Example 2 - - - - - - - - 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		0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100
- - 571,429 285,714 142,857 -		Example 1b <u>Explanation</u> 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.
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		
		Example 2 <u>Explanation</u> 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 <u>Loan-to-value (discrete/"Sidste krone" distribution)</u>

Table X3					
General explanation					
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				

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

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance priciple.
Table G3		E.g. describe if stricter pratice is applied than required by law
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds. The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest 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						
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.					
Concerel evaluation						

General explanation	General practice in Danish market				
Table M1-M5					
Owner-occupied homes	Private owned residentials used by the owner, Max LTV are 80 % (legislation).				
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).				
Subsidised Housing	Residential renting subsidesed by the goverment. Max LTV 80 %. LTVs above 80 % can be granted against full govermental guarantee,				
Cooperative Housing	Residential property owned and administreted by the coopereative and used by the members of the cooperative. Max LTV 80 % (legislation).				
Private rental	Residential property rentes out to private tenants. Max LTV 80 % (legislation).				
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 %(legislation).				
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislation).				
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).				
Social and cultural purposes	Property used for education, kindergardens, museum and other buildings for public use. Max LTV are 70 %(legislation).				
Other	Property, that can not be placed in the categories above. Max LTV are 70 %(legislation).				
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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. The				
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in				
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA				
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a				
Other	Any other loan types, which not comply with the above mentioned.				
General explanation	Consultantia in David worker				
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				