# Harmonised Transparency Template

## 2020 Version

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



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

Worksheet E: Optional ECB-ECAIs data



### A. Harmonised Transparency Template - General Information

	ionised Transparency Template				
	Reporting in Domestic Currency	DKK			
	CONTENT OF TAB A <u>1. Basic Facts</u>				
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_	<u>4. References to Capital Requirements Regulation (CRR) 129(7)</u> <u>5. References to Capital Requirements Regulation (CRR) 129(1)</u> <u>6. Other relevant information</u>				
ield	1. Basic Facts	• •			
i <b>mber</b> i.1.1.1	Country	Denmark			
i.1.1.2 i.1.1.3	Issuer Name Link to Issuer's Website	Jyske Realkredit A/S www.jyskerealkredit.com			
6.1.1.4 G.1.1.1	Cut-off date Optional information e.g. Contact names	31-12-2019 Contact			
G.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
G.1.1.3 G.1.1.4					
G.1.1.5					
G.1.1.6 G.1.1.7					
G.1.1.8	2. Regulatory Summary				
5.2.1.1 5.2.1.2	UCITS Compliance (Y/N) CRR Compliance (Y/N)	Y Y			
6.2.1.3	LCR status	Link			
G.2.1.1 G.2.1.2					
G.2.1.3					
G.2.1.4 G.2.1.5					
G.2.1.6	3. General Cover Pool / Covered Bond Information				
5.3.1.1	1.General Information Total Cover Assets	Nominal (mn) 308,655			
6.3.1.2 G.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	290,311			
G.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
G.3.1.3 G.3.1.4					
3.3.2.1	2. Over-collateralisation (OC) OC (%)	Legal / Regulatory 8.0%	Actual 6.3%	Minimum Committed 0.0%	Purpose ND1
G.3.2.1 G.3.2.2	Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)	ND1 % of Risk Weigthed Assets	% of lending		
G.3.2.3	optional monitation e.g. oc (m v basis)	a of hisk weighted rise to	Non tending		
G.3.2.4 G.3.2.5					
G.3.2.6	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
3.3.3.1 3.3.3.2	Mortgages Public Sector	290,311 0		94.1% 0.0%	
G.3.3.3	Shipping	0		0.0%	
3.3.3.4 3.3.3.5	Substitute Assets Other	18,343 0		5.9%	
3.3.3.6 G.3.3.1	То	tal 308,655		100.0%	
G.3.3.2					
)G.3.3.3 )G.3.3.4					
G.3.3.5 G.3.3.6					
5.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)	Contractual 24.49	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepayme
	Residual Life (mn)				
	By buckets:	20.207			
5.3.4.2 5.3.4.3	0 - 1 Y 1 - 2 Y	20,207 11,323	ND1 ND1	6.5% 3.7%	
5.3.4.4 5.3.4.5	2 - 3 Y 3 - 4 Y	9,496 8,941	ND1 ND1	3.1%	
5.3.4.6 5.3.4.7	4 - 5 Y 5 - 10 Y	9,179 57,304	ND1 ND1	3.0% 18.6%	
5.3.4.8	10+ Y	192,204	ND1	62.3%	
G.3.4.9 G.3.4.1	То	tal 308,655	0	100.0%	0
G.3.4.2 G.3.4.3					
G.3.4.4					
G.3.4.5 G.3.4.6					
G.3.4.7					
G.3.4.8					
G.3.4.10	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
3.3.5.1	Weighted Average life (in years)	10.93	ND1		
3.3.5.2	Maturity (mn) By buckets:				
G.3.5.3	0 - 1 Y 1 - 2 Y	58,401 41,071	ND1 ND1	20.1% 14.1%	
3.3.5.4 3.3.5.5	2 - 3 Y	34,089	ND1	11.7%	
3.3.5.6 3.3.5.7	3 - 4 Y 4 - 5 Y	17,973 12,218	ND1 ND1	6.2% 4.2%	
6.3.5.8	5 - 10 Y	19,787	ND1	6.8%	
3.3.5.9 .3.5.10	10+ Y To	106,772 tal 290,311	ND1 0.00	36.8% 100.0%	0.00
G.3.5.1		,			
G.3.5.2 G.3.5.3					
G.3.5.4 G.3.5.5					
G.3.5.6					
)G.3.5.7 )G.3.5.8					

OG.3.5.7 OG.3.5.8 OG.3.5.9 OG.3.5.10

G.3.6.1	6. Cover Assets - Currency EUR	Nominal [before hedging] (mn) 108	Nominal [after hedging] (mn) 108	% Total [before] 0.0%	% Total [after] 0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7 G.3.6.8	DKK GBP	290,203 0	290,203 0	100.0% 0.0%	100.0% 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 G.3.6.16	SGD USD	0 0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Tot		290,311	100.0%	100.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4 OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
6271	7. Covered Bonds - Currency EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after] 0.0%
G.3.7.1 G.3.7.2	AUD	22,055 0	108 0	7.6% 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 GBP	268,256	290,203	92.4%	100.0%
G.3.7.8 G.3.7.9	GBP HKD	0 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 G.3.7.16	SGD USD	0 0	0	0.0%	0.0%
G.3.7.16 G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Tot		290,311	100.0%	100.0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4 OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
G.3.8.1	8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 243,720	Nominal [after hedging] (mn) 243,720	% Total [before] 84.0%	% Total [after] 84.0%
G.3.8.2	Floating coupon	46,591	46,591	16.0%	16.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	То	tal 290,311	290,311	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.3 OG.3.8.4 OG.3.8.5	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1	Cash	0		0.0%	
OG.3.8.3 OG.3.8.4 OG.3.8.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks				
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions	0 0 700 17,221		0.0% 0.0% 3.8% 93.9%	
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other	0 0 700 17,221 422		0.0% 0.0% 3.8% 93.9% 2.3%	
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To	0 0 700 17,221 422 tal 18,343		0.0% 0.0% 3.8% 93.9%	
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 OG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov	0 0 700 17,221 422 tal 18,343 ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To	0 0 700 17,221 422 tal 18,343 ts ND1 i ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
0G.3.8.3 0G.3.8.4 0G.3.8.5 0G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 0G.3.9.1 0G.3.9.2	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quas	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
0G.3.8.3 0G.3.8.4 0G.3.8.5 0G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 0G.3.9.1 0G.3.9.2 0G.3.9.2	Cash Exposures to/guaranteed by governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1 ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
06.3.8.3 06.3.8.4 06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.5 6.3.9.6 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.4	Cash Exposures to/guaranteed by governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1 ts ND1 ts ND1 ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
0G.3.8.3 0G.3.8.4 0G.3.8.5 0G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 0G.3.9.1 0G.3.9.2 0G.3.9.2	Cash Exposures to/guaranteed by governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1 ts ND1 ts ND1 ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
06.3.8.3 06.3.8.4 06.3.8.4 06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.4 0.6.3.9.1 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.4	Cash Exposures to/guaranteed by governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1 ts ND1 ts ND1 ts ND1 ts ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
06.3.8.3 06.3.8.4 06.3.8.5 06.3.9.1 6.3.9.2 6.3.9.4 6.3.9.4 6.3.9.5 06.3.9.1 06.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.4 06.3.9.3 06.3.9.5 06.3.9.6	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or a/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 i ts ND1 ts ND1 ts ND1 ts ND1 s ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
0G.3.8.3 0G.3.8.4 0G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 0G.3.9.1 0G.3.9.2 0G.3.9.3 0G.3.9.3 0G.3.9.4 0G.3.9.3 0G.3.9.4 0G.3.9.5 0G.3.9.4 0G.3.9.5 0G.3.5 0G.3.5 0G.3.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU getty or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 its ND1 its ND1 ts ND1 ss ND1 ss ND1 ss ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
063.8.3 063.8.4 063.8.4 063.8.5 063.8.5 063.9.1 063.9.2 063.9.4 063.9.5 063.9.1 063.9.2 063.9.3 063.9.4 063.9.5 063.9.5 063.9.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or a/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 is ND1 is ND1 ss ND1 ss ND1 ss ND1 ss ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
06.3.8.3 06.3.8.4 06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.5 6.3.9.5 6.3.9.5 0.6.3.9.1 06.3.9.2 06.3.9.3 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.5 06.3.9.5 06.3.9.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU getty or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 its ND1 its ND1 ts ND1 ss ND1 ss ND1 ss ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
OG.3.8.3         OG.3.8.4           OG.3.8.5         OG.3.8.5           G.3.9.1         G.3.9.2           G.3.9.3         G.3.9.4           OG.3.9.1         OG.3.9.1           OG.3.9.2         OG.3.9.3           OG.3.9.3         OG.3.9.4           OG.3.9.4         OG.3.9.5           OG.3.9.5         OG.3.9.6           OG.3.9.6         OG.3.9.7           OG.3.9.7         OG.3.9.8           OG.3.9.9         OG.3.9.10           OG.3.9.10         OG.3.9.11	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU getty or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 its ND1 its ND1 ts ND1 ss ND1 ss ND1 ss ND1		0.0% 0.0% 3.8% 93.9% 2.3%	
063.8.3 063.8.4 063.8.4 063.8.5 063.8.5 063.9.1 063.9.2 063.9.4 063.9.3 063.9.4 063.9.3 063.9.3 063.9.5 063.9.5 063.9.6 063.9.7 063.9.8 063.9.9	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU graty countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w Hird-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 ts ND1 ts ND1 ts ND1 s ND1 s ND1 s ND1 s ND1 s ND1 s ND1		0.0% 0.0% 3.8% 93.9% 2.3% 100.0%	
06.3.8.3         003.8.4           06.3.8.5         003.8.4           06.3.8.5         003.8.4           06.3.9.1         06.3.9.1           06.3.9.2         06.3.9.1           06.3.9.3         06.3.9.3           06.3.9.5         06.3.9.5           06.3.9.6         06.3.9.7           06.3.9.1         06.3.9.9           06.3.9.1         06.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU getty or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank	0 0 700 17,221 422 tal 18,343 ts ND1 its ND1 its ND1 ts ND1 ss ND1 ss ND1 ss ND1		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% <b>% Substitute Assets</b> 100.0%	
06.3.8.3         006.3.8.4           06.3.8.4         006.3.8.4           06.3.8.4         006.3.8.4           06.3.9.1         006.3.9.4           06.3.9.2         006.3.9.1           006.3.9.3         006.3.9.2           006.3.9.4         006.3.9.5           006.3.9.5         006.3.9.5           006.3.9.4         006.3.9.5           006.3.9.5         006.3.9.5           006.3.9.4         006.3.9.1           006.3.9.3         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1           006.3.9.1         006.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other To o/w EU gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CdS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CdS2) gvts or quasi gov o/w third-party countries Credit Quality Step 1 (CdS1) gvts or quasi gov o/w EU central bank o/w Hird-party countries Credit Quality Step 1 (CdS1) gvts or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CdS1) gvts or quasi gov o/w EU central bank o/w CdS1 credit institution o/w third-party countries Credit Quality Step 2 (CdS2) gvts bank o/w CdS1 credit institution o/w CdS1 credit institution o/w CdS1 credit institution o/w CdS1 credit institution o/w CdS2 credit institution Eu (Country of Issuer) Eurozone	0 0 700 17,221 422 tal 18,343 ts ND1 i ND1 is ND1 ts ND1 s S		0.0% 0.0% 3.3% 93.9% 2.3% 100.0% 500.0%	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.5           0.6.3.8.5         06.3.9.1           6.3.9.2         0.5.3.9.3           6.3.9.3         0.6.3.9.1           06.3.9.4         0.6.3.9.2           06.3.9.3         0.6.3.9.3           06.3.9.4         0.6.3.9.3           06.3.9.3         0.6.3.9.3           06.3.9.4         0.6.3.9.3           06.3.9.3         0.6.3.9.3           06.3.9.4         0.6.3.9.3           06.3.9.3         0.6.3.9.3           06.3.9.3         0.6.3.9.3           06.3.9.3         0.6.3.9.3           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Definition of the second of the s	0 0 700 17,221 422 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 16 ND1 16 ND1 18,343 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.00% 0.00%	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.4           06.3.8.4         06.3.8.4           06.3.9.1         06.3.9.3           06.3.9.4         6.3.9.5           06.3.9.3         06.3.9.3           06.3.9.4         06.3.9.3           06.3.9.5         06.3.9.3           06.3.9.5         06.3.9.5           06.3.9.5         06.3.9.5           06.3.9.4         06.3.9.7           06.3.9.8         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.2         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU grvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU central bank o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w CQS1 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w CQS2 credit institution o/w CQS2 credit institution Domestic (Country of Issuer) Eurozone Rest of European Lonomic Rea (not member of EU)	0 0 700 17,221 422 tal 18,343 is ND1 is ND1 is ND1 is ND1 is ND1 s N		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00%	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.5           0.6.3.8.5         06.3.9.1           6.3.9.2         0.5.3.9.1           6.3.9.3         0.6.3.9.2           06.3.9.4         0.6.3.9.2           06.3.9.3         0.6.3.9.3           06.3.9.4         0.6.3.9.3           06.3.9.3         0.6.3.9.4           06.3.9.4         0.6.3.9.3           06.3.9.5         0.6.3.9.3           06.3.9.4         0.6.3.9.3           06.3.9.5         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.2         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1         0.6.3.9.1           06.3.9.1 <td>Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Dther To a/w EU gets or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gets or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gets or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w third-party countries Credit Quality Step 1 (CQS1) central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bankstitution 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland</td> <td>0 0 7000 17,221 422 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 16 ND1 18,343 0 0 0 0 0 0</td> <td></td> <td>0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 500.0% 500.0% 0.00% 0.00% 0.00% 0.00%</td> <td></td>	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Dther To a/w EU gets or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gets or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gets or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w third-party countries Credit Quality Step 1 (CQS1) central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bankstitution 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland	0 0 7000 17,221 422 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 16 ND1 18,343 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 500.0% 500.0% 0.00% 0.00% 0.00% 0.00%	
0G.3.8.3 0G.3.8.4 0G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.9 OG.3.9.10 OG.3.9.11 OG.3.9.12 OG.3.9.2 OG.3.2 OG.3.9.2 OG	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU grvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU central bank o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w CQS1 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w CQS2 credit institution o/w CQS2 credit institution Domestic (Country of Issuer) Eurozone Rest of European Lonomic Rea (not member of EU)	0 0 700 17,221 422 tal 18,343 is ND1 is ND1 is ND1 is ND1 is ND1 s N		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 100.0% 0.00% 0.00% 0.00%	
OG.3.8.3           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           G.3.9.5           G.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.9           OG.3.9.10           OG.3.9.11           OG.3.9.12           G.3.10.1           G.3.10.3           G.3.10.4           G.3.10.5           G.3.10.6           G.3.10.7           G.3.10.8	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other o/w EU gorts or quasi o/w third-party countries Credit Quality Step 1 (CQS1) gorts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gorts or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w CQS2 credit institution o/w CQS2 credit institution institution Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	0 0 700 17,221 422 5 ND1 5 ND1		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.3         06.3.8.3           06.3.8.4         06.3.8.4           06.3.8.4         06.3.8.4           06.3.9.1         06.3.9.3           06.3.9.4         6.3.9.4           06.3.9.3         06.3.9.4           06.3.9.3         06.3.9.3           06.3.9.4         06.3.9.3           06.3.9.5         06.3.9.4           06.3.9.4         06.3.9.3           06.3.9.5         06.3.9.3           06.3.9.6         06.3.9.3           06.3.9.7         06.3.9.4           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.10.2           06.3.10.2         06.3.10.2           06.3.10.5         06.3.10.5           06.3.10.7         06.3.10.9	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To o/w EU grvts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov o/w EU central bank o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov o/w EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w CQS2 credit institution <b>10. Substitute Assets - Country</b> Damestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan	0 0 700 17,221 422 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 16 ND1 17 ND1 18 3 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.5           06.3.8.4         06.3.9.3           0.3.9.2         0.3.9.3           0.3.9.4         0.6.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.3         0.06.3.9.3           0.6.3.9.3         0.06.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.5         0.6.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.3         0.06.3.9.1           0.6.3.9.3         0.06.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.10.2           0.3.10.4         0.6.3.10.8           0.3.10.8         0.3.10.8           0.3.10.8         0.3.10.8	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gets or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) gets or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) gets or quasi gov o/w EU central bank o/w to EU central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 1 (CQS1) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w third-party countries Credit Quality Step 2 (CQS2) central bank o/w CQS1 credit institution o/w CQS2 credit institution	0 0 700 17,221 422 18,343 is ND1 is ND1 is ND1 is ND1 is ND1 s ND1		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 100.0% 5.00% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.3 06.3.8.4 06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.2 6.3.9.4 6.3.9.5 06.3.9.4 06.3.9.2 06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.5 06.3.9.5 06.3.9.5 06.3.9.1 06.3.10.10 06.3.10.10000000000000000000000000000000	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other o/w EU grts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) grts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) grts or quasi gov o/w EU grts or quasi gov o/w EU centrol bank o/w EU centrol bank o/w third-party countries Credit Quality Step 2 (CQS2) grts or quasi gov o/w EU centrol bank o/w EU centrol bank o/w CQS1 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) grts or gov Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada japan Korea Newz Zealand	0 0 700 17,221 422 53 55 55 55 55 55 55 55 55 55 55 55 55		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.505 100.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.5           0.6.3.8.4         06.3.9.1           6.3.9.2         0.5.9.3           6.3.9.4         0.6.3.9.1           0.6.3.9.4         0.6.3.9.2           0.6.3.9.3         0.6.3.9.2           0.6.3.9.4         0.6.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.3         0.6.3.9.3           0.6.3.9.4         0.6.3.9.3           0.6.3.9.5         0.6.3.9.3           0.6.3.9.4         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1           0.6.3.9.1         0.6.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Definition of the second of the s	0 0 7000 17,221 422 18,343 15 ND1 15 ND1 15 ND1 5 ND1 6 ND1 6 ND1 6 ND1 7 ND1 7 ND1 8 ND1 7 ND1 8 ND1 9		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.8.3 06.3.8.4 06.3.8.5 6.3.9.1 6.3.9.2 6.3.9.2 6.3.9.4 6.3.9.5 06.3.9.4 06.3.9.2 06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.5 06.3.9.5 06.3.9.5 06.3.9.1 06.3.10.10 06.3.10.10000000000000000000000000000000	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other o/w EU grts or quasi gov o/w third-party countries Credit Quality Step 1 (CQS1) grts or quasi gov o/w third-party countries Credit Quality Step 2 (CQS2) grts or quasi gov o/w EU grts or quasi gov o/w EU centrol bank o/w EU centrol bank o/w third-party countries Credit Quality Step 2 (CQS2) grts or quasi gov o/w EU centrol bank o/w EU centrol bank o/w CQS1 credit institution o/w third-party countries Credit Quality Step 2 (CQS2) grts or gov Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada japan Korea Newz Zealand	0 0 700 17,221 422 53 55 55 55 55 55 55 55 55 55 55 55 55		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.505 100.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
OG.3.8.3           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           G.3.9.5           G.3.9.6           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.9           OG.3.9.10           OG.3.9.11           OG.3.9.12           G.3.10.1           G.3.10.3           G.3.10.4           G.3.10.10           G.3.10.11           G.3.10.12           G.3.10.13           G.3.10.14           G.3.10.15	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 17 ND1 18,343 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
OG.3.8.3           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           G.3.9.5           G.3.9.6           OG.3.9.3           OG.3.9.3           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.10           OG.3.9.10           OG.3.9.11           G.3.10.1           G.3.10.1           G.3.10.10           G.3.10.10           G.3.10.10           G.3.10.11           G.3.10.11           G.3.10.12           G.3.10.13           G.3.10.13           G.3.10.14           G.3.10.15           G.3.10.16	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to credit institutions Other To a/w EU gets or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quas gov a/w EU central bank a/w Hird-party countries Credit Quality Step 2 (CQS2) gvts or quas gov a/w EU central bank a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS1 credit institution a/w CQS2 credit institution b/w CQS2 credit institution a/w Euconomic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 16 ND1 17 ND1 18,343 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
OG.3.8.3           OG.3.8.4           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           OG.3.9.3           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.10           OG.3.9.11           OG.3.9.10           OG.3.10.10           G.3.10.10           G.3.10.10           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           G.3.10.15           G.3.10.16	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 17 ND1 18,343 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
OG.3.8.3           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           G.3.9.3           G.3.9.4           G.3.9.5           G.3.9.6           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.7           OG.3.9.7           OG.3.9.10           OG.3.9.11           G.3.10.1           G.3.	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 15 ND1 16 ND1 17 ND1 18,343 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
OG.3.8.3           OG.3.8.4           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           OG.3.9.3           OG.3.9.3           OG.3.9.3           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.8           OG.3.9.9           OG.3.9.10           OG.3.9.11           OG.3.9.12           G.3.10.1           G.3.10.3           G.3.10.4           G.3.10.5           G.3.10.6           G.3.10.7           G.3.10.8           G.3.10.10           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.3.10.2           G.3.10.14           G.3.10.15           G.3.10.16           OG.3.10.2           G.3.10.2           G.3.10.2           G.3.10.2	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 19 19 10 10 10 10 10 10 10 10 10 10		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
OG.3.8.3           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           G.3.9.3           G.3.9.4           G.3.9.5           G.3.9.6           OG.3.9.1           OG.3.9.2           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.7           OG.3.9.7           OG.3.9.10           OG.3.9.11           G.3.10.1           G.3.	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 19 19 10 10 10 10 10 10 10 10 10 10		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
06.3.8.3         06.3.8.4           06.3.8.4         06.3.8.4           06.3.8.4         06.3.8.5           06.3.9.2         6.3.9.3           6.3.9.4         6.3.9.3           06.3.9.4         06.3.9.2           06.3.9.4         06.3.9.2           06.3.9.4         06.3.9.3           06.3.9.4         06.3.9.4           06.3.9.5         06.3.9.4           06.3.9.4         06.3.9.1           06.3.9.5         06.3.9.1           06.3.9.4         06.3.9.1           06.3.9.5         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.9.1           06.3.9.1         06.3.10.1           06.3.10.1         06.3.10.1           06.3.10.1         06.3.10.1           06.3.10.1         06.3.10.1           06.3.10.1         06.3.10.2           06.3.10.1         06.3.10.2           06.3.10.2         06.3.10.4           06.3.10.4         06.3.10.2           06.3.10.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 19 19 10 10 10 10 10 10 10 10 10 10		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	
OG.3.8.3           OG.3.8.4           OG.3.8.4           OG.3.8.5           G.3.9.1           G.3.9.2           G.3.9.3           G.3.9.4           OG.3.9.3           OG.3.9.3           OG.3.9.3           OG.3.9.3           OG.3.9.4           OG.3.9.3           OG.3.9.4           OG.3.9.5           OG.3.9.6           OG.3.9.7           OG.3.9.6           OG.3.9.7           OG.3.9.10           OG.3.9.11           OG.3.9.12           G.3.10.1           G.3.10.2           G.3.10.3           G.3.10.4           G.3.10.5           G.3.10.6           G.3.10.7           G.3.10.8           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           G.3.10.16           OG.3.10.17           G.3.10.18           G.3.10.19           G.3.10.10           G.3.10.11      <	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other To a/w EU gents or quasi gov a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gov a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gov a/w EU central bank a/w EU central bank a/w EU central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w third-party countries Credit Quality Step 2 (CQS2) central bank a/w CQS1 credit institution a/w CQS2 credit institution a/w CQS2 credit institution bank constitute Assets - Country Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 700 17,221 422 183 18,343 19 19 10 10 10 10 10 10 10 10 10 10		0.0% 0.0% 3.8% 93.9% 2.3% 100.0% 5.00% 5.00% 0.0% 0.0% 0.0% 0.0% 0.	

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	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1 G.3.11.2	Substitute and other marketable assets Central bank eligible assets	0 17,921		0.0% 5.8%	0.0%
G.3.11.2 G.3.11.3	Other	0		0.0%	0.2%
G.3.11.4	To			5.8%	6.2%
OG.3.11.1					
OG.3.11.2					
OG.3.11.3 OG.3.11.4					
OG.3.11.4 OG.3.11.5					
OG.3.11.6					
OG.3.11.7					
G.3.12.1	12. Bond List Bond list	<u>Link</u>			
0.5.12.1	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	83,503.8			
G.3.13.2 G.3.13.3	Type of interest rate swaps (intra-group, external or both)	Intra-group			
0G.3.13.3 0G.3.13.1	Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn)	Both 444.8			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0			
OG.3.13.4					
OG.3.13.5 OG.3.13.6					
OG.3.13.7					
OG.3.13.8					
OG.3.13.9					
OG.3.13.10 OG.3.13.11					
OG.3.13.12					
OG.3.13.13					
OG.3.13.14					
OG.3.13.15 OG.3.13.16					
OG.3.13.17					
OG.3.13.18					
OG.3.13.19 OG.3.13.20					
OG.3.13.20 OG.3.13.21					
OG.3.13.22					
OG.3.13.23					
OG.3.13.24 OG.3.13.25					
OG.3.13.25					
OG.3.13.27					
OG.3.13.28					
OG.3.13.29 OG.3.13.30					
OG.3.13.31					
OG.3.13.32					
OG.3.13.33					
OG.3.13.34 OG.3.13.35					
OG.3.13.36					
OG.3.13.37					
OG.3.13.38 OG.3.13.39					
OG.3.13.40					
OG.3.13.41					
OG.3.13.42					
OG.3.13.43 OG.3.13.44					
OG.3.13.45					
OG.3.13.46					
OG.3.13.47					
OG.3.13.48 OG.3.13.49					
OG.3.13.50					
OG.3.13.51					
	4. References to Capital Requirements Regulation (CRR	) Row	Row		
	129(7)				
The issuer believe.	s that, at the time of its issuance and based on transparency data made publicly available b	by the issuer, these covered bonds would satisfy the eligib.	ility criteria for Article 129(7) of the Capital Requirement	its Regulation (EU) 648/2012. It should be n	oted, however, that whether or not
	orm of covered bonds are eligible to preferential treatment under Regulation (EU) 648/201		instruction and its relevant supervisory authority	and are issuer upes not accept any respons	ionity in this regulu.
G.4.1.1 G.4.1.2	(i) Value of the cover pool outstanding covered bonds: (i) Value of covered bonds:	<u>38</u> <u>39</u>			
G.4.1.2 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	163		
G.4.1.7	<li>(ii) Currency risk - cover pool:</li>	<u>111</u>	_		
G.4.1.8	<li>(ii) Interest rate risk - covered bond:</li>	163			
G.4.1.9	(ii) Currency risk - covered bond:	137			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy	) <u>17 for Harmonised Glossary</u>			
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>			
G.4.1.12	(iii) Maturity structure of covered bonds:	88 170 for Mortrage Accets			
G.4.1.13 OG.4.1.1	(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.4.1.6 OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10	E. References to Capital Remuirements Resultation (CRR	· · · · · · · · · · · · · · · · · · ·			
	5. References to Capital Requirements Regulation (CRR				
G.5.1.1	129(1) Exposure to credit institute credit quality step 1 & 2	<u>173</u>			
OG.5.1.1		<u></u>			
OG.5.1.2					
OG.5.1.3					

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OG.5.1.2 OG.5.1.3 OG.5.1.4 OG.5.1.5 OG.5.1.6

1. Optional information e.g. haring triggers           06.6.1.1         NPV Test (passed/folled)         ND1           06.6.1.2         Interest Coverage Test (passed/folled)         ND1           06.6.1.3         Cash Manager         ND1           06.6.1.4         Account Bank         ND1           06.6.1.5         Stand-by Account Bank         ND1           06.6.1.6         Servicer         ND1           06.6.1.7         Interest Rate Swap Provider         ND1           06.6.1.8         Covered Bond Swap Provider         ND1           06.6.1.9         Paying Agent         ND1           06.6.1.10         Other optional/relevant information         ND1           06.6.1.11         Other optional/relevant information         ND1           06.6.1.12         Other optional/relevant information         ND1           06.6.1.13         Other optional/relevant information         ND1           06.6.1.14         Other optional/relevant information         ND1           06.6.1.15         Other optional/relevant information         ND1           06.6.1.14         Other optional/relevant information         ND1           06.6.1.15         Other optional/relevant information         ND1           06.6.1.20         Other optional/rele		6. Other relevant information	
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 Bod 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.6.1.13         Other optional/relevant information         ND1           OG.6.1.14         Other optional/relevant information         ND1           OG.6.1.15         Other optional/relevant information         ND1		1. Optional information e.g. Rating triggers	
OG.6.1.3         Cash Manager         ND1           06.6.1.4         Account Bank         ND1           06.6.1.5         Stand by Account Bank         ND1           06.6.1.6         Servicer         ND1           06.6.1.7         Interest Ret Swap Provider         ND1           06.6.1.8         Covered Bond Swap Provider         ND1           06.6.1.9         Paying Agent         ND1           06.6.1.10         Other optional/relevant information         ND1           06.6.1.11         Other optional/relevant information         ND1           06.6.1.12         Other optional/relevant information         ND1           06.6.1.13         Other optional/relevant information         ND1           06.6.1.14         Other optional/relevant information         ND1           06.6.1.13         Other optional/relevant information         ND1           06.6.1.14         Other optional/relevant information         ND1           06.6.1.13         Other optional/relevant information         ND1           06.6.1.14         Other optional/relevant information         ND1           06.6.1.15         Other optional/relevant information         ND1           06.6.1.20         Other optional/relevant information         ND1 <t< td=""><td>OG.6.1.1</td><td>NPV Test (passed/failed)</td><td>ND1</td></t<>	OG.6.1.1	NPV Test (passed/failed)	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 Bood Swap Provider     ND1       OG.6.1.9     Paying Agent     ND1       OG.6.1.1     Other optional/relevant information     ND1       OG.6.1.2     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.6.1.20     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 <td>OG.6.1.2</td> <td>Interest Covereage Test (passe/failed)</td> <td>ND1</td>	OG.6.1.2	Interest Covereage Test (passe/failed)	ND1
OG.6.1.5     Stand-by Account Bank     ND1       OG.6.1.7     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 option	OG.6.1.3	Cash Manager	
OG.6.1.6         Servicer         ND1           OG.6.1.7         Interest Rate Swap Provider         ND1           OG.6.1.7         Interest Rate 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 in	OG.6.1.4	Account Bank	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.6.1.16     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.6.1.5	Stand-by Account Bank	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.6.1.17     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 <td>OG.6.1.6</td> <td>Servicer</td> <td></td>	OG.6.1.6	Servicer	
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.6.1.13         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.6.1.16         Other optional/relevant information         ND1           OG.6.1.18         Other optional/relevant information         ND1           OG.6.1.20         Other optional/relevant information         ND1           OG.6.1.21         Other optional/relevant information         ND1           OG.6.1.23         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.	OG.6.1.7	Interest Rate Swap Provider	ND1
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HTT 2020

#### **B1. Harmonised Transparency Template - Mortgage Assets**

Reporting in Domestic Currency DKK ONTENT OF TAB 7. Mortgage Assets 7.A Residential Cover Pool 7 B Com cial Cover Poo 7. Mortgage Assets Nominal (mn) 248,218 1. Property Type Inform % Total Mortga Residential 85.5% 14.5% Commercial 42,093 Other 0 0.0% 290,311 13,002 100.0% Tota o/w Cooperative Housing o/w Agriculture o/w Owner-occupied homes o/w Holiday houses 64 162,626 7,898 17,024 o/w Subsidised Housing o/w Origination of the second stress of the second 47.669 2,555 34,246 o/w Social and cultural purposes 5,096 o/w Other 133 2. General Information dential Loans Total Mortgages 145,041 nercial Loans Number of mortgage loans Optional information eg, Number of borrowers Optional information eg, Number of guarantors 141,971 3,070 ND1 ND1 3. Concentration Risks % Residential Loans % Total Mortgages % Commercial Loans 10 largest exposures 2.9% 8.7% 1.5% eakdown by Geoaraphy Residential Lo nmercial L % Total Morte 100.0% 0.0% 0.0% European Union Austria 100.0% 100.0% 0.0% 0.0% Belgium 0.0% 0.0% 0.0% Bulgaria Croatia 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Cyprus Czech Republic 0.0% 0.0% 99.4% 0.0% 0.0% 0.0% 100.0% 0.0% 99.5% 0.0% 0.0% Denmark Estonia Finland France Germany Greece 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Netherlands 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Hungary Ireland Italy Latvia 0.0% 0.0% 0.0% Lithuania Luxembourg Malta 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Poland 0.0% 0.0% Portugal Romania Slovakia 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Slovenia Spain Sweden United Kingdom 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% European Economic Area (not member of EU) Iceland Liechtenstein Norway 0.0% 0.0% 0.0% Other Switzerland 0.0% 0.6% 0.0% 0.0% 0.0% 0.0% 0.5% 0.0% 0.0% 0.0% 0.0% 0.0% Australia Brazil Canada 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%

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o/w Greenland o/w Faroe Islands

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0.0% 0.0% 0.0% 0.5%

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M.7.4.36 M.7.4.37 M.7.4.38 M.7.4.39 M.7.4.40 M.7.4.41 M.7.4.42 M.7.4.43 M.7.4.44 OM.7.4.44 OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7

Field Number

M.7.1.1 M.7.1.2

M.7.1.3 M.7.1.4 OM.7.1.1

OM.7.1.2 OM.7.1.3 OM.7.1.4 OM.7.1.5

OM 7.1.6

OM.7.1.7 OM.7.1.8

OM.7.1.9

OM.7.1.10 OM.7.1.11

M.7.2.1

OM.7.2.1 OM.7.2.2 OM.7.2.3

OM 7.2.4 OM.7.2.5 OM.7.2.6

M.7.3.1 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 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6

M.7.4.7

M.7.4.8 M.7.4.9 M.7.4.10

M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14

M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.17 M.7.4.18 M.7.4.19 M.7.4.20 M.7.4.21

M.7.4.22

M.7.4.22 M.7.4.23 M.7.4.24 M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.28

M.7.4.29

M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36

Japan Korea

New Zealand Singapore US

Other

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)	45.2%	51.0%	46.0%	
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12.3%	8.8%	11.8%	
VI.7.5.3	Northern Jutland (Region Nordjylland)	6.8%	4.9%	6.5%	
vi.7.5.4	Eastern Jutland (Region Midtjylland)	21.4%	19.8%	21.2%	
VI.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.7%	15.6%	14.0%	
VI.7.5.6	TBC at a country level	ND1	ND1	ND1	
VI.7.5.7	TBC at a country level	ND1	ND1	ND1	
VI.7.5.8	TBC at a country level	ND1	ND1	ND1	
VI.7.5.9	TBC at a country level	ND1	ND1	ND1	
1.7.5.10	TBC at a country level	ND1	ND1	ND1	
1.7.5.11	TBC at a country level	ND1	ND1	ND1	
1.7.5.12	TBC at a country level	ND1	ND1	ND1	
1.7.5.13	TBC at a country level	ND1	ND1	ND1	
1.7.5.14	TBC at a country level	ND1	ND1	ND1	
1.7.5.15	TBC at a country level	ND1	ND1	ND1	
1.7.5.16	TBC at a country level	ND1	ND1	ND1	
1.7.5.17	TBC at a country level	ND1	ND1	ND1	
1.7.5.18	TBC at a country level	ND1	ND1	ND1	
1.7.5.19	TBC at a country level	ND1	ND1	ND1	
1.7.5.20	TBC at a country level	ND1	ND1	ND1	
1.7.5.21	TBC at a country level	ND1	ND1	ND1	
1.7.5.22	TBC at a country level	ND1	ND1	ND1	
1.7.5.23	TBC at a country level	ND1	ND1	ND1	
1.7.5.24	TBC at a country level	ND1	ND1	ND1	
1.7.5.24		ND1 ND1	ND1 ND1	ND1 ND1	
	TBC at a country level				
1.7.5.26	TBC at a country level	ND1	ND1	ND1	
1.7.5.27	TBC at a country level	ND1	ND1	ND1	
1.7.5.28	TBC at a country level	ND1	ND1	ND1	
1.7.5.29	TBC at a country level	ND1	ND1	ND1	
1.7.5.30	TBC at a country level	ND1	ND1	ND1	
1.7.5.31	TBC at a country level	ND1	ND1	ND1	
1.7.5.32	TBC at a country level	ND1	ND1	ND1	
4.7.5.33	TBC at a country level	ND1	ND1	ND1	
1.7.5.34	TBC at a country level	ND1	ND1	ND1	
1.7.5.35	TBC at a country level	ND1	ND1	ND1	
1.7.5.36	TBC at a country level	ND1	ND1	ND1	
A.7.5.37	TBC at a country level	ND1	ND1	ND1	
1.7.5.38	TBC at a country level	ND1	ND1	ND1	
1.7.5.39	TBC at a country level	ND1	ND1	ND1	
1.7.5.40	TBC at a country level	ND1	ND1	ND1	
1.7.5.41	TBC at a country level	ND1	ND1	ND1	
A.7.5.42	TBC at a country level	ND1	ND1	ND1	
A.7.5.43	TBC at a country level	ND1	ND1	ND1	
A.7.5.44	TBC at a country level	ND1	ND1	ND1	
4.7.5.45	TBC at a country level	ND1	ND1	ND1	
4.7.5.46	TBC at a country level	ND1	ND1	ND1	
4.7.5.47	TBC at a country level	ND1	ND1	ND1	
1.7.5.48	TBC at a country level	ND1	ND1	ND1	
1.7.5.49	TBC at a country level	ND1	ND1	ND1	
1.7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
W.7.6.1	Fixed rate	69.1%	58.4%	67.6%	
VI.7.6.2	Floating rate	30.9%	41.6%	32.4%	
A.7.6.3	Other	0.0%	0.0%	0.0%	
M.7.6.1					
M.7.6.2	o/w Index loans	0.0%	0.0%	0.0%	
M.7.6.3	o/w Adjustable Rate Mortgages	46.6%	43.4%	46.2%	
M.7.6.4	o/w Money market based loans	0.7%	0.0%	0.6%	
M.7.6.5	o/w Non capped floaters	8.8%	31.5%	12.1%	
M.7.6.6	o/w Capped floaters	4.7%	0.0%	4.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	46.5%	51.8%	47.3%	
VI.7.7.2	Amortising	53.5%	48.2%	52.7%	
vi.7.7.3	Other	0.0%	0.0%	0.0%	
M.7.7.1					
M.7.7.2					
M.7.7.3					
M.7.7.4					
M.7.7.5					
M.7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	31.1%	26.8%	30.5%	
vi.7.8.2	≥ 12 - ≤ 24 months	13.2%	11.1%	12.9%	
		13.2%	11.1%	12.9%	
VI.7.8.3	≥ 24 - ≤ 36 months				
vl.7.8.4	≥ 36 - ≤ 60 months	22.3%	24.1%	22.6%	
VI.7.8.5	≥ 60 months	18.7%	22.3%	19.2%	
M.7.8.1					
M.7.8.2					
M.7.8.3					
M.7.8.4					
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
	Station regionning Louis (Nr LS)	/ neona Cituar Luano	/ commercial Loans		
M.7.9.1	% NPLs	0.15%	0.09%	0.14%	

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OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4

	7.A Residential Cover Pool 10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,748			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	102,538	112,388	41.3%	79.2%
M.7A.10.3	DKK 2 - 5m	70,350	25,141	28.3%	17.7%
M.7A.10.4 M.7A.10.5	DKK 5 - 20m DKK 20 - 50m	31,862 21,049	3,532 690	12.8% 8.5%	2.5% 0.5%
M.7A.10.5	DKK 50 - 100m	10,714	157	4.3%	0.1%
VI.7A.10.7	> DKK 100m	11,705	63	4.7%	0.0%
4.7A.10.8	TBC at a country level	ND1	ND1		
И.7А.10.9 1.7А.10.10	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.10	TBC at a country level	ND1	ND1		
A.7A.10.12	TBC at a country level	ND1	ND1		
1.7A.10.13	TBC at a country level	ND1	ND1		
1.7A.10.14	TBC at a country level	ND1	ND1		
1.7A.10.15 1.7A.10.16	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.17	TBC at a country level	ND1	ND1		
.7A.10.18	TBC at a country level	ND1	ND1		
.7A.10.19	TBC at a country level	ND1	ND1		
.7A.10.20 .7A.10.21	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.22	TBC at a country level	ND1	ND1		
.7A.10.23	TBC at a country level	ND1	ND1		
.7A.10.24	TBC at a country level	ND1	ND1		
.7A.10.25 .7A.10.26	TBC at a country level Total	ND1 248,218	ND1 141,971	100%	100%
.7A.10.20	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
I.7A.11.1	Weighted Average LTV (%)	ND1			
	By ITV buckets (con)				
1.7A.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1		
1.7A.11.2	>40 - <=50 %	ND1	ND1		
1.7A.11.4	>50 - <=60 %	ND1	ND1		
1.7A.11.5	>60 - <=70 %	ND1	ND1		
1.7A.11.6 1.7A.11.7	>70 - <=80 % >80 - <=90 %	ND1 ND1	ND1 ND1		
1.7A.11.8	>90 - <=100 %	ND1	ND1		
1.7A.11.9	>100%	ND1	ND1		
.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
M.7A.11.1	o/w >100 - <=110 %	ND1			
M.7A.11.2 M.7A.11.3	o/w >110 - <=120 % o/w >120 - <=130 %	ND1 ND1			
M.7A.11.4	o/w >120 - <=150 %	ND1			
M.7A.11.5	o/w >140 - <=150 %	ND1			
M.7A.11.6	o/w >150 %	ND1			
M.7A.11.7 M.7A.11.8					
M.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 58.58%	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.9 M.7A.12.1			Number of Loans	% Residential Loans	% No. of Loans
W.7A.12.1 W.7A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	58.58%	ND1	65.4%	% No. of Loans
И.7А.12.1 И.7А.12.2 И.7А.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	58.58% 162,330 31,197	ND1 ND1	65.4% 12.6%	% No. of Loans
Л.7А.12.1 Л.7А.12.2 Л.7А.12.3 Л.7А.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	58.58% 162,330 31,197 25,015	ND1 ND1 ND1	65.4% 12.6% 10.1%	% No. of Loans
И.7А.12.1 И.7А.12.2 И.7А.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	58.58% 162,330 31,197	ND1 ND1	65.4% 12.6%	% No. of Loans
A.7A.12.1 A.7A.12.2 A.7A.12.3 A.7A.12.4 A.7A.12.5 A.7A.12.6 A.7A.12.6 A.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=30 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781	ND1 ND1 ND1 ND1 ND1 ND1	65.4% 12.6% 10.1% 7.0% 3.5% 0.7%	% No. of Loans
N.7A.12.1 N.7A.12.2 N.7A.12.3 N.7A.12.4 N.7A.12.5 N.7A.12.6 N.7A.12.7 N.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 795	ND1 ND1 ND1 ND1 ND1 ND1 ND1	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3%	% No. of Loans
1.7A.12.1 1.7A.12.2 1.7A.12.3 1.7A.12.4 1.7A.12.4 1.7A.12.5 1.7A.12.5 1.7A.12.7 1.7A.12.8 1.7A.12.8 1.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4%	
1.7A.12.1 1.7A.12.2 1.7A.12.3 1.7A.12.4 1.7A.12.6 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9 .7A.12.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 000%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0%	<b>% No. of Loans</b> 0.00%
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.6 17A.12.6 17A.12.7 17A.12.7 17A.12.9 17A.12.9 17A.12.9 17A.12.1 17A.12.1 17A.12.1 17A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.7 17A.12.7 17A.12.7 17A.12.9 7A.12.10 M.7A.12.1 M.7A.12.1 M.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >110 - <=120 % o/w >20 - <=13 0 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 100.0% 0.2% 0.1% 0.1%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.7 17A.12.8 17A.12.9 17A.12.9 17A.12.9 17A.12.1 17A.12.1 17A.12.1 17A.12.2 17A.12.3 17A.13	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 + <=110 % o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=130 % o/w >130 - <=140 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1%	
A7A.12.1 A7A.12.2 A7A.12.3 A7A.12.4 A7A.12.5 A7A.12.6 A7A.12.7 A7A.12.7 A7A.12.10 A7A.12.9 A7A.12.9 A7A.12.10 M7A.12.2 M7A.12.2 M7A.12.2 M7A.12.3 M7A.12.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.5 17A 12.6 17A 12.6 17A 12.6 17A 12.8 17A 12.8 17A 12.8 17A 12.9 17A 12.1 17A 12.5 17A 12.1 17A 12.5 17A 12	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 + <=110 % o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=130 % o/w >130 - <=140 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.7 17A.12.7 17A.12.9 17A.12.9 17A.12.9 17A.12.10 17A.12.10 17A.12.10 17A.12.10 17A.12.23 17A.12.25 17A.12.6 17A.12.5 17A.12.6 17A.12.7 17A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.7 17A.12.7 17A.12.9 7A.12.10 17A.12.9 17A.12.9 17A.12.10 17A.12.10 17A.12.10 17A.12.10 17A.12.10 17A.12.2 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.6 17A.12.5 17A.12.5 17A.12.6 17A.12.7 17A.12.5 17A.12.7 17A.12.8 17A.12.7 17A.12.7 17A.12.7 17A.12.8 17A.12.7 17A.12.8 1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total a/w > 100 - <=120 % a/w > 120 - <=120 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.6 17A.12.7 17A.12.8 17A.12.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <40 % >40 - <50 % >50 - <60 % >50 - <70 % >70 - <80 % >90 - <100 % >100% Total 0/w >100 - <710% 0/w >120 - <7120% 0/w >120 - <7150% 0/w >120 - <7150%	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 % Residential Loans	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.5 17A 12.6 17A 12.7 17A 12.8 17A 12.7 17A 12.9 17A 12.1 17A 12.3 17A 12.3 17A 12.5 17A 12	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total a/w > 100 - <=120 % a/w > 120 - <=120 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
A7A 12.1 A7A 12.2 A7A 12.3 A7A 12.4 A7A 12.5 A7A 12.6 A7A 12.6 A7A 12.6 A7A 12.7 A7A 12.8 A7A 12.1 M7A 12.1 M7A 12.1 M7A 12.1 M7A 12.1 M7A 12.5 M7A 12.5 M7 M7A 12.5 M7 M7A 12.5 M7 M7A 12.5 M7 M7 M7 M7 M7 M7 M7 M7 M7 M7 M7 M7 M7	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 % o/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 130 - <=130 % o/w > 130 - <=130 % o/w > 150 - <=150 % Dwner occupied Second home/Holiday houses Buch outpot - Let Non-owner occupied	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>*Residential Loans</b> 65.5% 3.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.4 17A 12.6 17A 12.6 17A 12.6 17A 12.6 17A 12.7 17A 12.8 17A 12.9 17A 12.1 17A 12.2 17A 12.1 17A 12.5 17A 12	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 - <=110 % o/w >100 - <=120 % o/w >120 - <=120 %	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65.5% 3.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.6 17A.12.7 17A.12.8 17A.12.9 17A.12.10 17A.12.10 17A.12.10 17A.12.10 17A.12.10 17A.12.15 17A.12.5 17A.12.5 17A.12.5 17A.12.5 17A.13.1 17A.13.2 17A.13.3 17A.13.3 17A.13.4 17A.13.4 17A.13.5	Weighted Average LTV (%)         By LTV buckets (mn):         >0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65.5% 3.2% 0.0% 0.0% 0.0% 3.1.3%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.5 17A 12.6 17A 12.6 17A 12.7 17A 12.8 17A 12.9 17A 12.3 17A 12.3 17A 12.3 17A 12.3 17A 13.1 17A 13.3 17A 13.5 17A 13.4 17A 13.5 17A 13.4 17A 13.5 17A 13.4 17A 13.5 17A 13.5 17 17 17 17 17 17 17 17 17 17	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100 - <=110 % o/w >100 - <=120 % o/w >120 - <=120 %	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65.5% 3.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.5 17A 12.5 17A 12.6 17A 12.6 17A 12.6 17A 12.7 17A 12.8 17A 12.1 17A 12.9 17A 12.1 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 13.1 17A 13.2 17A 13.1 17A 13.3 17A 13	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 30 - <=90 % > 90 - <=100 % > 90 - <=100 % > 0/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=150 % o/w > 150 - <=150 % <b>13. Breakdown by type</b> Domer occupied Second home/Holiday houses Buy to let(Non-owner occupied Agricultural Other o/w Subsidised housing $o/w Private rental o/w Multi-family housing$	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>* Residential Loans</b> 65.5% 3.2% 0.0% 0.0% 0.0% 9,0% 11.3% 6.9%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.6 17A.12.6 17A.12.7 17A.12.8 17A.12.9 7A.12.10 17A.12.9 17A.12.1 17A.12.2 17A.12.1 17A.12.5 17A.12.6 17A.12.6 17A.12.6 17A.12.1 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.3 17A.13.4 17A.13.3 17A.13.4 17A.13.5 17A.13.3 17A.13.3 17A.13.4 17A.13.5 17A.13.4 17A.13.5 17A.14	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
I7A.12.1         I7A.12.2         I7A.12.3         I7A.12.4         I7A.12.5         I7A.12.6         I7A.12.7         I7A.12.8         I7A.12.8         I7A.12.10         I7A.12.1         I7A.12.1         I7A.12.2         I7A.12.3         I7A.12.4         I7A.12.5         I7A.12.6         I7A.12.6         I7A.12.6         I7A.12.7         I7A.12.8         I7A.12.8         I7A.12.8         I7A.12.7         I7A.12.8         I7A.13.1         I7A.13.2         I7A.13.3         I7A.13.4         I7A.13.4         I7A.13.3         I7A.13.4         I7A.13.3         I7A.13.4	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 30 - <=90 % > 90 - <=100 % > 90 - <=100 % > 0/w > 100 - <=120 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=130 % o/w > 120 - <=150 % o/w > 150 - <=150 % <b>13. Breakdown by type</b> Domer occupied Second home/Holiday houses Buy to let(Non-owner occupied Agricultural Other o/w Subsidised housing $o/w Private rental o/w Multi-family housing$	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>* Residential Loans</b> 65.5% 3.2% 0.0% 0.0% 0.0% 9,0% 11.3% 6.9%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.4 17A 12.5 17A 12.6 17A 12.7 17A 12.8 17A 12.7 17A 12.8 17A 12.0 17A 12.1 17A 12.2 17A 12.1 17A 12.2 17A 12.2 17A 12.3 17A 12.5 17A 13.5 17A 13	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1 17A.12.2 17A.12.3 17A.12.4 17A.12.5 17A.12.6 17A.12.6 17A.12.7 17A.12.8 17A.12.9 17A.12.9 17A.12.9 17A.12.1 17A.12.9 17A.12.1 17A.12.5 17A.12.5 17A.12.5 17A.12.5 17A.13.1 17A.13.2 17A.13.1 17A.13.2 17A.13.3 17A.13.1 17A.13.5 17A.13	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
A7A.12.1 A7A.12.2 A7A.12.3 A7A.12.4 A7A.12.5 A7A.12.6 A7A.12.6 A7A.12.7 A7A.12.9 A7A.12.9 A7A.12.9 A7A.12.1 M7A.12.1 M7A.12.1 M7A.12.1 M7A.12.1 M7A.12.5 M7A.12.6 M7A.12.5 M7A.12.6 M7A.12.7 M7A.12.5 M7A.12.5 M7A.12.5 M7A.12.5 M7A.12.5 M7A.12.5 M7A.13.1 A7A.13.1 A7A.13.1 A7A.13.1 M7A.13.2 M7A.13.1 M7A.13.5 M7A.13	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A 12.1 17A 12.2 17A 12.3 17A 12.4 17A 12.5 17A 12.6 17A 12.6 17A 12.6 17A 12.6 17A 12.8 17A 12.8 17A 12.8 17A 12.9 17A 12.1 17A 12.9 17A 12.1 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 12.5 17A 13.1 17A 13.2 17A 13.1 17A 13.3 17A 13.3 17A 13.3 17A 13.4 17A 13.5 17A 13	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
I7A. 12.1         I7A. 12.2         I7A. 12.3         I7A. 12.4         I7A. 12.5         I7A. 12.6         I7A. 12.7         I7A. 12.8         I7A. 12.7         I7A. 12.8         I7A. 12.10         I7A. 12.1         I7A. 12.1         I7A. 12.2         I7A. 12.1         I7A. 12.2         I7A. 12.4         I7A. 12.5         I7A. 12.6         I7A. 12.6         I7A. 12.7         I7A. 12.8         I7A. 12.8         I7A. 13.1         I7A. 13.2         I7A. 13.3         I7A. 13.3         I7A. 13.4         I7A. 13.5         I7A. 13.4         I7A. 13.5         I7A. 13.6         I7A. 13.8         I7A. 13.9         I7A. 13.0         I7A. 13.9	Weighted Average LTV (%) By LTV buckets (mn):	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
1.7A.12.1         1.7A.12.2         1.7A.12.3         1.7A.12.4         1.7A.12.5         1.7A.12.6         1.7A.12.6         1.7A.12.7         1.7A.12.8         1.7A.12.10         M.7A.12.1         M.7A.12.1         M.7A.12.1         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.12.8         M.7A.12.8         M.7A.12.8         M.7A.12.8         M.7A.12.7         M.7A.12.8         M.7A.12.8         M.7A.13.1         M.7A.13.2         M.7A.13.4         M.7A.13.5         M.7A.13.4         M.7A.13.5         M.7A.13.6         M.7A.13.6         M.7A.13.10         M.7A.13.10         M.7A.13.10	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 90 - <=90 % > 90 - <=00 % > 90 - <=100 % o/w >120 - <=120 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 % <b>13. Breakdown by type</b> Commer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Buildised housing o/w Private rental o/w Multi-family housing o/w Buildiseg under construction	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> <b>6</b> 5.5% 3.2% 0.0% 0.0% 31.3% 6.9% 19.2% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
17A.12.1         17A.12.2         17A.12.3         17A.12.4         17A.12.6         17A.12.6         17A.12.7         17A.12.8         17A.12.10         17A.12.11         17A.12.2         17A.12.3         17A.12.4         17A.12.5         17A.12.6         17A.12.1         17A.12.6         17A.12.6         17A.12.6         17A.12.7         17A.12.8         17A.13.1         17A.13.2         17A.13.3         17A.13.4         17A.13.4         17A.13.5         17A.13.4         17A.13.5         17A.13.8         17A.13.10         17A.13.10         17A.13.10         17A.13.10         17A.14.1	Weighted Average LTV (%)           By LTV buckets (mn): > 0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65,5% 3,2% 0,0% 0,0% 0,0% <b>% Residential Loans</b> <b>% Residential Loans</b> 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
I7A 12.1         I7A 12.2         I7A 12.3         I7A 12.4         I7A 12.5         I7A 12.6         I7A 12.7         I7A 12.8         I7A 12.1         W7A 12.4         W7A 12.5         W7A 12.4         W7A 12.5         W7A 13.1         W7A 13.5         W7A 13.5         W7A 13.5         W7A 13.5         W7A 13.6         W7A 13.9         W7A 13.1         W7A 13.1         W7A 13.1         W7A 13.6         W7A 13.1         W7A 13.1         W7A 13.1         W7A 13.1	Weighted Average LTV (%)      By LTV buckets (mn):	\$8.58% 162,330 31,197 25,015 17,294 8,741 1,761 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 6.5% 3.2% 0.0% 0.0% 0.0% 9,31.3% 6.9% 19.2% 5.2% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
1.7A.12.1         1.7A.12.2         1.7A.12.3         1.7A.12.4         1.7A.12.5         1.7A.12.6         1.7A.12.6         1.7A.12.7         1.7A.12.8         1.7A.12.10         1.7A.12.11         1.7A.12.2         1.7A.12.12         1.7A.12.2         1.7A.12.3         1.7A.12.4         1.7A.12.5         1.7A.12.6         1.7A.12.8         1.7A.12.8         1.7A.12.8         1.7A.12.8         1.7A.13.1         1.7A.13.2         1.7A.13.3         1.7A.13.4         1.7A.13.4         1.7A.13.1         1.7A.13.4         1.7A.13.4         1.7A.13.4         1.7A.13.10         1.7A.13.10         1.7A.13.11         1.7A.13.10         1.7A.13.11         1.7A.13.11         1.7A.13.11         1.7A.13.10         1.7A.13.11         1.7A.14.1         1.7A.14.1         1.7A.14.1         1.7A.14.1	Weighted Average LTV (%)           By LTV buckets (mn): > 0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65,5% 3,2% 0,0% 0,0% 0,0% <b>% Residential Loans</b> <b>% Residential Loans</b> 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
1.7A.12.1         1.7A.12.2         1.7A.12.3         1.7A.12.4         1.7A.12.5         1.7A.12.6         1.7A.12.6         1.7A.12.8         1.7A.12.8         1.7A.12.8         1.7A.12.1         W.7A.12.1         W.7A.12.1         W.7A.12.1         W.7A.12.3         W.7A.12.4         W.7A.12.5         W.7A.12.5         W.7A.12.6         W.7A.12.6         W.7A.12.7         W.7A.12.6         W.7A.12.7         W.7A.12.8         W.7A.12.8         W.7A.12.8         W.7A.12.5         W.7A.12.6         W.7A.12.7         W.7A.12.8         W.7A.12.8         W.7A.13.1         W.7A.13.2         W.7A.13.3         W.7A.13.4         W.7A.13.5         W.7A.13.6         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1	Weighted Average LTV (%)           By LTV buckets (mn): > 0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65,5% 3,2% 0,0% 0,0% 0,0% <b>% Residential Loans</b> <b>% Residential Loans</b> 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
1.7A.12.1         1.7A.12.2         1.7A.12.3         1.7A.12.4         1.7A.12.5         1.7A.12.6         1.7A.12.7         1.7A.12.7         1.7A.12.8         1.7A.12.10         W.7A.12.1         W.7A.12.1         W.7A.12.1         W.7A.12.4         W.7A.12.4         W.7A.12.5         W.7A.12.6         W.7A.12.6         W.7A.12.7         W.7A.12.8         W.7A.13.1         W.7A.13.3         U.7A.13.1         W.7A.13.3         W.7A.13.4         W.7A.13.5         W.7A.13.4         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.13.1         W.7A.14.1      W	Weighted Average LTV (%)           By LTV buckets (mn): > 0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65,5% 3,2% 0,0% 0,0% 0,0% <b>% Residential Loans</b> <b>% Residential Loans</b> 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	
A7A.12.1 A7A.12.4 A7A.12.4 A7A.12.4 A7A.12.5 A7A.12.6 A7A.12.6 A7A.12.7 A7A.12.7 A7A.12.9 A7A.12.10 M7A.12.1 M7A.12.1 M7A.12.1 M7A.12.1 M7A.12.3 M7A.12.4 M7A.12.5 M7A.12.5 M7A.12.5 M7A.12.5 M7A.12.5 M7A.13.1 A7A.13.3 A7A.13.3 A7A.13.3 A7A.13.3 A7A.13.3 M7A.13.5 M7	Weighted Average LTV (%)           By LTV buckets (mn): > 0 - <=40 %	58.58% 162,330 31,197 25,015 17,294 8,741 1,781 796 1,063 248,218 461 288 142 77 28 68 <b>% Residential Loans</b> 65,5% 3,2% 0,0% 0,0% 0,0% <b>% Residential Loans</b> <b>% Residential Loans</b> 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00%	65.4% 12.6% 10.1% 7.0% 3.5% 0.7% 0.3% 0.4% 100.0% 0.2% 0.1% 0.1% 0.1% 0.0%	

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M.7B.15.1	15. Loan Size Information Average loan size (000s)	Nominal 13,711	Number of Loans	% Commercial Loans	% No. of Loans
M./B.15.1	Average Ioan size (UUUs)	13,/11			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	788	704	1.9%	22.9%
M.7B.15.3	DKK 2 - 5m	2,578	780	6.1%	25.4%
M.7B.15.4	DKK 5 - 20m	11,593	1,108	27.5%	36.1%
M.7B.15.5	DKK 20 - 50m	9,225	305	21.9%	9.9%
M.7B.15.6	DKK 20 - 50m	8,597	124	20.4%	4.0%
M.7B.15.7	> DKK 100m	9,313	49	22.1%	1.6%
M.7B.15.8	TBC at a country level	ND1	ND1	22.1%	1.0%
M.7B.15.9	TBC at a country level	ND1	ND1		
		ND1 ND1	ND1 ND1		
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	42,093	3,070	100%	100%
141.70.13.20	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1		75 Commercial Eduns	
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM 78 16 6					
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7	0/W>150 %	NDI			
OM.7B.16.7 OM.7B.16.8	0/₩>150 %	ND1			
OM.7B.16.7			Number of Loans	% Commercial Loans	% No. of Loans
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
OM.7B.16.7 OM.7B.16.8			Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn):	<b>Nominal</b> 52.74%			% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1 M.7B.17.2	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < - <40 %	Nominal 52.74% 30,323	ND1	72.0%	% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	Nominal 52.74% 30,323 5,552	ND1 ND1	72.0% 13.2%	% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	Nominal 52.74% 30.323 5,552 3,714	ND1 ND1 ND1	72.0% 13.2% 8.8%	% No. of Loans
OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1 M.7B.17.2 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.4	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - c - 40 % >40 - c - 50 % >50 - c = 60 % >50 - c = 70 %	Nominal 52.74% 30,323 5,552 3,714 1,359	ND1 ND1 ND1 ND1	72.0% 13.2% 8.8% 3.2%	% No. of Loans
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c-40 % >00 - c=50 % >50 - c=60 % >50 - c=80 %	Nominal 52.74% 30.323 5.552 3.714 1.359 424	ND1 ND1 ND1 ND1 ND1	72.0% 13.2% 8.8% 3.2% 1.0%	% No. of Loans
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - c-40 % >40 - c=50 % >50 - c=50 % >60 - c=70 % >70 - c=80 % >80 - c=90 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282	ND1 ND1 ND1 ND1 ND1 ND1	72.0% 13.2% 8.8% 3.2% 1.0% 0.7%	% No. of Loans
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.8	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c - 40 % >40 - c - 50 % >50 - c - 50 % >50 - c - 70 % >70 - c ≈ 80 % >80 - c = 90 % >90 - c - 100 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185	ND1 ND1 ND1 ND1 ND1 ND1 ND1	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4%	% No. of Loans
OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <50 % >50 < <70 % >70 < <80 % >80 < <90 % >80 < <100 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 < -40 % > 40 < -50 % > 50 < -60 % > 50 < -60 % > 70 < -80 % > 80 < -90 % > 90 < < 100 % > 100%	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0%	% No. of Loans
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.10 OM.78.17.1	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=50 % >80 - <=50 % >80 - <=00 % >90 - <=100 % >100% Total α/w >100 - <=110 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3%	
OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.2	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c-40 % > 40 - c=50 % > 50 - c=50 % > 50 - c=70 % > 80 - c=30 % > 90 - c=100 % > 100 - c=110 % o/w > 100 - c=120 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.2%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.10 OM.78.17.1	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - c-40 % > 40 - c=50 % > 50 - c=50 % > 50 - c=50 % > 80 - c=90 % > 90 - c=100 % > 100% Total o/w > 100 - c=120 % o/w > 100 - c=130 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3%	
OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.2	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c-40 % > 40 - c=50 % > 50 - c=50 % > 50 - c=70 % > 80 - c=30 % > 90 - c=100 % > 100 - c=110 % o/w > 100 - c=120 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.2%	
OM.78.16.7 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8 M.78.17.10 OM.78.17.10 OM.78.17.1 OM.78.17.3	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - c-40 % > 40 - c=50 % > 50 - c=50 % > 50 - c=50 % > 80 - c=90 % > 90 - c=100 % > 100% Total o/w > 100 - c=120 % o/w > 100 - c=130 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,003 137 79 30	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.6% 100.0% 0.3% 0.2% 0.2%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 OM.78.17.2 OM.78.17.2 OM.78.17.2 OM.78.17.5	<b>17.</b> Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >60 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % Total o/w >100 < <100 % Total o/w >100 < <100 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.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	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c - 40 % > 40 - c - 50 % > 50 - c - 60 % > 50 - c - 70 % > 70 - c = 80 % > 80 - c - 30 % > 90 - c - 100 % > 100% Total a/w > 100 - c = 120 % a/w > 120 - c = 150 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 0.7% 0.4% 0.6% 100.0% 0.3% 0.2% 0.1% 0.1%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.4	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c - 40 % > 40 - c - 50 % > 50 - c - 60 % > 50 - c - 70 % > 70 - c = 80 % > 80 - c - 30 % > 90 - c - 100 % > 100% Total a/w > 100 - c = 120 % a/w > 120 - c = 150 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c - 40 % > 40 - c - 50 % > 50 - c - 60 % > 50 - c - 70 % > 70 - c = 80 % > 80 - c - 30 % > 90 - c - 100 % > 100% Total a/w > 100 - c = 120 % a/w > 120 - c = 150 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.4	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % Total o/w >100 < <100 % o/w >110 < <100 % o/w >120 < <100 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mm):	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 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.78.17.6 OM.78.17.8	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): >0 <<40 % >40 <<50 % >50 <<50 % >50 <<70 % >70 <<80 % >80 <<90 % >80 <<90 % >90 <<100 % Total o/w >100 <<110 % o/w >120 <<130 % o/w >120 <<130 % o/w >120 <<150 % o/w >120 <<150 % o/w >150 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
OM.78.16.7 OM.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.7 OM.78.17.6 OM.78.17.9 M.78.17.9 M.78.17.9 M.78.18.1	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): > 0 - c - 40 % > 40 - c = 50 % > 50 - c = 60 % > 50 - c = 70 % > 70 - c = 80 % > 80 - c = 90 % > 90 - c = 100 % > 100% Total o/w > 100 - c = 110 % o/w > 120 - c = 120 % o/w > 150 *	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0 % Commercial loans 32.9% 49,6%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
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OM.78.15.7 OM.78.15.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.4 OM.78.17.4 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % Total a/w >100 <<110 % o/w >120 < <120 % o/w >120 < <10 % o/w >120 < <10 % o/w >150 %	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0 <b>% Commercial loans</b> 32.9% 49.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
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OM 78.16.7 OM 78.16.9 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.6 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.78.17.10 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.18.1 M.78.18.2 M.78.18.5 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 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.78.18.1 OM.78.18.2 OM.78.18.1 OM.78.18.2 OM.	<b>17. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) 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 % o/w >100 <-110 % o/w  17 elevant, please specify  o/w  17 elevant, please specify	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0 <b>% Commercial loans</b> <b>% Commercial loans</b> 32.9% 49,6% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	
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OM 78.16.7 OM 78.16.9 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.0 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.18.10 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.10 OM.78.18.11 OM.78.18.11 OM.78.18.11 OM.78.18.12 OM.78.18.11 OM.78.18.12 OM.	<b>12. Loan to Value (LTV) Information - INDEXED</b> Weighted Average LTV (%) By LTV buckets (mn): →0 - <-40 % →0 - <-50 % →50 - <-10 % o/w >100 - <-110 % o/w >100 - <-100 % o/w >100 -	Nominal 52.74% 30,323 5,552 3,714 1,359 424 282 185 254 42,093 137 79 30 7 1 0 <b>% Commercial loans</b> 32.9% 42,6% 0.0% 0.0% 0.0% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	72.0% 13.2% 8.8% 3.2% 1.0% 0.7% 0.4% 0.6% 100.0% 0.3% 0.3% 0.3% 0.1% 0.0%	

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HTT 2020

## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

The definitions belo	w reflect the national specificities	
Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover peak subtracted partial value of covered bands
HG.1.1 HG.1.2	OC Calculation: Legal minimum	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans:
		These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity
		depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans:
		The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may
		prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This
		loan type is also offered with interest-only periods.
		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 rat
		for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all
	Interest Rate Types	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 Clibor (or Euribor / Cita), as long as it does not exceed 6%. A floati 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.
110.1.4		
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
HG.1.5	assumptions eg, in terms of prepayments? etc.]	interest rate developments and cannot be anticipated by issuer.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
	maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances?	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		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		
	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10		
	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		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2	,	
OHG.1.3 OHG.1.4		
OHG.1.4 OHG.1.5		
	2. Reason for No Data	Value
HG.2.1 HG.2.2	Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time	ND1 ND2
HG.2.2 HG.2.3	Not relevant for the issuer and/or CB programme at the present time Not available at the present time	ND2 ND3
HG.2.1	·	
OHG.2.1 OHG.2.2		
OHG.2.2 OHG.2.3		
	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1 OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

		DKK	1			
	Reporting in Domestic Currency	DKK	1			
	CONTENT OF TAB E					
	Swap Transaction Counterparties     Additional information on the swaps					
	3. Additional information on the asset distribution					
Field						
Number	1. Additional information on the programme Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	Jyske Realkredit	529900R9HQNZRT2OXB26			
E.1.1.3 E.1.1.4	Back-up servicer BLIS facilitator	0	0			
E.1.1.4 E.1.1.5	Cash manager	Jyske Realkredit	529900R9HONZRT2OXB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8 F 1 1 9	Standby account bank Account bank guarantor	Nordea 0	5299000DI3047E2LIV03			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQNZRT2OXB26			
OE.1.1.1						
OE.1.1.2 OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.7 OE.1.1.8						
	2. Additional information on the swaps Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Swap Counterparties Jyske Bank A/S	0	3M5E1G0GKL17HI6CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	5299000D13047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20IVIUJ8J3ZU0QE75	IRS		
E.2.1.4 E.2.1.5	DekaBank Deutsche Girozentrale Counterparty 5	0	0W2PZJM8XOY22M4GG883 0	IRS 0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9 E.2.1.10	Counterparty 9 Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14 E.2.1.15	Counterparty 14 Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18 E.2.1.19	Counterparty 18 Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23 E.2.1.24	Counterparty 23 Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2 OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6 OE.2.1.7						
OE.2.1.7 OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11 OE.2.1.12						
OE.2.1.13						
3	3. Additional information on the asset distribution 1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	120.5				
E.3.1.2	Weighted Average Maturity (months)	293.9				
OE.3.1.1 OE.3.1.2						
OE.3.1.3						
OE.3.1.4	2.4	M Basidential Lanas	W Commencial Lance	N/ Dublic Castas Assats	* fbinder i sere	W T-1-1
E.3.2.1	2. Arrears 1.<30 days	% Residential Loans 0.0%	% Commercial Loans 0.0%	% Public Sector Assets 0.0%	% Shipping Loans 0.0%	% Total Loans 0.0%
E.3.2.2	30-<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-<90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90≺180 days >= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1	- And days	0.0%	0.070	0.076	0.075	0.078
OE.3.2.2 OE.3.2.3						

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# ECBC Label Template Capital Centre E, Q4 2019

Published 25 February 2020 • Data per 31 December 2019





### JYSKE REALKREDIT

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As of 31 December 2019

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M12a/B12a	Realised losses (%)
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X1	Key Concepts Explanation
X2	Key Concept Explanation
Х3	General explanation
Volentary information	
V1	Regulatory requirement

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

#### Mandatory tables

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

#### Specialised mortgage banks

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

#### Voluntary tables

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

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

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

## Table A. General Issuer Detail

## S JYSKE REALKREDIT

#### Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Total Balance Sheet Assets	384.9	391.6	380.2	363.8
Total Customer Loans(fair value)	338.7	339.8	338.1	334.4
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	0.4	0.4

## Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	329.0	325.6	325.0	323.4
Composition by				
Maturity	0	0	0	0
- 0 <= 1 year	0.0	0.0	0.1	0.1
<ul> <li>&lt; 1 &lt;= 5 years</li> </ul>	0.8	0.8	0.8	0.7
- over 5 years	328.2	324.8	324.2	322.6
Currency	-	-	-	-
- DKK	328.9	325.4	324.9	323.3
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
<ul> <li>Residential (owner-occ., private rental, corporate housing, holiday</li> </ul>	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)	0.14	0.16	0.17	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.35	0.36	0.38	0.38

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

## JYSKE REALKREDIT

DKKbn / Percentage of nominal outstanding	CBs	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Nominal cover pool (total value)	308.7	304.7	304.1	307.1	
Transmission or liquidation proceeds to CB holders	0.0	0.0	0.0	0.0	
Overcollateralisation		18.3	18.6	17.9	17.4
Overcollateralisation ratio	Total	0.1	0.1	0.1	0.1
	Mandatory (percentage of risk weigted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		290.3	286.1	286.2	289.7
	<ul> <li>hereof amount maturing 0-1 day</li> </ul>	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.8	0.8	0.0	0.0
Proceeds from senior unsecured debt		0.0	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		15.9	16.1	15.0	14.5
Total capital coverage (rating compliant capital)		17.9	18.2	17.9	17.4
Loan loss provisions (cover pool level - shown in Tal	ble A on issuer level) - Optional	0.4	0.4	0.4	0.4

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2019	Q3 2019	Q2 2019	Q1 2019
Nominal value of outstanding CBs		290.3	286.1	286.2	289.7
Fair value of outstanding CBs (marked value)		294.2	290.0	292.9	297.0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	58.8	60.7	65.8	54.0
	1 year	-	-	-	-
	> 1 and $\leq$ 2 years	41.6	41.2	42.2	43.4
	> 2 and $\leq$ 3 years	34.9	35.1	35.4	40.9
	$>$ 3 and $\leq$ 4 years	18.4	19.9	20.7	21.6
	> 4 and $\leq$ 5 years	12.7	10.7	8.1	9.2
	5-10 years	20.4	18.4	20.1	25.7
	10-20 years	12.8	14.2	15.5	16.5
	> 20 years	94.6	89.7	85.2	85.8
Amortisation profile of issued CBs	Bullet	46.8%	48.5%	49.1%	49.1%
	Annuity	53.2%	51.5%	50.9%	50.9%
	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)	84.0%	83.5%	82.9%	82.8%
	Floating rate (Floating rate constant for less than 1 year)	16.0%	15.5%	16.2%	16.2%
	Capped floating rate	0.1%	1.0%	1.0%	1.0%
Currency denomination profile of issued CBs	DKK	272.2	270.3	270.9	274.7
	EUR	22.1	19.6	22.1	22.4
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

Table G2.1a - Assets other than the loan portfolio in the cover pool	
Tuble 02.10 Assets other than the four portion of the cover poor	

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	17.9	-		-	-	-	-	-	-	-
0- <u>&lt;</u> 1 year	5.7	-		-	-	-	-	-	-	-
>1- <u>&lt; 5</u> years	11.7	-		-	-	-	-	-	-	-
> 5 years	0.5	-		-	-	-	-	-	-	-
Total	17.9	-		-	-	-	-	-	-	-

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

Rating/type of cover asset		AA+	AA	AA-	A+	А	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	17.9	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3		-	-	-	-	-	-	-	-	-
Total	17.9	-	-	-	-	-	-	-	-	-

Issue adherence

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

Maturity structure/Type of cover asset	0- <u>&lt;</u> 1 year	>1- <u>&lt;</u> 5 years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-		-
Exposures to/guaranteed by govenments etc. third countries	-	-		-
Exposure to credit institute credit quality step 1	5.7	11.7	0.5	17.9
Exposure to credit institute credit quality step 2	-	-		-
Exposure to credit institute credit quality step 3	-	-		-
Total	5.7	11.7	0.5	17.9

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

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

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

0- <u>&lt;</u> 1 year	45.08
>1- <u>&lt; 5</u> years	24.66
> 5 years	13.77
Total	83.50

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

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	290.3
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which	0%

Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>

General balance principle

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

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

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

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



## JYSKE REALKREDIT

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

#### Table M1/B1

Number	of loans by property o	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	122,818	10,489	2,834	1,142	4,688	256	2,523	16	231	44	145,041
In %	84.7%	7.2%	2.0%	0.8%	3.2%	0.2%	1.7%	0.0%	0.2%	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	162.6	7.9	17.0	13.0	47.7	2.6	34.2	0.1	5.1	0.1	290.3
In %	56.0%	2.7%	5.9%	4.5%	16.4%	0.9%	11.8%	0.0%	1.8%	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	103.3	72.9	43.5	30.3	19.3	21.0	290.3
In %	35.6%	25.1%	15.0%	10.4%	6.7%	7.2%	

#### Table M4a/B4a

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

#### 🕼 JYSKE REALKREDIT

					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	55.2	50.6	38.0	11.3	5.6	0.6	0.4	0.3	0.2	0.4
Holiday houses	3.1	2.8	1.6	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	9.6	4.4	2.0	0.3	0.3	0.1	0.0	0.0	0.0	0.3
Cooperative Housing	5.2	3.6	2.4	0.9	0.6	0.1	0.1	0.1	0.0	0.1
Private rental	14.0	13.9	12.3	4.5	2.2	0.2	0.1	0.1	0.1	0.2
Manufacturing and Manual Industries	1.4	0.7	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	12.1	12.0	8.0	1.2	0.4	0.1	0.1	0.1	0.1	0.2
Agricultutal properties	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-
Properties for social and cultural purposes	2.4	1.5	0.9	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.0	0.0	0.0	0.0	0.0	-	-		-
Total	103.0	89.6	65.5	18.7	9.2	1.3	0.8	0.6	0.4	1.3

#### 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	33.9%	31.1%	23.3%	7.0%	3.5%	0.4%	0.2%	0.2%	0.1%	0.3%
Holiday houses	39.8%	35.3%	20.2%	3.2%	1.0%	0.2%	0.1%	0.1%	0.1%	0.1%
Subsidised Housing	56.1%	26.1%	11.5%	2.0%	1.5%	0.5%	0.3%	0.1%	0.1%	1.7%
Cooperative Housing	39.7%	27.4%	18.4%	6.8%	4.5%	1.0%	0.7%	0.5%	0.3%	0.7%
Private rental	29.4%	29.1%	25.8%	9.4%	4.6%	0.5%	0.3%	0.2%	0.2%	0.5%
Manufacturing and Manual Industries	53.9%	27.8%	16.2%	1.4%	0.3%	0.1%	0.1%	0.1%	0.1%	0.2%
Office and Business	35.4%	35.1%	23.3%	3.4%	1.1%	0.4%	0.3%	0.3%	0.2%	0.6%
Agricultutal properties	40.8%	36.5%	19.0%	3.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	46.3%	30.3%	17.1%	3.3%	0.9%	0.3%	0.5%	0.3%	0.2%	0.8%
Other	58.4%	36.6%	3.3%	0.9%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	35.5%	30.9%	22.6%	6.4%	3.2%	0.4%	0.3%	0.2%	0.1%	0.5%

#### 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	3.5	18.9	47.5	32.8	42.5	8.9	2.4	1.6	1.2	3.3	61.6%
Holiday houses	0.1	1.3	4.0	1.4	0.8	0.1	0.1	0.0	0.0	0.1	53.8%
Subsidised Housing	7.1	4.4	3.7	0.6	0.3	0.2	0.3	0.2	0.0	0.3	25.2%
Cooperative Housing	1.7	3.1	2.3	1.7	2.2	0.6	0.3	0.2	0.4	0.5	53.8%
Private rental	1.3	5.7	10.7	12.4	12.0	3.0	0.8	0.2	0.4	1.2	62.3%
Manufacturing and Manual Industries	0.7	0.3	1.1	0.4	0.0	0.0	0.0	0.0	-	0.0	42.4%
Office and Business	1.1	6.6	16.1	6.3	1.4	0.6	0.4	0.3	0.2	1.3	54.7%
Agricultutal properties	-	0.0	0.0	0.0	0.0	-	-	-	-	-	52.4%
Properties for social and cultural purposes	0.6	1.4	1.9	0.5	0.3	0.0	0.1	0.0	0.0	0.2	45.4%
Other	0.0	0.1	0.1	0.0	0.0	0.0	-	-	-	-	37.6%
Total	16.0	41.7	87.4	56.1	59.6	13.4	4.3	2.6	2.2	6.9	57.7%

#### 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	2.1%	11.6%	29.2%	20.2%	26.2%	5.5%	1.5%	1.0%	0.7%	2.0%	61.6%
Holiday houses	1.7%	16.2%	51.1%	17.1%	9.8%	1.2%	0.6%	0.5%	0.5%	1.0%	53.8%
Subsidised Housing	41.5%	25.7%	22.0%	3.5%	1.5%	1.2%	1.6%	1.0%	0.1%	1.9%	25.2%
Cooperative Housing	13.0%	24.0%	17.8%	13.0%	17.0%	4.5%	2.5%	1.6%	2.8%	3.7%	53.8%
Private rental	2.6%	11.9%	22.4%	26.1%	25.2%	6.3%	1.7%	0.5%	0.7%	2.6%	62.3%
Manufacturing and Manual Industries	26.3%	13.5%	41.8%	15.1%	1.9%	0.2%	0.2%	0.6%	0.0%	0.4%	42.4%
Office and Business	3.2%	19.4%	47.0%	18.3%	4.2%	1.7%	1.0%	0.9%	0.5%	3.8%	54.7%
Agricultutal properties	0.0%	10.9%	53.9%	32.0%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	52.4%
Properties for social and cultural purposes	12.5%	26.9%	37.0%	10.3%	6.8%	0.4%	1.8%	0.4%	0.8%	3.1%	45.4%
Other	5.4%	44.9%	41.9%	1.4%	2.9%	3.6%	0.0%	0.0%	0.0%	0.0%	37.6%
Total	5.5%	14.4%	30.1%	19.3%	20.5%	4.6%	1.5%	0.9%	0.8%	2.4%	57.7%

## SJYSKE REALKREDIT

#### 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	68.1	22.3	10.7	40.5	19.7	1.4	162.6
Holiday houses	1.9	2.0	1.2	1.7	1.2	-	7.9
Subsidised Housing	9.9	1.2	1.7	2.1	2.1	-	17.0
Cooperative Housing	10.4	1.3	0.2	0.5	0.6	-	13.0
Private rental	21.9	3.7	3.2	8.4	10.5	-	47.7
Manufacturing and Manual							
Industries	0.5	0.2	0.3	1.1	0.4	-	2.6
Office and Business	17.8	2.8	1.6	6.1	6.0	-	34.2
Agricultutal properties	0.0	0.0	0.0	0.0	0.0	-	0.1
Properties for social and cultural							
purposes	3.0	0.8	0.1	1.0	0.2	-	5.1
Other	0.1	0.0	0.0	0.0	0.0	-	0.1
Total	133.5	34.2	19.0	61.5	40.7	1.4	290.3

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

### S JYSKE REALKREDIT

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture cultu	Social and	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	15.8	0.4	0.0	2.3	5.4	0.0	1.5	-	0.2	0.0	25.8
Fixed-rate shorter period than											
maturity (ARM's etc.)	41.7	2.3	0.2	3.4	16.9	0.1	11.6	0.0	0.1	0.1	76.4
<ul> <li>rate fixed ≤ 1 year</li> </ul>	20.0	1.3	-	0.0	1.7	0.0	2.5	-	0.0	0.0	25.5
- rate fixed > 1 and $\leq$ 3 years	9.5	0.4	-	0.1	1.2	-	2.4	-	-	0.0	13.6
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	11.7	0.6	0.1	0.8	7.2	0.1	4.7	0.0	0.0	0.0	25.2
- rate fixed > 5 years	0.6	0.0	0.1	2.5	6.8	-	2.0	-	0.0	0.0	12.1
Money market based loans	1.5	0.1	-	-	-	-	-	-	-	0.0	1.6
Non Capped floaters	8.3	0.6	0.2	0.0	10.3	0.1	7.1	-	0.9	-	27.5
Capped floaters	5.2	0.2	-	0.0	0.6	-	-	-	-	0.0	6.0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	72.6	3.6	0.4	5.8	33.2	0.2	20.3	0.0	1.2	0.1	137.3

\*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 cultur	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	46.7	2.0	11.4	6.6	6.7	0.6	5.2	0.0	3.0	0.0	82.1
Fixed-rate shorter period than											
maturity (ARM's etc.)	37.3	2.0	5.2	0.6	6.2	0.8	5.1	0.0	0.5	0.0	57.6
<ul> <li>rate fixed ≤ 1 year</li> </ul>	16.6	1.0	0.2	0.0	0.7	0.3	1.3	-	0.1	0.0	20.2
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	9.9	0.5	0.2	0.0	0.9	0.0	1.2	-	0.0	0.0	12.8
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	10.2	0.5	4.6	0.2	3.4	0.4	2.0	0.0	0.3	0.0	21.6
<ul> <li>rate fixed &gt; 5 years</li> </ul>	0.6	0.0	0.1	0.3	1.2	0.1	0.6	-	0.1	-	3.0
Money market based loans	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Non Capped floaters	0.7	0.0	0.0	0.0	1.7	1.0	3.7	0.0	0.5	0.0	7.6
Capped floaters	5.3	0.2	-	0.0	0.0	-	-	0.0	-	-	5.6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	90.1	4.3	16.6	7.2	14.5	2.3	14.0	0.0	3.9	0.0	153.0

#### 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 cultur	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	62.5	2.4	11.4	8.9	12.1	0.6	6.7	0.0	3.2	0.0	107.9
Fixed-rate shorter period than											
maturity (ARM's etc.)	79.0	4.3	5.3	4.0	23.0	0.9	16.7	0.0	0.5	0.1	134.0
- rate fixed ≤ 1 year	36.6	2.3	0.2	0.1	2.3	0.3	3.8	-	0.1	0.0	45.7
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	19.4	0.9	0.2	0.1	2.1	0.0	3.6	-	0.0	0.0	26.4
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	21.9	1.1	4.7	1.1	10.6	0.5	6.7	0.0	0.3	0.0	46.9
<ul> <li>rate fixed &gt; 5 years</li> </ul>	1.2	0.1	0.2	2.8	8.0	0.1	2.6	-	0.1	0.0	15.1
Money market based loans	1.6	0.1	-	-	-	-	-	-	-	0.0	1.7
Non Capped floaters	9.0	0.6	0.2	0.0	11.9	1.1	10.8	0.0	1.4	0.0	35.1
Capped floaters	10.5	0.4	-	0.0	0.6	-	-	0.0	-	0.0	11.6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	162.6	7.9	17.0	13.0	47.7	2.6	34.2	0.1	5.1	0.1	290.3



#### Table M9/B9

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

#### JYSKE REALKREDIT

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultur	ral purposes	Other	Total
< 12 months	8.3	0.3	0.0	0.2	2.8	0.2	1.0	0.0	0.1	0.1	12.9
≥ 12 - ≤ 24 months	11.9	0.4	0.0	0.4	4.3	0.3	1.8	0.0	0.1	0.0	19.3
≥ 24 - ≤ 36 months	15.6	0.6	0.1	0.6	7.4	0.7	2.0	-	1.0	0.0	28.0
≥ 36 - ≤ 60 months	43.4	1.9	1.3	1.8	9.7	0.7	5.1	0.0	0.9	0.0	65.0
≥ 60 months	83.4	4.8	15.6	10.0	23.5	0.6	24.3	0.0	3.0	0.1	165.2
Total	162.6	7.9	17.0	13.0	47.7	2.6	34.2	0.1	5.1	0.1	290.3

#### Table M10/B10

Lending by remaining maturity, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 3 - ≤ 5 Years	0.2	0.0	0.1	0.0	0.0	0.0	0.2	-	0.0	-	0.5
≥ 5 - ≤ 10 Years	3.1	0.2	0.6	0.1	0.3	0.3	1.2	-	0.0	0.0	5.9
≥ 10 - ≤ 20 Years	27.8	1.6	5.7	0.4	3.0	1.8	15.1	0.0	1.1	0.0	56.6
≥ 20 Years	131.4	6.1	10.6	12.4	44.3	0.4	17.9	0.0	3.9	0.1	227.1
Total	162.6	7.9	17.0	13.0	47.7	2.6	34.2	0.1	5.1	0.1	290.3

#### Table M11/B11

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ural purposes	Other	Total
90 day NPL	0.21	0.32	-	-	0.24	-	0.22	-	-	-	0.17
Note: 00 days arrear as	c of 02 2010 (See definiti	ion in table V1)									

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 cultu	ral purposes	Other	Total
90 day NPL	0.16	0.19	-	-	0.11	-	0.10	-	-	-	0.13
Note: 90-days arrear as of Q3 2019 (See definition in table X1)											

#### Table M11b/B11b

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 60per cent LTV	0.12	0.16	-	-	0.08	-	0.09	-	-	-	0.10
60-69.9 per cent LTV	0.02	0.01	-	-	0.01	-	0.01	-	-	-	0.01
70-79.9 per cent LTV	0.01	0.01	-	-	0.01	-	-	-	-	-	0.01
80-89.9 per cent LTV	0.01	-	-	-	0.01	-	-	-	-	-	0.01
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00
>100 per cent LTV	-	0.01	-	-	-	-	-	-	-	-	0.00

#### Table M12/B12

Realised losses (DKKm)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	Iral purposes	Other	Total
Total realised losses	89.3	3.4	-	-	6.6	-	83.0	-	-	-	182.4

#### Table M12a/B12a

Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
Total realised losses, %	0.03	0.00	-	-	0.00	-	0.03	-	-	-	0.06

## SJYSKE REALKREDIT

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: Office	i
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business Agriculture.	i, Retail/shop	
	<ul> <li>Warehouse</li> <li>Restaurants, inns etc.</li> <li>Hotels and resorts</li> <li>Congress and conference centres.</li> <li>Campsites.</li> <li>Traffic terminals, service stations, fire stations, auction and export houses.</li> <li>Agriculture</li> <li>Forestry</li> <li>Nurseries</li> <li>Ships</li> </ul>	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
Explain how you distinguish between performing and nonperforming loans ir 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 n banks.	
	The Basel definition of NPL's is applied for commercial bank CB issuers	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	Asset substitution i not allowed for specialised mortgage banks, hence NPLs are e part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are rooms in noreclosure procedure part of engine assets in COVER DUDI?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	h The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

## JYSKE REALKREDIT

Table X2

#### Key Concepts Explanation

## Issuer specific

## (N/A for some issuers)

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

#### 🕼 JYSKE REALKREDIT

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

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

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

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

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

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	Conservation in Denich modest			
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			