Harmonised Transparency Template 2020 Version

Denmark Jyske Realkredit A/S Reporting Date: 25/02/2020 Cut-off Date: 31/12/2019



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency		DKK	1		
			DAK	1		
	CONTENT OF TAB A <u>1. Basic Facts</u>					
	2. Regulatory Summary 3. General Cover Pool / Covered Bond Information					
	4. References to Capital Requirements Regulation (CRR) 129(7)					
	5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information					
Field						
Number	1. Basic Facts					
G.1.1.1 G.1.1.2	Country Issuer Name		Denmark Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website		www.jyskerealkredit.com			
G.1.1.4 OG.1.1.1	Cut-off date Optional information e.g. Contact names		31-12-2019 Contact			
OG.1.1.2 OG.1.1.3	Optional information e.g. Parent name		Jyske Bank A/S			
OG.1.1.4						
OG.1.1.5 OG.1.1.6						
OG.1.1.7 OG.1.1.8						
	2. Regulatory Summary					
G.2.1.1 G.2.1.2	UCITS Compliance (Y/N) CRR Compliance (Y/N)		Y Y			
G.2.1.3 OG.2.1.1	LCR status		Link			
OG.2.1.2						
OG.2.1.3 OG.2.1.4						
OG.2.1.5						
OG.2.1.6	3. General Cover Pool / Covered Bond Informati	ion				
G.3.1.1	1.General Information Cover Pool Size		Nominal (mn) 6,501			
G.3.1.2	Outstanding Covered Bonds		5,402			
OG.3.1.1 OG.3.1.2	Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.3 OG.3.1.4						
G.3.2.1	2. Over-collateralisation (OC) OC (%)		Legal / Regulatory 8.0%	Actual 20.4%	Minimum Committed 0.0%	Purpose ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		ND1			
OG.3.2.2 OG.3.2.3	Optional information e.g. OC (NPV basis)		% of Risk Weigthed Assets	% of lending		
OG.3.2.4 OG.3.2.5						
OG.3.2.6	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages		5,402		83.1%	
G.3.3.2 G.3.3.3	Public Sector Shipping		0		0.0%	
G.3.3.4	Substitute Assets		1,100		16.9%	
6335						
G.3.3.5 G.3.3.6	Other	Total	0 6,501		0.0% 100.0%	
G.3.3.6 OG.3.3.1		Total	0		0.0%	
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3		Total	0		0.0%	
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5		Total	0		0.0%	
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4		Total	0	Expected Upon Prepayments (mn)	0.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5	Other	Total	0 6,501	Expected Upon Prepayments (mn) ND1	0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn)	Total	0 6,501 Contractual		0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years)	Total	0 6,501 Contractual		0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6 G.3.4.1 G.3.4.1	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y	Total	0 6,501 Contractual 16.10 1,449 353	ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4%	% Total Expected Upon Prepayments
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.3 06.3.3.4 06.3.3.5 06.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.5	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	Total	0 6,501 16.10 1,449 353 351 343	ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.4% 5.3%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.3 OG 3.3.4 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.5 G 3.4.6	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	Total	0 6,501 16.10 1,449 353 351	ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4%	% Total Expected Upon Prepayments
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G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.4	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 6,501 Contractual 16.10 1,449 353 351 351 343 336 1,595 2,075	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 24.5% 3.19%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.3 OG 3.3.4 OG 3.3.5 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.6 G 3.4.2 OG 3.4.1 OG 3.4.2 OG 3.4.4 OG 3.4.4 OG 3.4.5 OG 3.4.6	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 6,501 Contractual 16.10 1,449 353 351 351 343 336 1,595 2,075	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 24.5% 3.19%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.3 OG 3.3.4 OG 3.3.5 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.2 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.2 G 3.4.2 G 3.4.4 G 3.4.2 G 3.4.2 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.4 G 3.4.5 G 3.4.5 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.5 G 3.4.5 G 3.4.5 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.5 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.5	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 6,501 Contractual 16.10 1,449 353 351 351 343 336 1,595 2,075	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 24.5% 3.19%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.5 G 3.4.4 OG 3.4.5 G 3.4.4 OG 3.4.5 OG 3.4.5 O O O O O O O O O O O O O O O O O O O	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 6,501 Contractual 16.10 1,449 353 351 351 343 336 1,595 2,075	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 24.5% 3.19%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.5 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.6 G 3.4.7 OG 3.4.2 OG 3.4.1 OG 3.4.2 OG 3.4.4 OG 3.4.4	Other A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 3 - 5 Y 5 - 10 Y 10 + Y		0 6,501 16.10 1,449 353 351 343 356 1,595 2,075 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 24.5% 3.19%	% Total Expected Upon Prepayments
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.5 G 3.4.4 OG 3.4.5 G 3.4.4 OG 3.4.5 OG 3.4.5 O O O O O O O O O O O O O O O O O O O	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years)		0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.4% 5.3% 5.2% 2.45% 31.9% 100.0%	
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.3 OG 3.3.4 OG 3.3.5 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.6 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.5 OG 3.4.6 OG 3.4.1 OG 3.4.2 OG 3.4.3 OG 3.4.1 OG 3.4.2 OG 3.4.3 OG 3.4.1 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.1 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.2 OG 3.4.1 OG 3.4.2 OG 3.4.3 OG 3.4.4 OG 3.4.4 OG 3.4.4 OG 3.4.4 OG 3.4.5 OG 3.5.5 OG 3.5	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 · 1 ¥ 1 · 2 ¥ 2 · 3 ¥ 3 · 4 ¥ 4 · 5 ¥ 5 · 10 ¥ 10 + ¥ 5. Moturity of Covered Bonds Weighted Average life (in years) Maturity (mn) buckets:		0 6,501 16.10 1,449 353 351 343 336 1,595 2,075 6,501 Initial Maturity 14.93	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0 Extended Maturity ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.3% 5.2% 2.3% 3.19% 100.0%	
G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.5 OG 3.3.6 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.2 OG 3.4.1 OG 3.4.2 OG 3.4.4 OG 3.4.2 OG 3.4.2 O O O O O O O O O O O O O O O O O O O	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckts: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Moturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckts: 0 - 1 Y		0 6,501 16.10 1,449 353 351 343 336 1,595 2,075 6,501 Initial Maturity 14.93	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% % Total Initial Maturity 6.5%	
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G 3.3.6 OG 3.3.1 OG 3.3.2 OG 3.3.4 OG 3.3.4 OG 3.3.5 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.7 G 3.4.8 G 3.4.9 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.5 G 3.4.5 G 3.5.1 G 3.5.5 G 3.5.5 G 3.5.7 G 3.5.8	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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		0 6,501 	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% % Total Contractual 22.3% 5.4% 5.4% 5.3% 5.2% 2.4% 5.3% 5.2% 2.4% 5.3% 1.9% 100.0% % Total Initial Maturity 6.5% 4.8% 0.3% 3.6% 0.7% 2.6%	
6.3.3.6 06.3.3.1 06.3.3.2 06.3.3.4 06.3.3.5 06.3.4.1 06.3.4.2 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.3 06.3.4.4 06.3.4.5 06.3.4.6 06.3.4.5 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.6 06.3.4.7 06.3.4.7 06.3.4.8 06.3.4.7 06.3.4.8 06.3.4.7 06.3.4.7 06.3.4.8 06.3.4.7 06.3.5.7 07.5.7 07.5.	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 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		0 6,501 16.10 1,449 353 351 343 336 1,595 2,075 6,501 Initial Maturity 14.93 352 257 14 196 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturity 6.5% 4.8% 0.3% 0.5%	
G 3.3.6 G 3.3.1 OG 3.3.2 OG 3.3.3 OG 3.3.4 OG 3.3.5 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.5 G 3.4.5 G 3.5.7 G 3.5.7 G 3.5.7 G 3.5.8 G 3.5.9 G 3.5.9	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.5% 8.15%	% Total Extended Maturity
G 3.3.6 G 3.3.1 G 3.3.2 G 3.3.4 G 3.3.4 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.1 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.9 G 3.4.1 G 3.4.9 G 3.4.1 G 3.4.5 G 3.5.5 G 3	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.5% 8.15%	% Total Extended Maturity
G 3.3.6 G 3.3.1 G 3.3.2 G 3.3.4 G 3.3.4 G 3.4.1 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.1 G 3.4.4 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.7 G 3.4.6 G 3.4.7 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.7 G 3.4.8 G 3.4.9 G 3.4.1 O G 3.4.1 O G 3.4.1 O G 3.4.2 G 3.4.3 G 3.4.5 G 3.5.5 G 3.5	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.6% 8.15%	% Total Extended Maturity
G 3.3.6 G 3.3.1 G 3.3.2 G 3.3.3 G 3.3.4 G 3.3.5 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.7 G 3.4.4 G 3.4.7 G 3.4.8 G 3.5.7 G 3.5.7 G 3.5.7 G 3.5.7 G 3.5.7 G 3.5.2 G 3.5.2 G 3.5.2 G 3.5.2 G 3.5.2 G 3.5.3 G 3.5.5 G 3.5.2 G 3.5.2 G 3.5.3 G 3.5.5 G 3	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.6% 8.15%	% Total Extended Maturity
G 3.3.6 G 3.3.1 G 3.3.2 G 3.3.3 G 3.3.4 G 3.3.5 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.5.7 G 3.5.8 G 3.5.7 G 3.5.8 G 3.5.9 G 3.5.5 G 3.5.6 G 3.5.5 G 3	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.6% 8.15%	% Total Extended Maturity
G 3.3.6 G 3.3.1 G 3.3.2 G 3.3.2 G 3.3.4 G 3.3.5 G 3.4.1 G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.7 G 3.4.2 G 3.4.7 G 3.4.8 G 3.5.7 G 3.5.5 G 3.5.7 G 3.5.7 G 3.5.5 G 3.5.7 G 3	Other 4. Cover Pool Amortisation Profile Weighted Average life (in years) 8. Weighted Average life (in years) 9. 0 · 1 Y 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	0 6,501	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0.0% 100.0% * Total Contractual 22.3% 5.4% 5.4% 5.4% 5.4% 5.3% 5.2% 24.5% 31.9% 100.0% * Total Initial Maturíty 6.5% 4.8% 0.3% 3.6% 0.3% 3.6% 0.7% 2.6% 8.15%	% Total Extended Maturity

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0.1.6.1	6. Cover Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [aft
G.3.6.1	EUR	0	0	0.0%	0.0%
G.3.6.2	AUD BRL	0	0	0.0%	0.0%
G.3.6.3				0.0%	
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5 G.3.6.6	CHF CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	5,402	5,402	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	5,402	5,402	100.0%	100.0%
OG.3.6.3		-,	-,		
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
OG.3.6.8					
OG.3.6.9					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [af
G.3.7.1	EUR	0	0	0.0%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	5,402	5,402	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD USD	0	0	0.0%	0.0%
G.3.7.16		0	0	0.0%	0.0%
G.3.7.17	Other Total	5,402			
G.3.7.18	Total	5,402	5,402	100.0%	100.0%
OG.3.7.1 OG.3.7.2					
OG.3.7.2 OG.3.7.3					
OG.3.7.3 OG.3.7.4					
OG.3.7.4					
OG.3.7.6					
OG.3.7.7					
	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [af
G.3.8.1	Fixed coupon	1,605	1,605	0	0
G.3.8.2	Floating coupon	3,796	3,796	1	1
G.3.8.3	Other	0	0	0	0
G.3.8.4	Total	5,402	5,402	1	1
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.0%	
G.3.9.1 G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0		0.0%	
G.3.9.2 G.3.9.3	Exposures to/guaranteed by governments or quasi governments Exposures to central banks	425		38.6%	
G.3.9.4	Exposures to credit institutions	423		60.6%	
G.3.9.4 G.3.9.5	Other	8		0.7%	
G.3.9.6	Total	1,100		100.0%	
OG.3.9.1	o/w EU gvts or quasi govts	ND1		/	
	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi				
OG.3.9.2	govts	ND1			
	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi				
OG.3.9.3	o/w third-party countries creat Quarty step 2 (cq32) gvts of quasi	ND1			
OG.3.9.4	o/w EU central banks	ND1			
OG.3.9.5	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	o/w CQS2 credit institutions	ND1			
OG.3.9.9	of a case of contrastitutions				
OG.3.9.10					
OG.3.9.11					
OG.3.9.11 OG.3.9.12					
	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	1,100		100.00%	
G.3.10.2	Eurozone	0		0.00%	
G.3.10.3	Rest of European Union (EU)	0		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0		0.00%	
G.3.10.5	Switzerland	0		0.00%	
G.3.10.6	Australia	0		0.00%	
	Brazil	0		0.00%	
G.3.10.7	Canada	0		0.00%	
G.3.10.7 G.3.10.8	Japan	0		0.00%	
	Korea	0		0.00%	
G.3.10.8 G.3.10.9		0		0.00%	
G.3.10.8	New Zealand			0.00%	
G.3.10.8 G.3.10.9 G.3.10.10	New Zealand	0		0.00%	
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12	New Zealand Singapore			0.00%	
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13	New Zealand Singapore US	0 0 0		0.00%	
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14	New Zealand Singapore	0 0		0.00%	
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15	New Zealand Singapore US Other Total EU	0 0 1,100			
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16	New Zealand Singapore US Other	0 0		100.00%	
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16 OG.3.10.1	New Zealand Singapore US Other Total EU	0 0 1,100			
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16 OG.3.10.1 OG.3.10.2	New Zealand Singapore US Other Total EU	0 0 1,100			
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16 OG.3.10.1 OG.3.10.2 OG.3.10.2	New Zealand Singapore US Other Total EU	0 0 1,100			
G.3.10.8 G.3.10.10 G.3.10.11 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.15 G.3.10.16 OG.3.10.1 OG.3.10.2 OG.3.10.3 OG.3.10.4	New Zealand Singapore US Other Total EU	0 0 1,100			
G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16 OG.3.10.1 OG.3.10.2	New Zealand Singapore US Other Total EU	0 0 1,100			

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	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	1,092	16.8%	20.2%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	outer	Total 1,092	16.8%	20.2%
		1,032	10.8%	20.2%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
00.5.11.7	12. Bond List			
G.3.12.1	Bond list	Link		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0		
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
DG.3.13.10				
DG.3.13.11				
DG.3.13.12				
DG.3.13.13				
DG.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.3.13.22				
OG.3.13.24				
OG.3.13.25				
OG.3.13.26				
OG.3.13.27				
OG.3.13.28				
OG.3.13.29				
OG.3.13.30				
OG.3.13.31				
OG.3.13.32				
DG.3.13.32 DG.3.13.33				
DG.3.13.34				
DG.3.13.35				
DG.3.13.36				
DG.3.13.37				
DG.3.13.38				
DG.3.13.39				
OG.3.13.40				
DG.3.13.41				
DG.3.13.41				
DG.3.13.42 DG.3.13.43				
DG.3.13.44				
OG.3.13.45				
DG.3.13.46				
OG.3.13.47				
OG.3.13.48				
DG.3.13.49				
DG.3.13.50				
0G.3.13.50				
	References to Capital Requirements Regulation (0			
	References to capital Requirements Regulation (anny David	Provide the second s	
<u> </u>	129(7)	Row	Row	

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The issue believes that, at the time of its issuance and based on transporrency data made publicly available by the issuer, these covered how would satisfy the eligibility criteria for Article 129/1 of the Capital Requirements Requirements Requirements Requirements and Requirements Requirements and Requirement and Requirements Requirement and Requi

in the form of cove	red bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a	matter to be determined by a relevant investor insti	tution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	<u>38</u> <u>39</u>	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	<u>163</u>
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			
	5. References to Capital Requirements Regulation (CRR)		
	129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>	
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
OG.5.1.5			
OG.5.1.6			

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

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				
	7.8 Commercial Cover Pool				
Field					
Number	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	4,680		86.6%	
M.7.1.2	Commercial	722		13.4%	
M.7.1.3 M.7.1.4	Other Total	0 5,402		0.0% 100.0%	
OM.7.1.1	o/w Cooperative Housing	60		100.0%	
OM.7.1.2	o/w Agriculture	0			
OM.7.1.3	o/w Owner-occupied homes	3,912			
OM.7.1.4	o/w Holiday houses	271			
OM.7.1.5 OM.7.1.6	o/w Subsidised Housing o/w Private rental	139 298			
OM.7.1.7	o/w Manufacturing and Manual Industries	43			
OM.7.1.8	o/w Office and Business	501			
OM.7.1.9	o/w Social and cultural purposes	177			
DM.7.1.10	o/w Other	0			
0M.7.1.11					
M.7.2.1	2. General Information Number of mortgage loans	Residential Loans 7,673	Commercial Loans 139	Total Mortgages 7,812	
OM.7.2.1	Optional information eg, Number of borrowers	ND1	1.7.7	.,	
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					
0.00.7.2.0	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	2.6%	70.2%	9.7%	
OM.7.3.1					
OM.7.3.2 OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
M.7.4.1	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1 M.7.4.2	European Union Austria	100.0% 0.0%	100.0% 0.0%	100.0% 0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%	
M.7.4.5	Croatia	0.0%	0.0%	0.0%	
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	
M.7.4.7 M.7.4.8	Czech Republic Denmark	0.0% 99.1%	0.0% 100.0%	0.0% 99.2%	
M.7.4.8 M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
M.7.4.11	France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13	Greece	0.0%	0.0%	0.0%	
M.7.4.14 M.7.4.15	Netherlands Hungary	0.0%	0.0%	0.0%	
M.7.4.15 M.7.4.16	Ireland	0.0%	0.0%	0.0%	
M.7.4.17	Italy	0.0%	0.0%	0.0%	
M.7.4.18	Latvia	0.0%	0.0%	0.0%	
M.7.4.19	Lithuania	0.0%	0.0%	0.0%	
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21	Malta	0.0%	0.0%	0.0%	
M.7.4.22 M.7.4.23	Poland Portugal	0.0%	0.0%	0.0%	
M.7.4.23	Romania	0.0%	0.0%	0.0%	
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	
M.7.4.26	Slovenia	0.0%	0.0%	0.0%	
M.7.4.27	Spain	0.0%	0.0%	0.0%	
M.7.4.28	Sweden	0.0%	0.0%	0.0%	
M.7.4.29 M.7.4.30	United Kingdom	0.0%	0.0% <u>0.0%</u>	0.0%	
M.7.4.30 M.7.4.31	European Economic Area (not member of EU) Iceland	0.0%	0.0%	0.0%	
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%	
M.7.4.33	Norway	0.0%	0.0%	0.0%	
M.7.4.34	Other	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	0.0%	0.0%	0.0%	
M.7.4.36 M.7.4.37	Australia Brazil	0.0% 0.0%	0.0%	0.0%	
M.7.4.37 M.7.4.38	Canada	0.0%	0.0%	0.0%	
M.7.4.39	Japan	0.0%	0.0%	0.0%	
M.7.4.40	Korea	0.0%	0.0%	0.0%	
M.7.4.41	New Zealand	0.0%	0.0%	0.0%	
M.7.4.42	Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44 OM.7.4.1	Other o/w Greenland	0.0% 0.0%	0.0%	0.0%	
OM.7.4.1 OM.7.4.2	o/w Greeniana o/w Faroe Islands	0.9%	0.0%	0.8%	
OM.7.4.3			/-		
OM.7.4.4					
OM.7.4.5					
OM.7.4.6					

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)	31.1%	42.2%	32.6%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	25.1%	9.3%	23.0%
M.7.5.3	Northern Jutland (Region Nordjylland)	5.5%	3.9%	5.3%
M.7.5.4	Eastern Jutland (Region Midtjylland)	18.0%	33.0%	20.0%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	19.3%	11.6%	18.2%
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
		ND1	ND1 ND1	ND1 ND1
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
		ND1		ND1
VI.7.5.43	TBC at a country level		ND1	
VI.7.5.44	TBC at a country level	ND1	ND1	ND1
VI.7.5.45	TBC at a country level	ND1	ND1	ND1
VI.7.5.46	TBC at a country level	ND1	ND1	ND1
VI.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
VI.7.5.50	TBC at a country level	ND1	ND1	ND1
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	22.1%	71.8%	28.7%
M.7.6.2	Floating rate	77.9%	28.2%	71.3%
M.7.6.3	Other	0.0%	0.0%	0.0%
DM.7.6.1				
DM.7.6.2	o/w Index loans	0.0%	0.0%	0.0%
DM.7.6.2 DM.7.6.3	o/w Adjustable Rate Mortgages	3.2%	67.0%	11.8%
DM.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%
DM.7.6.5	o/w Noney market based loans o/w Non capped floaters	0.0%	26.3%	0.0%
DM.7.6.6	o/w Capped floaters	77.9%	1.7%	67.7%
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	3.5%	3.4%	3.5%
M.7.7.2	Amortising	96.5%	96.6%	96.5%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
DM.7.7.2				
DM.7.7.3				
DM.7.7.4				
DM.7.7.5				
DM.7.7.6				
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0.0%	13.9%	1.9%
M.7.8.2	> 12 - < 24 months	0.0%	0.0%	0.0%
M.7.8.3	≥ 24 - ≤ 36 months	0.0%	12.3%	1.6%
M.7.8.4	≥ 36 - ≤ 60 months	0.0%	0.0%	0.0%
M.7.8.5	≥ 60 months	100.0%	73.7%	96.5%
OM.7.8.1				
OM.7.8.2				
DM.7.8.3				
OM.7.8.4				
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	1.52%	0.00%	1.32%
OM.7.9.1				

C

OM.7.9.2 OM.7.9.3 OM.7.9.4

	7.A Residential Cover Pool				
M.7A.10.1	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
WI.7A.10.1	Average loan size (000s)	610			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	4,163	7,512	1	1
VI.7A.10.3 VI.7A.10.4	DKK 2 - 5m	361	145	0	0
1.7A.10.4 1.7A.10.5	DKK 5 - 20m DKK 20 - 50m	124 31	15 1	0	0
1.7A.10.5	DKK 50 - 100m	0	0	0	0
1.7A.10.7	> DKK 100m	0	0	0	0
1.7A.10.8	TBC at a country level	ND1	ND1		
1.7A.10.9	TBC at a country level	ND1	ND1		
1.7A.10.10	TBC at a country level	ND1	ND1		
1.7A.10.11 1.7A.10.12	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.12	TBC at a country level	ND1	ND1		
I.7A.10.14	TBC at a country level	ND1	ND1		
I.7A.10.15	TBC at a country level	ND1	ND1		
.7A.10.16	TBC at a country level	ND1	ND1		
.7A.10.17 .7A.10.18	TBC at a country level	ND1 ND1	ND1 ND1		
I.7A.10.18	TBC at a country level TBC at a country level	ND1	ND1		
I.7A.10.20	TBC at a country level	ND1	ND1		
1.7A.10.21	TBC at a country level	ND1	ND1		
I.7A.10.22	TBC at a country level	ND1	ND1		
I.7A.10.23	TBC at a country level	ND1	ND1		
I.7A.10.24	TBC at a country level	ND1	ND1		
.7A.10.25	TBC at a country level	ND1 4,680	ND1	1	1
I.7A.10.26	Total 11. Loan to Value (LTV) Information - UNINDEXED	4,680 Nominal	7,673 Number of Loans	1 % Residential Loans	% No. of Loans
И.7A.11.1	Weighted Average LTV (%)	ND1			
И.7А.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1		
VI.7A.11.2 VI.7A.11.3	>0 - <=40 % >40 - <=50 %	ND1 ND1	ND1 ND1		
И.7А.11.5 И.7А.11.4	>50 - <=60 %	ND1	ND1		
A.7A.11.5	>60 - <=70 %	ND1	ND1		
VI.7A.11.6	>70 - <=80 %	ND1	ND1		
V.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8 M.7A.11.9	>90 - <=100 %	ND1	ND1		
M.7A.11.9 M.7A.11.10	>100% Total	ND1 0.00%	ND1		
M.7A.11.1	o/w >100 - <=110 %	ND1			
M.7A.11.2	o/w >110 - <=120 %	ND1			
M.7A.11.3	o/w >120 - <=130 %	ND1			
M.7A.11.4					
	o/w >130 - <=140 %	ND1			
DM.7A.11.5	o/w >140 - <=150 %	ND1			
DM.7A.11.6					
0M.7A.11.6 0M.7A.11.7	o/w >140 - <=150 %	ND1			
M.7A.11.6 M.7A.11.7 M.7A.11.8	o/w>140 - <=150 % o/w>150 %	ND1 ND1			
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED	ND1 ND1 Nominal	Number of Loans	% Residential Loans	% No. of Loans
IM.7A.11.6 IM.7A.11.7 IM.7A.11.8 IM.7A.11.9	o/w>140 - <=150 % o/w>150 %	ND1 ND1	Number of Loans	% Residential Loans	% No. of Loans
	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED	ND1 ND1 Nominal	Number of Loans	% Residential Loans	% No. of Loans
0M.7A.11.6 M.7A.11.7 0M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	ND1 ND1 52.37% 3,482	ND1	74.41%	% No. of Loans
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.2	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	ND1 ND1 52.37% 3,482 453	ND1 ND1	74.41% 9.69%	% No. of Loans
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	ND1 ND1 52.37% 3,482 453 306	ND1 ND1 ND1	74.41% 9.69% 6.54%	% No. of Loans
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 V.7A.12.1 V.7A.12.2 V.7A.12.2 V.7A.12.3 V.7A.12.3 V.7A.12.4 V.7A.12.5	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Informatian - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	ND1 ND1 52.37% 3,482 453 306 188	ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01%	% No. of Loans
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	ND1 ND1 52.37% 3,482 453 306	ND1 ND1 ND1	74.41% 9.69% 6.54%	% No. of Loans
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average TV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=80 % >80 - <=90 % >90 - <=100 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78%	% No. of Loans
M 7A11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >0 - <=40 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >80 - <=90 % >90 - <=100 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36	ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.77%	
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.9 M.7A.12.10	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (LTV) Informatian - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <=40 % >40 · <=50 % >50 < <=60 % >50 < <=60 % >50 < <=70 % >70 <=80 % >90 < <=100 % >90 < <=100 % >100%	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 4,680	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.77% 100.00%	% No. of Loans 0.00%
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.10 M.7A.12.10 M.7A.12.10	o/w >140 - <=150 % o/w >150 % 12. Loon to Volue (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >0 - <=40 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.77% 100.00% 0.38%	
M 7A.11.6 M 7A.11.7 M 7A.11.8 M 7A.11.9 M 7A.12.1 M 7A.12.1 M 7A.12.2 M 7A.12.3 M 7A.12.4 M 7A.12.5 M 7A.12.5 M 7A.12.5 M 7A.12.7 M 7A.12.7 M 7A.12.9 M 7A.12.9 M 7A.12.1 M 7A.12.1 M 7A.12.2	o/w > 140 - < 150 % o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 40 - <-50 % > 50 - <-60 % > 50 - <-60 % > 50 - <-70 % > 70 - <-80 % > 90 - <-100 % > 90 - <-100 % > 100% Total o/w > 100 - <=120 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.77% 100.00% 0.38% 0.20%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.1 M.7A.12.10 M.7A.12.1 M.7A.12.10 M.7A.12.3	o/w >140 - <=150 % o/w >150 % 12. Loon to Volue (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >0 - <=40 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.77% 100.00% 0.38%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.8 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.8 M.7A.12.1 M.7A.12.10 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3	o/w > 140 - < <150 % o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 0 - < -40 % > 0 - < -40 % > 0 - < -60 % > 0 - < -70 % > 50 - < =00 % > 0 - < -70 % > 70 - < =80 % > 90 - < -90 % > 90 - < -100 % > 100 - < <120 % o/w > 120 - <120 % o/w > 120 - <120 % o/w > 120 - <150 % o/w > 120 - <150 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36 36 7 2 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.5 M.7A.12.5 M.7A.12.5	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (ITV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mm): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.77% 100.00% 0.38% 0.20% 0.15% 0.04%	
M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.8 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5	o/w > 140 - < <150 % o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 0 - < -40 % > 0 - < -40 % > 0 - < -60 % > 0 - < -70 % > 50 - < =00 % > 0 - < -70 % > 70 - < =80 % > 90 - < -90 % > 90 - < -100 % > 100 - < <120 % o/w > 120 - <120 % o/w > 120 - <120 % o/w > 120 - <150 % o/w > 120 - <150 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36 36 7 2 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.1 M.7A.12.10 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5	o/w > 140 - < <150 % o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 0 - < -40 % > 0 - < -40 % > 0 - < -60 % > 0 - < -70 % > 50 - < =00 % > 0 - < -70 % > 70 - < =80 % > 90 - < -90 % > 90 - < -100 % > 100 - < <120 % o/w > 120 - <120 % o/w > 120 - <120 % o/w > 120 - <150 % o/w > 120 - <150 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36 36 7 2 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.1 M.7A.12.10 M.7A.12.1 M.7A.12.10 M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.5	o/w > 140 - < <150 % o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 0 - < -40 % > 0 - < -40 % > 0 - < -60 % > 0 - < -70 % > 50 - < =00 % > 0 - < -70 % > 70 - < =80 % > 90 - < -90 % > 90 - < -100 % > 100 - < <120 % o/w > 120 - <120 % o/w > 120 - <120 % o/w > 120 - <150 % o/w > 120 - <150 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 36 36 36 36 36 36 36 36 7 2 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.5 M.7A.13.5	o/w >140 - <=150 % o/w >150 % 12. Loan to Value (1TV) Information - INDEXED Weighted Average ITV (%) By LTV buckets (mn): >0 - <=40 % >0 - <=50 % >50 - <=60 % >50 - <=70 % >50 - <=00 % >50 - <=00 % >90 - <=100 % Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >150 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.1 M.7A.12.10 M.7A.12.1 M.7A.12.10 M.7A.12.2 M.7A.12.2 M.7A.12.2 M.7A.12.5 M.7A.13.1 M.7A.13.5 M.7A	o'/w > 140 - < <150 % o'/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - < -40 % > 40 - <-50 % > 50 - <-60 % > 50 - <-60 % > 50 - <-70 % > 70 - <=80 % > 90 - <=100 % > 90 - <=100 % > 90 - <=120 % o'/w > 120 - <=120 % o'/w > 150 % 13. Breakdown by type Gomer occupied Second home/Holiday houses	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 8 7 2 0 0 0 0 8 8 3.6% 5.8%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A11.6 M 7A11.7 M 7A11.8 M 7A11.9 M 7A12.1 M 7A12.1 M 7A12.2 M 7A12.3 M 7A12.3 M 7A12.3 M 7A12.5 M 7A12.6 M 7A12.6 M 7A12.6 M 7A12.6 M 7A12.1 M 7A12.1 M 7A12.1 M 7A12.1 M 7A12.2 M 7A12.2 M 7A12.2 M 7A12.2 M 7A12.3 M 7A12.3 M 7A12.3 M 7A12.5 M 7A12.6 M 7A12.1 M 7A12.3 M 7A12.5 M 7A12.6 M 7A12.1 M 7A12.3 M 7A12.5 M 7A12.6 M 7A12.1 M 7A12.3 M 7A12.3 M 7A12.3 M 7A12.3 M 7A12.5 M 7A13.5 M 7	۵/w > 140 - <= 150 % ۵/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 30 - <=50 % > 50 - <=60 % > 50 - <=70 % > 50 - <=00 % > 50 - <=00 % > 90 - <=100 % > 100 % Total 0/w > 100 - <=110 % 0/w > 110 - <=120 % 0/w > 130 - <=130 % 0/w > 130 - <=140 % 0/w > 150 % I. Breakdown by type Domer occupied Second home/Holiday houses Becond home/Holiday houses	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M 7A.11.7 M 7A.11.7 M 7A.11.8 M 7A.12.1 M 7A.12.1 M 7A.12.2 M 7A.12.2 M 7A.12.3 M 7A.12.4 M 7A.12.5 M 7A.12.5 M 7A.12.6 M 7A.12.7 M 7A.12.10 M 7A.13.10 M 7	۵/w > 140 - <= 150 % ٥/w > 150 % 12. Loan to Volue (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <= 40 % > 40 - <= 50 % > 50 - <= 60 % > 50 - <= 60 % > 50 - <= 00 % > 90 - <= 100 % > 90 - <= 100 % > 90 - <= 100 % > 0/w > 120 - <= 120 % 0/w > 120 = <= 120 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M 7A.11.6 M 7A.11.7 M 7A.11.8 M 7A.11.9 M 7A.12.1 M 7A.12.1 M 7A.12.2 M 7A.12.3 M 7A.12.3 M 7A.12.5 M 7A.12.5 M 7A.12.5 M 7A.12.6 M 7A.12.7 M 7A.12.10 M 7A.12.10 M 7A.12.2 M 7A.12.10 M 7A.12.2 M 7A.12.3 M 7A.12.5 M 7A.13.1 M 7A.13.5 M 7A.13.3 M 7A.13.4 M 7A.13.3 M 7A.13.4 M 7A.13.3 M 7A.13.4 M 7A.13.5 M 7A.13.5	۵/w > 140 - <= 150 % ۵/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 30 - <=50 % > 50 - <=60 % > 50 - <=70 % > 50 - <=00 % > 50 - <=00 % > 90 - <=100 % > 100 % Total 0/w > 100 - <=110 % 0/w > 110 - <=120 % 0/w > 130 - <=130 % 0/w > 130 - <=140 % 0/w > 150 % I. Breakdown by type Domer occupied Second home/Holiday houses Becond home/Holiday houses	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 I.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.13.10 M.7A	۵/w > 140 - <= 150 % ۵/w > 150 % 12. Loon to Volue (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >50 - <=50 % >50 - <=60 % >50 - <=70 % >50 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total 0/w > 100 - <=120 % 0/w > 100 - <=120 % 0/w > 100 - <=130 % 0/w > 100 - <=130 % 0/w > 100 - <=130 % 0/w > 150 % Total 0/w > 100 - <=130 % 0/w > 150 % Demer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
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M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.3 M.7A.13.1 M.7A.12.5 M.7A.13.1 M.7A.13.2 M.7A.13.1 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.10 M.7A.14.10 M.7A.14.10 M.7A.14.10 M.7A.14.10 M.7A.14.10 M.7A.14.10 M.7	(۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-00 % ۵/۵ - 2-70 % 0/۵ - 2-70 % 0/0 - 2-70 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0% 0.0% 10.6% 3.0% 6.4% 1.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M7A1116 W7A1117 M7A117 M7A118 W7A119 M7A118 W7A119 W7A121 T7A122 T7A123 T7A124 T7A125 T7A126 T7A125 T7A126 T7A127 T7A127 T7A123 W7A122 W7A123 W7A123 W7A123 W7A123 W7A123 W7A125 W7A126 T7A131 T7A131 T7A133 T7A133 T7A133 T7A133 T7A133 T7A133 T7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A133 W7A134 W7A133 W7A134 W7A133 W7A134 W7A133 W7A134 W7A133 W7A134 W7A133 W7A134 W7A134 W7A133 W7A134 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144 W7A144	(۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-00 % ۵/۵ - 2-70 % 0/۵ - 2-70 % 0/0 - 2-70 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0% 0.0% 10.6% 3.0% 6.4% 1.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	
M.7A.11.6 W.7A.11.7 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1	(۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-150 % ۵/۵ - ۲-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-50 % ۵/۵ - 7-00 % ۵/۵ - 2-70 % 0/۵ - 2-70 % 0/0 - 2-70 %	ND1 ND1 52.37% 3,482 453 306 188 113 65 36 4,680 18 9 7 2 0 0 0 % Residential Loans 83.6% 5.8% 0.0% 0.0% 10.6% 3.0% 6.4% 1.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.41% 9.69% 6.54% 4.01% 2.42% 1.39% 0.78% 0.78% 0.00% 0.38% 0.20% 0.15% 0.04% 0.01%	

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	7B Commercial Cover Pool				
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	5,191			
	By buckets (mn):				
M.7B.15.2 M.7B.15.3	DKK 0 - 2m DKK 2 - 5m	53 45	97 15	7.4% 6.2%	69.8% 10.8%
M.7B.15.4	DKK 2 - 5m DKK 5 - 20m	45	15	21.0%	13.7%
M.7B.15.5	DKK 20 - 50m	113	4	15.7%	2.9%
M.7B.15.6	DKK 20 - 50m	162	3	22.4%	2.2%
M.7B.15.7 M.7B.15.8	> DKK 100m TBC at a country level	197 ND1	1 ND1	27.3%	0.7%
M.7B.15.9	TBC at a country level	ND1 ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12 M.7B.15.13	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17 M.7B.15.18	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22 M.7B.15.23	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	722	139	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
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3 M.7B.16.4	>40 - <=50 % >50 - <=60 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7B.16.7 M.7B.16.8	>80 - <=90 % >90 - <=100 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7B.16.9	>100%	ND1	ND1	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 OM.7B.16.3	o/w >110 - <=120 % o/w >120 - <=130 %	ND1 ND1			
OM.78.16.3 OM.78.16.4	0/w>120-<=130% 0/w>130-<=140%	ND1 ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7 OM.7B.16.8					
OM.7B.16.9					
	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	69.68%			
M.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn):	09.08%			
M.7B.17.2	By LTV buckets (mn): >0 - <=40 %	349	ND1	48.41%	
M.7B.17.2 M.7B.17.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	349 67	ND1	9.30%	
M.7B.17.2 M.7B.17.3 M.7B.17.4	By LTV buckets (mn): >0 - <=40 %	349 67 87	ND1 ND1	9.30% 12.01%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >60 - <=70 % >70 - <=80 %	349 67 87 85 56	ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	349 67 87 85 56 28	ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	349 67 87 85 56 28 24	ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37%	
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.8 M.78.17.8	By LTV buckets (mn): → 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100%	349 67 85 56 28 24 26	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.1	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 %	349 67 87 55 28 24 26 722 22	ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.54% 100.00% 3.05%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.2	By LTV buckets (mn): > 0 - c = 40 % > 40 - c = 50 % > 50 - c = 60 % > 60 - c = 70 % > 70 - c = 80 % > 80 - c = 90 % > 90 - c = 100 % > 100% Total o/w > 100 - c = 120 %	349 67 85 56 28 24 26 722 22 2 2 2 2	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24%	0.00%
M.78.17.2 M.78.17.3 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.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3	By LTV buckets (mn): > 0 - c=40 % > 40 - c=50 % > 50 - c=60 % > 60 - c=70 % > 70 - c=80 % > 90 - c=100 % > 100% Total o/w >100 - c=110 % o/w >100 - c=120 % o/w >120 - c=130 %	349 67 85 56 28 24 26 722 22 2 2 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.2	By LTV buckets (mn): > 0 - c = 40 % > 40 - c = 50 % > 50 - c = 60 % > 60 - c = 70 % > 70 - c = 80 % > 80 - c = 90 % > 90 - c = 100 % > 100% Total o/w > 100 - c = 120 %	349 67 85 56 28 24 26 722 22 2 2 2 2	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.5	By LTV buckets (mn): → 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=100 % > 100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 %	349 67 87 85 56 28 24 26 722 22 2 2 1 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.4 OM.78.17.5 OM.78.17.6	By LTV buckets (mn): > 0 - c=40% > 40 - c=50% > 50 - c=60% > 50 - c=60% > 60 - c=70% > 70 - c=80% > 80 - c=90% > 90 - c=100% > 100% Total o/(w > 100 - c=120% o/(w > 120 - c=120%) o/(w > 120 - c=120%) o/(w > 120 - c=120%) o/(w > 120 - c=120%)	349 67 85 26 28 24 26 722 2 2 2 1 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.7	By LTV buckets (mn): > 0 - c=40% > 40 - c=50% > 50 - c=60% > 50 - c=60% > 60 - c=70% > 70 - c=80% > 80 - c=90% > 90 - c=100% > 100% Total o/(w > 100 - c=120% o/(w > 120 - c=120%) o/(w > 120 - c=120%) o/(w > 120 - c=120%) o/(w > 120 - c=120%)	349 67 85 26 28 24 26 722 2 2 2 1 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.2 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7	By LTV buckets (mn):	349 67 85 56 28 24 26 722 2 2 1 1 1 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.76.17.2 OM.78.17.1 OM.76.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8	By LTV buckets (mn): → 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % Total o/w > 100 - <=110 % o/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=140 % o/w > 120 - <=150 % o/w > 150 %	349 67 87 85 56 28 24 26 722 22 2 1 1 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.18.1	By LTV buckets (mn): → 0 - <=40 % → 40 - <=50 % > 50 - <=60 % → 50 - <=60 % → 80 - <=80 % → 80 - <=80 % → 90 - <=100 % → 100 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >120 - <=120 % o/w >150 % 18. Breakdown by Type Retail Office	349 67 87 85 56 28 24 26 722 2 2 2 1 1 0 0 0 % Commercial loans 28.7%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.76.17.2 OM.78.17.1 OM.76.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8	By LTV buckets (mn): → 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % Total o/w > 100 - <=110 % o/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=140 % o/w > 120 - <=150 % o/w > 150 %	349 67 87 85 56 28 24 26 722 22 2 1 1 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 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.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=80 % >90 - <=100 % >90 - <=100 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >100 - <=130 % o/w >150 % Is. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry	349 67 87 85 56 28 24 26 722 22 2 1 1 1 0 0 0 % Commercial Ioans 28.7% 40.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.9 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5	By LTV buckets (mn): → 0 - <=40 % → 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=100 % > 100% Total o/w > 200 - <=110 % o/w > 200 - <=120 % o/w > 120 - <=120 %	349 67 87 85 56 28 24 26 722 2 2 1 1 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.4 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.18.1 M.78.18.2 M.78.18.2 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.7	By LTV buckets (mn): → 0 - c=40 % → 40 - c=50 % > 50 - c=60 % → 50 - c=70 % → 70 - c=80 % → 80 - c=90 % → 90 - c=100 % → 100 - c=120 % o/w >120 - c=120 % o/w >120 - c=130 % o/w >120 - c=140 % o/w >120 - c=140 % o/w >120 - c=140 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	349 67 87 85 56 28 24 26 722 2 2 1 1 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 5.7% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.9 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5	By LTV buckets (mn): → 0 - <=40 % → 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=100 % > 100% Total o/w > 200 - <=110 % o/w > 200 - <=120 % o/w > 120 - <=120 %	349 67 87 85 56 28 24 26 722 2 2 1 1 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.5 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 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.78.18.5 M.78.18.7 M.78.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79	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 >100 + <=100 % o/w >100 %	349 67 87 85 56 28 24 25 722 2 2 2 1 1 0 0 % Commercial loans 28.7% 40.6% 0.0% 5.7% 0.0% 0.0% 25.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1	By LTV buckets (mn): → 0 - <=40 %	349 67 87 85 56 28 24 26 722 2 2 1 1 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 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.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 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.78.18.1 M.78.18.5 M.78.18.7 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2	By LTV buckets (mn): >0 < <=40 %	349 67 87 85 56 28 24 26 722 2 2 1 1 1 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.6 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.1 M.78.1	By LTV buckets (mn): ⇒ 0 - c=40 % > 40 - c=50 % > 50 - c=60 % > 50 - c=70 % > 70 - c=80 % > 80 - c=90 % > 90 - c=100 % > 100% Total o/w > 200 - c=120 % o/w > 120 - c=120 %	349 67 85 56 28 24 26 722 2 2 1 1 0 0 0 % Commercial loans % Commercial loans % 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.5 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.4 OM.78.18.4	By LTV buckets (mn): → 0 - <=40 % → 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100% Total a/w >100 - <=110 % o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >130 - <=130 % o/w >150 %	349 67 87 85 56 28 24 25 722 2 2 1 1 0 0 % Commercial loans * Commercial loans * Commercial loans 0 * Commercial loans * Commercial loans 0 * Commercial loans * Commercial loans * Commercial loans 0 * Commercial loans * Commercial loans 	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.8 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.	By LTV buckets (mn): → 0 - c=40 % → 40 - c=50 % > 50 - c=60 % > 50 - c=70 % > 70 - c=80 % > 90 - c=100 % > 100% Total o/w > 200 - c=120 % o/w > 210 - c=120 % o/w > 10 - c=10 %	349 67 87 85 56 28 24 26 722 2 1 1 0 0 0 % Commercial loans % Commercial loans % Commercial loans 28.7% 40.6% 0.0% 0.	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.2 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=100 %	349 67 87 85 56 28 24 25 722 2 1 1 0 0 % Commercial loans 28 .7% 40.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.8 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.5 M.78.18.1 M.78.	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >90 - <=100 % 0/w >100 - <=120 % 0/w >100 - <=120 % 0/w >100 - <=130 % 0/w >100 - <=130 % 0/w >100 - <=130 % 0/w >100 - <=130 % 0/w >100 - <=130 % 0/w >100 -	349 67 87 85 56 28 24 26 722 2 1 1 0 0 0 % Commercial loans % Commercial loans % Commercial loans 28.7% 40.6% 0.0% 0.	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.7 OM.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.7 OM.78.18.7 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.7 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.7 OM.78.18.5 OM.78.18.7 OM.78.18.5 OM.78.18.7 OM.78.7 M.78.7 OM.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7 M.79.7	By LTV buckets (mn):	349 67 87 85 56 28 24 25 722 2 2 1 1 0 0 % Commercial loans % Commercial loans % Commercial loans 28.7% 40.6% 0.0% 0.	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.9 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.10 OM.78.18.1 OM.78.18.5 OM.78	By LTV buckets (mn):	349 67 87 85 56 28 24 26 722 2 1 1 0 0 0 % Commercial loans % Commercial loans 28.7% 40.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.7 M.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.2 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.7 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10	By LTV buckets (mn): >0- <=40 % >40 -<50 % >50 - <=60 % >50 - <=70 % >70 - <80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=10 % o/w O/w =100 % o/w // i/ i = <=0 % o/w // i = <=0 %	349 67 87 85 56 28 24 25 722 2 2 1 1 0 0 % Commercial loans 28 .7% 40.6% 0.0% 0.	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.1 OM.78.18.4 OM.78.18.1 OM.78.18.4 OM.78.18.1 OM.78.18.5 OM.78.18.1 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.5 M.78.5 OM.78.5 M.78.5	By LTV buckets (mn):	349 67 87 85 56 28 24 26 722 2 1 1 0 0 0 % Commercial loans % Commercial loans 28.7% 40.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
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M.78.17.2 M.78.17.3 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 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.4 OM.78.18.15	By LTV buckets (mn); > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 80 - <=90 % > 90 - <=10 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=130 % o/w Office Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Land Property developers / Buding under construction Other Other commercially used a/w Manifoturing and Manual Industries o/w Office and Business o/w Agricultural propersis o/w Office and Business o/w Office and Business	349 67 87 85 56 28 24 26 722 2 1 1 1 0 0 % Commercial loans % Commercial loans % 0 0 % Commercial loans 28.7% 40.6% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%
M.78.17.2 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.78.17.9 M.78.17.9 M.78.17.0 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.4 M.78.18.4 M.78.18.2 M.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.2 OM.78.18.1	By LTV buckets (mn); → 0 - <=40 % > 40 - <=50 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 % > 100 % > 100 % Total o/w > 100 - <=110 % o/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=150 % o/w > 150 %	349 67 87 85 56 28 24 25 722 2 2 1 1 0 0 % Commercial loans % Commercial loans 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 % 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 % 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 % 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 % 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 % 0 % 0 % 0 % 0 % 0 % 0 % % % % % % % %	ND1 ND1 ND1 ND1 ND1 ND1 ND1	9.30% 12.01% 11.83% 7.71% 3.83% 3.37% 3.54% 100.00% 3.05% 0.24% 0.17% 0.09% 0.00%	0.00%

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C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1 HG.1.2	OC Calculation: Actual OC Calculation: Legal minimum	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA
HG.1.2 HG.1.3	OC Calculation: Legal minimum OC Calculation: Committed	ND2
		Index Loans:
		These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity
		depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans:
		The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may
		prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This
		loan type is also offered with interest-only periods.
		Adjustable Rate Mortgages:
		Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the
		loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms –
	Interest Rate Types	as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans:
		The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate
		determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters:
		These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
		(Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate
		increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
HG.1.4		
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What	
HG.1.5	assumptions eg, in terms of prepayments? etc.]	interest rate developments and cannot be anticipated by issuer.
indiais		
	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?	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.
	Etc.]	
HG.1.6		
	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank,
HG.1.7	Livs. Demilion	it is distributed proportionaly by bracket size from 0 to the marginal
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	ווויסעט ערעואן טו טויסונכ מענונס	
	TWe: Frequency and time of last valuation	Minimum once on year for commercial properties. Minimum once every third year for owner occupied
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.
	Evaluis how mostored types are defined whether for anti-territed browing model for the barry of the	
	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		
	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		
HG.2.1	2. Reason for No Data Not applicable for the jurisdiction	Value ND1
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.2.1 OHG.2.2		
OHG.2.3		
16.3.1	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.3.5		
00.5.5		

Image: Notion of the second	E. Optio	nal ECB-ECAIs data				HTT 2020	
Automation Automation 1		Reporting in Domestic Currency	DKK				
Automatical Number Num Num Number Number Num Number Number Number Number Numb		1. Swap Transaction Counterparties					
Automation and program Nov Update state		2. Additional information on the swaps 3. Additional information on the asset distribution					
Automation and program Nov Update state							
Autoiner for an antibal and a second secon		1. Additional information on the programme					
International sympe Automate Alg RESONAL SECTION ALGONAL International sympe Automate Algonal sympe Automate Algonal sympe Internatin Algonal sympe Automate Algonal sympe		Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
1.1.1 Operation Control 1.1.1	E.1.1.2	Servicer	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
International state Anstate Test in the international state 111 Anstate Second S	E.1.1.4	BUS facilitator					
I. 10 Rote BUICONSTRUME 111 Control Matter Application of the State of the	E.1.1.6	Back-up cash manager					
1.1.1 Name and Subject S	E.1.1.7 E.1.1.8	Account bank Standby account bank	Jyske Bank Nordea	3M5E1GQGKL17HI6CPN30 5299000DI3047E2LIV03			
Interfactor Approximation of A sector Approximation of A sector Approximation of A sector Approxima	E.1.1.9	Account bank guarantor					
Alight	E.1.1.11		Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
Automation and the yeage Image: Control of the problem of the pro	OE.1.1.2						
Single Second Secon	OE.1.1.3 OE.1.1.4						
Control of the state	OE.1.1.5						
J. Additional information on the support Top of the processing of the support of the s	OE.1.1.7						
1.1 Cartrephy 1.3 Cartrephy 1.3.1 Cartrephy 1.3.2 Cartrephy 1.3.3 Cartrephy 1.3.4 Cartrephy 1.3.5 Cartrephy 1.3.6 Cartrephy 1.3.7 Cartrephy 1.3.8 Cartrephy 1.3.9 Cartrephy 1.3.10 Cartrephy 1.3	UE.1.1.8	2. Additional information on the swaps					
1.1.1 Contemps 1 1.1.1 Contemps 4 1.1.1 Contemps 4 <td>E.2.1.1</td> <td>Counterparty 1</td> <td>Legal Entity Identifier (LEI)</td> <td>Type of Swap</td> <td></td> <td></td> <td></td>	E.2.1.1	Counterparty 1	Legal Entity Identifier (LEI)	Type of Swap			
1.1.1 Contempri 4 1.1.2 Contempri 4 1.2.3 Contempri 4 1.2.4 Contempri 4 1.2.4	E.2.1.2 E.2.1.3						
12.12 Contrained 12.13 Contrained 12.14 Contrained 12.15 Contrained 12.16 Contrained 12.17 Contrained 12.18 Contrained 12.19 Contrained 12.11 Contrained 12.12 Contrained 12.13 Contrained 12.14 Contrained 12.15 Contrained 12.14 Contrained 12.15 Contrained 12.14 Contrained 12.15 Contrained 12.14 Contrained 12.15 Contrained 12.16 Contrained 12.17 Contrained 12.18 Contrained 12.19 Contrained 12.11 Contrained 12.12 Contrained 12.13 Contrained 12.14 Contrained 12.15 Contrained 12.14 Contrained 12.15 Contrained 12.14 Contrained <td>E.2.1.4</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	E.2.1.4						
1.1.1 Contrapiny 1 1.3.1 Contrapiny 1 1.3.1 Contrapiny 1 1.3.1 Contrapiny 1 1.3.1.2 Contrapiny 1 1.3.1.3 Contrapiny 1 1.3.1.4 Contrapiny 1 1.3.1.5 Contrapiny 1 1.3.1.6 Contrapiny 1 1.3.1.7 Contrapiny 1 1.3.1.8 Contrapiny 1 1.3.1.9 Contrapiny 1 1.3.1 Contrapiny 1	E.2.1.6	Counterparty 6					
1.1.1 Contributy 10 1.1.1 Contributy 11 1.1.2 Contributy 12 1.1.3 Contributy 12 1.1.4 Velocity 12 1.1.5 Contributy 12 1.1.1 Velocity 12 1.1.1 Velocity 12 1.1.1 <td< td=""><td>E.2.1.8</td><td>Counterparty 8</td><td></td><td></td><td></td><td></td><td></td></td<>	E.2.1.8	Counterparty 8					
1.1.1 Contempn 1 1.1.2 Contempn 2 1.1.3 Contempn 2 1.1.2 Contempn 2 1.1.3 Contempn 2 1.1.4 Keinel Media 1.1.5 Contempn 2 1.1.5 Contempn 2 1.1.5 Contempn 2 1.1.5 Contempn 3 1.1.5 Contempn 4 1.1.5 Contempn 4 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
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1.1.1 Contributy 13 1.2.1.2 Contributy 13 1.2.1.3 Contributy 13 1.2.1.4 Contributy 13 1.2.1.5 Contributy 13 1.2.1.2 Contributy 13 1.2.1.3 Contributy 13 1.2.1.4 Contributy 13 1.2.1.5 Contributy 14 1.2.1.6 Contributy 14 1.2.1.7 Contributy 14 1.2.1.1 Vegital Array Second (month) 1.2.1.1 Contributy 15 1.2.1.1 Vegital Array Second (month) 1.2.1.1 Vegital Array Second (month) 1.2.1.1 Vegital Array Second (month) <th>E.2.1.17</th> <th>Counterparty 17</th> <th></th> <th></th> <th></th> <th></th> <th></th>	E.2.1.17	Counterparty 17					
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1.1.12 Contribuinty 12 1.1.13 Contribuinty 12 1.1.14 Contribuinty 12 1.1.15 Contribuinty 12 1.1.14 Contribuinty 12 1.1.15 Contribuinty 12 1.1.14 Contribuinty 12 1.1.15 Contribuinty 11 1.1.15 Contribity 12 1	E.2.1.20	Counterparty 20					
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C1.11 V <td>E.2.1.24</td> <td>Counterparty 24</td> <td></td> <td></td> <td></td> <td></td> <td></td>	E.2.1.24	Counterparty 24					
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	OE.2.1.6						
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£1.2.4 95<±100 days 0.2% 1.2% 0.0% 0.0% 1.6% £1.2.5 > 180 days 0.6% 3.8% 0.0% 0.0% 1.6% 62.1.2 > 0.6% 3.8% 0.0% 0.0% 1.6% 0.5.1.2 5.5.2% 5.5.2% 5.5.2% 5.5.2%	E.3.2.2	30-<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
06.3.21 06.3.22 06.3.23	E.3.2.4	90≺180 days	0.2%	1.2%	0.0%	0.0%	3.6%
05.322	E.3.2.5 OE.3.2.1	>= 180 days	0.6%	3.8%	0.0%	0.0%	3.4%
	OE.3.2.2						
0E274	OE.3.2.4						

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ECBC Label Template Capital Centre B, Q4 2019

(not labeled)

Published 25 February 2020 • Data per 31 December 2019



JYSKE REALKREDIT

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As of 31 December 2019

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X2	Key Concepts Explanation
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Volentary tables	

V1

Regulatory requirement

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

Mandatory tables

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

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

Voluntary tables

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

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

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

Table A. General Issuer Detail

JYSKE REALKREDIT

Key information regarding issuers' balance sheet

(DKKhn averant Tion 1 and Columny ratio)	Q4 2019	Q3 2019	Q2 2019	Q1 2019
(DKKbn – except Tier 1 and Solvency ratio) Total Balance Sheet Assets	384.9	391.6	380.2	363.8
Total Customer Loans(fair value)	338.7	339.8	338.1	303.8
of which: Used/registered for covered bond collateral pool	329.0	326.1	324.5	323.0
Tier 1 Ratio (%)	23.1%	22.2%	21.9%	22.4%
Solvency Ratio (%)	23.1%	22.2%	21.9%	22.4%
Outstanding Covered Bonds (fair value)	339.4	337.5	338.7	336.2
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)	45.8	47.1	46.3	43.5
Net loan losses (Net loan losses and net loan loss provisions)	0.4	0.1	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.0	0.1	0.1	0.1
value of acquired properties / sinps (temporary possessions, end quarter)	0.0	0.1	0.4	0.4
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	329.0	325.6	325.0	323.4
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.1	0.1
- < 1 <= 5 years	0.8	0.8	0.8	0.7
- over 5 years	328.2	324.8	324.2	322.6
Currency	0.0	0.0	0.0	0.0
- DKK	328.9	325.4	324.9	323.3
- EUR	0.1	0.1	0.1	0.1
- USD	0.0	0.0	0.0	0.0
- Other	0.0	0.0	0.0	0.0
customer type	0.0	0.0	0.0	0.0
- Residential (owner-occ., private rental, corporate housing, holiday	237.5	235.1	233.9	232.1
houses)				
- Commercial (office and business, industry, agriculture, manufacture,	42.9	41.9	42.0	41.2
social and cultural, ships)				
- Subsidised	48.6	48.6	49.1	50.0
eligibility as covered bond collateral	329.0	325.6	325.0	323.4
Non-performing loans (See definition in table X1)	0.1	0.2	0.2	0.1
Loan loss provisions (sum of total individual and group wise loss provisions, end of	0.2	0.4	0.4	0.4
quarter)	0.3	0.4	0.4	0.4

Table G1.1 – General cover pool information

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DKKbn / Percentage of nominal outstanding	Q4 2019	Q3 2019	Q2 2019	Q1 2019	
Nominal cover pool (total value)		6.5	7.5	8.8	8
Transmission or liquidation proceeds to CB holders	0.0	0.0	0.0	0.	
Overcollateralisation		1.1	1.3	1.9	1.
Overcollateralisation ratio	Total	0.2	0.2	0.3	0.
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0
Nominal value of outstanding CBs		5.4	6.2	6.9	7.
	 hereof amount maturing 0-1 day 	0.0	0.0	0.0	0.
Proceeds from senior secured debt		0.0	0.0	0.0	0.
Proceeds from senior unsecured debt		0.0	0.0	0.0	0.
Tier 2 capital		0.0	0.0	0.0	0.
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.
Core tier 1 capital invested in gilt-edged securities		1.1	1.3	1.9	1.
Total capital coverage (rating compliant capital)		1.1	1.3	1.9	1.
		0.0	0.0	0.0	0.
Loan loss provisions (cover pool level - shown in Ta	0.9	1.7	1.8	1.	

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2019	Q3 2019	Q2 2019	Q1 2019
Nominal value of outstanding CBs		5.4	6.2	8.7	0.0
Fair value of outstanding CBs (marked value)		5.8	6.6	9.3	0.0
Maturity of issued CBs	0-1 day		-	-	-
	1 day – < 1 year	0.4	0.3	0.5	-
	1 year		-		
	> 1 and \leq 2 years	0.3	0.5	0.6	-
	> 2 and \leq 3 years	0.0	0.4	1.1	-
	> 3 and \leq 4 years	0.2	0.2	0.4	-
	> 4 and ≤ 5 years	0.0	0.0	0.0	-
	5-10 years	0.2	0.2	0.3	-
	10-20 years	4.8	5.1	6.3	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	11.8%	18.5%	20.5%	0.0%
	Annuity	88.2%	81.5%	79.5%	0.0%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	29.7%	35.8%	44.8%	0.0%
	Floating rate (Floating rate constant for less than 1 year)	3.5%	2.6%	1.2%	0.0%
	Capped floating rate	66.8%	61.6%	54.0%	0.0%
Currency denomination profile of issued CBs	DKK	5.8	6.6	9.3	-
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	0%
CRD compliant		74%	74%	65%	0%
Eligible for central bank repo		100%	100%	100%	0%
Rating	Moody's	-	-	-	0
	S&P	AAA	AAA	AAA	0
	Fitch	-	-	-	0
		0	0		

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

Table C2 1a Access other than the lean portfolio	in the cover need
Table G2.1a - Assets other than the loan portfolio	III the cover poor

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	1.1	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	0.8	-	-	-	-	-	-	-	-	-
>1- <u>< 5</u> years	0.2	-	-	-	-	-	-	-	-	-
> 5 years	0.0	-	-	-	-	-	-	-	-	-
Total	1.1	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset A		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	1.1	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.1	-	-	-	-	-	-	-	-	-

Issue adherence

х

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	0.8	0.2	0.0	1.1
Exposure to credit institute credit quality step 2			-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0.8	0.2	0.0	1.1

 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)

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

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)	5.4
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

Table G3 – Legal ALM (balance principle) adherence¹

General balance principle

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

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

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

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



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

Table M1/B1

Number	Number of loans by property category											
						Manufacturing						
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural			
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total	
Total	6,475	709	234	59	196	18	91	-	30	-	7,812	
In %	82.9%	9.1%	3.0%	0.8%	2.5%	0.2%	1.2%	0.0%	0.4%	0.0%		

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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	3.9	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.4
In %	72.4%	5.0%	2.6%	1.1%	5.5%	0.8%	9.3%	0.0%	3.3%	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	4.2	0.4	0.3	0.1	0.2	0.2	5.4
In %	78.1%	7.5%	5.1%	2.7%	3.0%	3.7%	

Table M4a/B4a

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

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					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	1.7	1.2	0.7	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Cooperative Housing	0.0	0.0	0.0	-	-	-	-	-	-	-
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	-	-	-	-	-	-	-	-	-	-
Total	2.3	1.6	0.9	0.3	0.2	0.1	0.0	0.0	0.0	0.1

Table M4b/B4b

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

					Per cen	it				
	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	42.6%	30.7%	16.7%	4.3%	2.6%	0.8%	0.6%	0.5%	0.4%	0.8%
Holiday houses	42.9%	32.9%	16.9%	3.7%	1.9%	0.6%	0.5%	0.3%	0.2%	0.3%
Subsidised Housing	72.6%	20.5%	4.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	1.7%
Cooperative Housing	76.4%	17.0%	6.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	49.4%	25.5%	16.7%	3.3%	2.2%	0.8%	0.7%	0.6%	0.3%	0.6%
Manufacturing and Manual Industries	27.3%	11.0%	11.1%	12.9%	11.4%	5.0%	5.0%	5.0%	5.0%	6.4%
Office and Business	27.3%	27.1%	23.5%	10.9%	6.1%	1.9%	1.1%	0.7%	0.3%	1.1%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	17.2%	16.6%	17.5%	14.2%	11.4%	4.7%	0.1%	3.8%	4.8%	9.7%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	41.8%	29.1%	16.9%	5.1%	3.1%	1.0%	0.7%	0.6%	0.5%	1.1%

Table M4c/B4c

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

					Per cen	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.3	0.9	1.2	0.5	0.4	0.1	0.1	0.1	0.1	0.2	54.4%
Holiday houses	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0%
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	-	0.0	0.0	-	0.0	18.0%
Cooperative Housing	0.0	0.0	0.0	-	-	-	-	-	-	-	16.1%
Private rental	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.1%
Manufacturing and Manual Industries	0.0	0.0	-	-	0.0	-	-	-	-	0.0	77.8%
Office and Business	0.0	0.0	0.1	0.2	0.1	0.1	0.0	0.1	0.0	0.0	69.5%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.1	-	-	-	0.0	68.3%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	0.5	1.1	1.5	0.8	0.5	0.3	0.1	0.2	0.1	0.3	54.7%

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	7.3%	22.5%	31.5%	12.5%	10.2%	3.3%	2.7%	2.3%	1.8%	6.0%	54.4%
Holiday houses	4.7%	23.3%	36.7%	15.0%	8.7%	3.3%	2.2%	3.4%	0.6%	2.0%	53.0%
Subsidised Housing	68.1%	19.7%	8.1%	0.2%	0.8%	0.0%	1.3%	0.0%	0.0%	1.7%	18.0%
Cooperative Housing	69.8%	15.5%	14.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.1%
Private rental	17.3%	26.7%	25.6%	9.4%	5.7%	2.1%	0.3%	6.3%	2.5%	4.1%	48.1%
Manufacturing and Manual Industries	10.2%	16.3%	0.0%	0.0%	22.1%	0.0%	0.0%	0.0%	0.0%	51.4%	77.8%
Office and Business	3.0%	6.2%	10.5%	41.3%	10.9%	10.6%	2.0%	11.8%	0.3%	3.4%	69.5%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.9%	20.0%	18.8%	1.2%	5.8%	33.3%	0.0%	0.0%	0.0%	20.0%	68.3%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	9.4%	20.9%	28.0%	14.2%	9.5%	4.7%	2.3%	3.3%	1.5%	6.1%	54.7%

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Table M5/B5 - Total

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Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	1.1	1.0	0.2	0.7	0.8	0.0	3.9
Holiday houses	0.1	0.1	0.0	0.0	0.0	-	0.3
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	-	0.1
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	-	0.1
Private rental	0.1	0.0	0.0	0.1	0.1	-	0.3
Manufacturing and Manual							
Industries	0.0	-	0.0	0.0	0.0	-	0.0
Office and Business	0.3	0.0	0.0	0.1	0.0	-	0.5
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.0	0.0	0.0	0.1	0.1	-	0.2
Other	-	-	-	-	-	-	-
Total	1.8	1.2	0.3	1.1	1.0	0.0	5.4

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

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	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.0	-	-	-	-	-	-	-	-	-	0.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.1	-	0.0	-	-	-	0.1
 rate fixed ≤ 1 year 	-	-	-	-	-	-	-	-	-	-	-
 rate fixed > 1 and ≤ 3 years 	-	-	-	-	-	-	-	-	-	-	-
 rate fixed > 3 and ≤ 5 years 	-	-	-	-	0.1	-	0.0	-	-	-	0.1
 rate fixed > 5 years 	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	-	-	0.1	-	0.0	-	-	-	0.2

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

Table M7/B7

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.6	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.9
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.1	0.0	0.5	-	0.0	-	0.6
 rate fixed ≤ 1 year 	-	-	-	-	-	-	0.0	-	-	-	0.0
 rate fixed > 1 and ≤ 3 years 	-	-	-	-	0.0	-	0.0	-	-	-	0.0
 rate fixed > 3 and ≤ 5 years 	-	-	-	-	0.1	0.0	0.4	-	0.0	-	0.5
 rate fixed > 5 years 	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.2	0.2	0.0	0.0	0.1	0.0	0.0	-	0.0	-	3.6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.8	0.3	0.1	0.1	0.2	0.0	0.5	-	0.2	-	5.2

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 cult		Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.6	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.9
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.2	0.0	0.5	-	0.0	-	0.6
- rate fixed ≤ 1 year	-	-	-	-	-	-	0.0	-	-	-	0.0
 rate fixed > 1 and ≤ 3 years 	-	-	-	-	0.0	-	0.0	-	-	-	0.0
 rate fixed > 3 and ≤ 5 years 	-	-	-	-	0.1	0.0	0.5	-	0.0	-	0.6
 rate fixed > 5 years 	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.3	0.2	0.0	0.0	0.1	0.0	0.0	-	0.0	-	3.7
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.9	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.4

Table M9/B9

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

3.9

0.3

0.1

Manufacturing Subsidised and Manual Office and Social and Owner-occupied Cooperative homes Holiday houses Housing Housing Private rental Industries Business Agriculture cultural purposes Other Total < 12 months 0.0 0.0 0.0 0.0 \geq 12 - \leq 24 months 0.0 0.0 0.0 0.0 0.0 0.0 0.0 ≥ 24 - ≤ 36 months 0.0 0.0 0.0 ≥ 36 - ≤ 60 months 0.0 0.0 0.0 0.0 0.0 0.1 0.2 ≥ 60 months 3.9 0.3 0.1 0.1 0.3 0.0 0.5 0.0 5.2

0.3

0.0

0.5

0.1

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0.2

5.4

Table M10/B10

Total

Lending by remain ing maturity, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	Iral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 5 - ≤ 10 Years	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.3
≥ 10 - ≤ 20 Years	3.8	0.3	0.1	0.0	0.2	0.0	0.5	-	0.0	-	4.9
≥ 20 Years	-	-	-	-	0.0	-	0.0	-	0.1	-	0.2
Total	3.9	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.4

Table M11/B11

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	houses Housing Housing Private rental Industries Business Agriculture cultural pur						ural purposes	Other	Total
90 day NPL	1.24	1.07	-	-	0.15	-	-	-	-	-	0.91
Note: 90-days arrear as	of 03 2019 (See definiti	on in table X1)									

Note: 90-days arrear as of Q3 2019 (See definition in table X1)

Table M11a/B11a

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultur	al purposes	Other	Total
90 day NPL	1.57	1.40	-	-	0.19	-	-	0.19	-	-	1.21
Note: 90-days arrear as of Q3 2019 (See definition in table X1)											

Table M11b/B11b

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
< 60per cent LTV	1.25	1.17	-	-	0.19	-	-	0.19	-	-	0.98
60-69.9 per cent LTV	0.12	0.11	-	-	-	-	-	-	-	-	0.09
70-79.9 per cent LTV	0.08	0.06	-	-	-	-	-	-	-	-	0.06
80-89.9 per cent LTV	0.05	0.03	-	-	-	-	-	-	-	-	0.03
90-100 per cent LTV	0.03	0.02	-	-	-	-	-	-	-	-	0.02
>100 per cent LTV	0.04	0.01	-	-	-	-	-	-	-	-	0.03

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	30.5	1.5	-	-	-1.8	-	163.2	-	0.3	-	193.9

Table M12a/B12a

Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Total realised losses, %	0.57	0.03	-	-	-0.03	-	3.02	-	0.01	-	3.59

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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	r
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	' · Retail/shop	
	 Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships 	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date Standard in Table A is 90 day arrear.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	Commercial bank CB issuers adhere to the Basel definition of NPL. 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	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 e part of the cover pool.	
assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
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?	1 The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

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Table X2

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Key Concepts Explanation

Issuer specific (N/A for some issuers)

Guaranteed loans (if part of the cover pool)	
How are the loans guaranteed?	
Please provide details of guarantors	
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007
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.
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a Example 0 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 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 C-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 C-2 571,429 285,714 142,857 C-2 Example 2 Example 2 Example the 1.000.000 is distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75
	Loan-to-value (discrete/"Sidste krone" distribution) 0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100
	1,000,000

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General explanation	and a start water to be a start				
Table A	General practice in Danish market				
Fotal Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value				
Fotal Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value				
Fier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations				
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations				
Dutstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)				
Dutstanding 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)				
Suarantees (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.				
Fotal 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				
oan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts				
quarter)					

General explanation	General practice in Danish market
Table G1.1	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
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.	
	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.	
Specific balance principle	All borrower payments of interest and principal match the interest and principal payments to investors exactly (borrower payments fail due one day prior to the payments to investors). Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down.	
	Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.	

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

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

General explanation	General practice in Danish market
Table M6-M8	
Index Loans	These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan ype was
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
Adjustable Rate Mortgages	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised.
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan
Other	Any other loan types, which not comply with the above mentioned.
General explanation	General practice in Danish market
Table M9-10	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