## **Harmonised Transparency Template**

## 2019 Version

# Denmark Jyske Realkredit A/S

Reporting Date: 20/08/2019 Cut-off Date: 30/06/2019



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data



#### A. Harmonised Transparency Template - General Information

HTT 2019

	Reporting in Domestic Currency		DKK	]		
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	1. Basic Facts 2. Regulatory Summary					
	General Cover Pool / Covered Bond Information     References to Capital Requirements Regulation (CRR) 129(7)     S. References to Capital Requirements Regulation (CRR) 129(1)					
	5. References to Capital Requirements Regulation (CRR) 129(1)  6. Other relevant information					
Field Number	1. Basic Facts					
G.1.1.1 G.1.1.2	Country Issuer Name		Denmark Jyske Realkredit A/S			
G.1.1.3 G.1.1.4	Link to Issuer's Website Cut-off date		www.jyskerealkredit.com 30-06-2019			
OG.1.1.1 OG.1.1.2	Optional information e.g. Contact names Optional information e.g. Parent name		Contact  Jyske Bank A/S			
OG.1.1.3 OG.1.1.4						
OG.1.1.5 OG.1.1.6						
OG.1.1.7 OG.1.1.8						
G.2.1.1	2. Regulatory Summary  UCITS Compliance (Y/N)		Y			
G.2.1.2 G.2.1.3	CRR Compliance (Y/N) LCR status		Y <u>Link</u>			
OG.2.1.1 OG.2.1.2						
OG.2.1.3 OG.2.1.4						
OG.2.1.5 OG.2.1.6						
	3. General Cover Pool / Covered Bond Informati 1.General Information	ion	Nominal (mn)			
G.3.1.1 G.3.1.2	Cover Pool Size Outstanding Covered Bonds		8,832 6,927			
OG.3.1.1 OG.3.1.2	Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.3 OG.3.1.4						
G.3.2.1	2. Over-collateralisation (OC) OC (%)		Legal / Regulatory 8.0%	Actual 27.5%	Minimum Committed 0.0%	Purpose ND1
OG.3.2.1 OG.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		
OG.3.2.3 OG.3.2.4 OG.3.2.5						
OG.3.2.6	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1 G.3.3.2	Mortgages Public Sector		6,927 0		78.4% 0.0%	
G.3.3.3 G.3.3.4	Shipping Substitute Assets		0 1,905		0.0% 21.6%	
G.3.3.5 G.3.3.6	Other	Total	0 8,832		0.0% 100.0%	
OG.3.3.1						
			0,032		100.0%	
OG.3.3.2 OG.3.3.3 OG.3.3.4			0,032		100.0%	
OG.3.3.2 OG.3.3.3						
OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5	<ol> <li>Cover Pool Amortisation Profile</li> <li>Weighted Average life (in years)</li> </ol>		Contractual	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepayments
OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Weighted Average life (in years) Residual Life (mn)		Contractual			% Total Expected Upon Prepayments
OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y		<b>Contractual</b> 16.81 1,189	ND1 ND1	% Total Contractual	% Total Expected Upon Prepayments
OG.3.3.2 OG.3.3.3 OG.3.3.5 OG.3.3.6 G.3.4.1	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y		Contractual 16.81 1,189 999 703	ND1 ND1 ND1 ND1	% Total Contractual  13.5% 11.3% 8.0%	% Total Expected Upon Prepayments
0G.3.3.2 0G.3.3.4 0G.3.3.5 0G.3.3.6 G.3.4.1	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y		Contractual 16.81 1,189 999 703 651 416	ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 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.3.4.6 G.3.4.7 G.3.4.6	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y	Total	Contractual 16.81  1,189 999 703 651 416 2,000	ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.1 G.3.4.1 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.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5%	% Total Expected Upon Prepayments
G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.6 G3.4.5 G3.4.6 G3.4.7	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5%	% Total Expected Upon Prepayments
G3.3.2 G3.3.3 G3.3.3.4 G3.3.5 G3.3.5 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.6 G3.4.5 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.8 G3.4.8 G3.4.7 G3.4.8 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%	
G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.1 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.4 G3.4.5 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.8 G3.4.1	Weighted Average life (in years)  Residual Life (mn)  By buckets:  0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,0000 2,874	ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5%	% Total Expected Upon Prepayments  % Total Extended Maturity
G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.2 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.1 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.3 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10+ Y   5. Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)		Contractual 16.81  1,189 999 703 651 416 2,000 2,874 8,832	ND1  ND1  ND1  ND1  ND1  ND1  ND1  O  Extended Maturity	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%	
G3.3.3 G3.3.3 G3.3.3.4 G3.3.5 G3.3.5 G3.4.1 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.1 G3.4.2 G3.4.2 G3.4.3 G3.4.4 G3.4.5	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   S. Maturity of Covered Bands  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y		Contractual 16.81  1,189 999 703 651 416 2,000 2,874 8,832	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%	
G3.3.2 G3.3.3 G3.3.3.4 G3.3.5 G3.3.5 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.1 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3	Weighted Average life (in years)  Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y   S. Maturity of Covered Bonds Weighted Average life (in years)  Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y		Contractual 16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383	ND1  ND1  ND1  ND1  ND1  ND1  ND1  O    Extended Maturity  ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5%	
G3.4.1 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.4 G3.4.5 G3.4.4 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.10 G3.5.1 G3.5.2 G3.5.3 G3.5.5 G3.5.5 G3.5.5	Weighted Average life (in years)  Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y    Maturity of Covered Bonds Weighted Average life (in years)  Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y		Contractual 16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  **Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0%	
G.3.4.1  G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1  G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.7 G.3.5.8	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0-17 1-2Y 2-3Y 3-4Y 4-5Y 5-10Y 10+Y    S. Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn) By buckets: 0-1Y 1-2Y 2-3Y 3-4Y	Total	Contractual  16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196 4,966	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8% 71.7%	% Total Extended Maturity
G3.3.2 G3.3.4 G3.3.5 G3.3.4 G3.4.1 G3.4.3 G3.4.4 G3.4.5 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y		Contractual 16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8%	
G.3.4.1  G.3.4.1  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.3.4.9  G.3.4.1  G.3.4.9  G.3.4.1  G.3.4.1  G.3.4.1  G.3.4.1  G.3.4.1  G.3.4.1  G.3.4.2  G.3.4.1  G.3.4.1  G.3.4.2  G.3.4.1  G.3.5.1  G.3.5.2  G.3.5.3  G.3.5.4  G.3.5.5  G.3.5.5  G.3.5.6  G.3.5.7  G.3.5.8  G.3.5.9  G.3.5.1  G.3.5.1  G.3.5.1  G.3.5.1  G.3.5.2  G.3.5.3  G.3.5.3  G.3.5.5  G.3.5.3  G.3.5.5  G.3.5.6  G.3.5.7  G.3.5.8	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y	Total	Contractual  16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196 4,966	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8% 71.7%	% Total Extended Maturity
G3.3.4 G3.3.4 G3.3.5 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.1 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.5.5 G3.5 G3	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y	Total	Contractual  16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196 4,966	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8% 71.7%	% Total Extended Maturity
G3.3.4 G3.3.4 G3.3.5 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.4.6 G3.4.7 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.4.5 G3.4.7 G3.4.8 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.5 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.5.1 G3.5.2 G3.5.5 G3.5 G3	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y	Total	Contractual  16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196 4,966	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8% 71.7%	% Total Extended Maturity
G3.3.2 G3.3.3 G3.3.4 G3.3.5 G3.3.5 G3.4.1 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.5.5 G3.5 G3	Weighted Average life (in years)  Residual Life (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y  10 + Y   Maturity of Covered Bonds  Weighted Average life (in years)  Maturity (mn)  By buckets: 0 - 1 Y  1 - 2 Y  2 - 3 Y  3 - 4 Y  4 - 5 Y  5 - 10 Y	Total	Contractual  16.81  1,189 999 703 651 416 2,000 2,874 8,832  Initial Maturity 13.78  467 478 383 438 0 196 4,966	ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND1	% Total Contractual  13.5% 11.3% 8.0% 7.4% 4.7% 22.6% 32.5% 100.0%  % Total Initial Maturity  6.7% 6.9% 5.5% 6.3% 0.0% 2.8% 71.7%	% Total Extended Maturity



	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0.0%	0.0%
G.3.6.2 G.3.6.3	AUD BRL	0 0	0 0	0.0%	0.0% 0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5 G.3.6.6	CHF CZK	0 0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.6.7	DKK	6,927	6,927	100.0%	100.0%
G.3.6.8 G.3.6.9	GBP HKD	0	0 0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11 G.3.6.12	KRW NOK	0	0 0	0.0%	0.0% 0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14 G.3.6.15	SEK SGD	0	0 0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17 G.3.6.18	Other Total	0 6,927	0 6,927	0.0% 100.0%	0.0% 100.0%
OG.3.6.3	100.	0,327	5,327	100.070	100.070
OG.3.6.4 OG.3.6.5					
OG.3.6.6					
OG.3.6.7 OG.3.6.8					
OG.3.6.9	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.7.2 G.3.7.3	AUD BRL	0	0	0.0%	0.0%
G.3.7.4 G.3.7.5	CAD CHF	0	0	0.0%	0.0% 0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7 G.3.7.8	DKK GBP	6,927 0	6,927 0	100.0% 0.0%	100.0% 0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10 G.3.7.11	JPY KRW	0	0	0.0% 0.0%	0.0% 0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13 G.3.7.14	PLN SEK	0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16 G.3.7.17	USD Other	0 0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.7.18	Total	6,927	6,927	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) 2,498	Nominal [after hedging] (mn) 2,498	% Total [before]	% Total [after] 0
G.3.8.2	Floating coupon	4,429	4,429	1	1
G.3.8.3 G.3.8.4	Other Total	0 6,927	0 6,927	0 1	0 1
OG.3.8.1		-,	-,	-	-
OG.3.8.2 OG.3.8.3					
OG.3.8.3 OG.3.8.4	9. Substitute Assets - Type Cash	Nominal (mn) 0		% Substitute Assets 0.0%	
OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2	Cash Exposures to/guaranteed by governments or quasi governments	0 0		0.0% 0.0%	
OG.3.8.3 OG.3.8.4 OG.3.8.5	Cash	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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other	0 0 0 1,897 8		0.0% 0.0% 0.0% 99.6% 0.4%	
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 Other Total o/w EU gvts or quasi govts	0 0 0 0 1,897		0.0% 0.0% 0.0% 99.6%	
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 Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi	0 0 0 1,897 8 1,905		0.0% 0.0% 0.0% 99.6% 0.4%	
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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	0 0 1,897 8 1,905 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	0 0 1,897 8 1,905 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	0 0 0 1,897 8 1,905 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
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	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks	0 0 0 1,897 8 1,905 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
G3.8.3 G3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.9	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	0 0 0 1,897 8 1,905 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
GG.3.8.3 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.1 GG.3.9.2 GG.3.9.4 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5	Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks	0 0 0 1,897 8 1,905 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG.3.5 GG	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	0 0 1,997 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
GG.3.8.3 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.7 GG.3.9.9 GG.3.9.9 GG.3.9.10 GG.3.9.10	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	0 0 1,997 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4%	
GG.3.8.3 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.7 GG.3.9.7 GG.3.9.9 GG.3.9.9 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  a/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions	0		0.0% 0.0% 99.6% 0.4% 100.0%	
GG.3.8.3 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.7 GG.3.9.9 GG.3.9.9 GG.3.9.10 GG.3.9.10	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions	0 0 1,997 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%	
GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.9.1 GG.3.9.3 GG.3.9.5 GG.3.9 GG.3.9 GG.3.9 GG.3.9 GG	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions en CQS2 credit institutions EU country of issuer) Eurozone Rest of European Union (EU)	0 0 1,897 8 1,905 ND1		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  **Substitute Assets 100.00% 0.00% 0.00%	
GG.3.83 GG.3.85 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.6 GG.3.9.1 GG.3.1 GG.3.1 GG.3.1 GG.3.1 GG.3.1 G	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions  10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU)	0 0 1,997 8 1,905 ND1		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  **Substitute Assets 100.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 GG.3.85 GG.3.85 GG.3.91 GG.3.92 GG.3.95 GG.3.96 GG.3.96 GG.3.97 GG.3.95 GG.3.96 GG.3.97 GG.3.98 GG.3.99 GG.3.91	Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total O/w EU gyts or quosi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quosi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions  10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia	0 0 1,997 8 1,905 ND1		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  **Substitute Assets 100.0% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.8.3 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.6 GG.3.9.7 GG.3.9.8 GG.3.9.8 GG.3.9.9 GG.3.9.9 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.2 GG.3.10.3 GG.3.10.3 GG.3.10.3 GG.3.10.3 GG.3.10.5 GG.3.10.5 GG.3.10.5 GG.3.10.6 GG.3.10.5	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts  o/w third-party countries Credit Quality Step 1 (COS1) gyts or quasi  o/w third-party countries Credit Quality Step 2 (COS2) gyts or quasi  o/w third-party countries Credit Quality Step 2 (COS2) gyts or quasi  o/w third-party countries Credit Quality Step 2 (COS2) gyts or quasi  o/w third-party countries Credit Quality Step 1 (COS1) central banks  o/w third-party countries Credit Quality Step 2 (COS2) central banks  o/w COS1 credit institutions  o/w CQS2 credit institutions  10. Substitute Assets - Country  Domestic (Country of Issuer)  Eurozone  Rest of European Union (EU)  European Economic Area (not member of EU)  Switzerland  Australia  Brazil	0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 OD1 ND1 OD1 OD O O O O O O O O O O O O O O O		0.0% 0.0% 9.6% 0.4% 100.0%  **Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.1 GG.3.0.1	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  a/w EU gyts or quasi govts  a/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi  govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi  govts  a/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi  govts  a/w third-party countries Credit Quality Step 2 (CQS2) central banks  a/w third-party countries Credit Quality Step 2 (CQS2) central banks  a/w third-party countries Credit Quality Step 2 (CQS2) central banks  a/w CQS1 credit institutions  a/w CQS2 credit institutions  10. Substitute Assets - Country  Domestic (Country of Issuer)  Eurozone  Rest of European Union (EU)  European Economic Area (not member of EU)  Switzerland  Australia  Brazil  Canada  Japan	0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 OD1 ND1 OD O O O O O O O O O O O O O O O O O		0.0% 0.0% 9.0% 9.6% 0.4% 100.0%  **Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 GG.3.81 GG.3.85 GG.3.81 GG.3.92 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.91 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.91 GG.3.92 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.96 GG.3.96 GG.3.97 GG.3.98 GG.3.99 GG.3.91 GG.3.90 GG.3.91 GG.3.101 GG.3.103 GG.3.101 GG.3.103 GG.3.103 GG.3.104 GG.3.105 GG.3.106 GG.3.106 GG.3.106 GG.3.107 GG.3.107 GG.3.108	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quosi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quosi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions  10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea	0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 OD1 ND1 OD OD O O O O O O O O O O O O O O O O		0.0% 0.0% 0.0% 99.6% 0.4% 100.0% 100.0%  \$\$\text{Substitute Assets}\$\$ 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.8.3 GG.3.8.5 GG.3.8.1 GG.3.8.5 GG.3.8.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.8 GG.3.9.8 GG.3.9.9 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.1 GG.3.10.2 GG.3.10.3 GG.3.10.6 GG.3.10.7	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quosi govts  a/w third-party countries Credit Quality Step 1 (CQS1) gyts or quosi govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi govts  o/w EU central banks  o/w third-party countries Credit Quality Step 1 (CQS1) central banks  o/w third-party countries Credit Quality Step 2 (CQS2) central banks  o/w CQS1 credit institutions  o/w CQS2 credit institutions  o/w CQS2 credit institutions  10. Substitute Assets - Country  Domestic (Country of Issuer)  Eurozoa  Rest of European Union (EU)  European Economic Area (not member of EU)  Switzerland  Australia Brazil Canada Japan Korea New Zesland Singapore	0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0% 100.0% \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	
GG.3.83 GG.3.85 GG.3.85 GG.3.85 GG.3.91 GG.3.92 GG.3.93 GG.3.95 GG.3.96 GG.3.91 GG.3.92 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.97 GG.3.98 GG.3.96 GG.3.91 GG.3.9	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts  o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts  o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts  o/w third-party countries Credit Quality Step 2 (CQS2) central banks  o/w third-party countries Credit Quality Step 2 (CQS2) central banks  o/w CQS2 credit institutions  o/w CQS2 credit institutions  10. Substitute Assets - Country  Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland  Australia Brazil Canada Japan Korea New Zealand Singapore US	0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 GG.3.81 GG.3.85 GG.3.81 GG.3.92 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.91 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.91 GG.3.92 GG.3.93 GG.3.94 GG.3.95 GG.3.96 GG.3.91 GG.3.96 GG.3.97 GG.3.98 GG.3.99 GG.3.91 GG.3.9	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.1 GG.3.10.1 GG.3.10.2 GG.3.10.3 GG.3.10.3 GG.3.10.3 GG.3.10.1 GG.3.10.3 GG.3.10.1 GG.3.10.3 GG.3.10.1 GG.3.10.3 GG.3.10.1	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quosi govts  o/w third-party countries Credit Quality Step 1 (COS1) gyts or quosi govts  o/w third-party countries Credit Quality Step 2 (COS2) gyts or quosi govts o/w third-party countries Credit Quality Step 2 (COS2) gyts or quosi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (COS1) central banks o/w third-party countries Credit Quality Step 2 (COS2) central banks o/w COS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions  10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.83 GG.3.85 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.1 GG.3.9.1 GG.3.9.6 GG.3.9.6 GG.3.9.7 GG.3.9.8 GG.3.9.9 GG.3.9.1 GG.3.0.1	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.8.3 GG.3.8.5 GG.3.8.1 GG.3.8.5 GG.3.8.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.6 GG.3.9.1 GG.3.9.6 GG.3.9.1 GG.3.9.6 GG.	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.2 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.1 GG.3.9.6 GG.3.9.1 GG.3.9.6 GG.3.9.7 GG.3.9.8 GG.3.9.8 GG.3.9.9 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.1 GG.3.10.2 GG.3.10.3 GG.3.10.3 GG.3.10.6 GG.3.10.6 GG.3.10.6 GG.3.10.6 GG.3.10.6 GG.3.10.1	Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other  Total  O/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	0 0 0 1,897 8 1,905 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0% 0.0% 0.0% 99.6% 0.4% 100.0%  100.0%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	



63444	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 1,897		0.0% 21.5%	0.0% 27.4%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4 OG.3.11.1	Т	otal 1,897		21.5%	27.4%
OG.3.11.2					
OG.3.11.3					
OG.3.11.4 OG.3.11.5					
OG.3.11.6					
OG.3.11.7	12. Bond List				
G.3.12.1	Bond list	<u>Link</u>			
G.3.13.1	13. Derivatives & Swaps  Derivatives in the cover pool [notional] (mn)	0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0			
G.3.13.3 OG.3.13.1	Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn)	0			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0			
OG.3.13.4 OG.3.13.5					
OG.3.13.6					
OG.3.13.7 OG.3.13.8					
OG.3.13.9					
OG.3.13.10 OG.3.13.11					
OG.3.13.11					
G.3.13.13					
OG.3.13.14 OG.3.13.15					
G.3.13.16					
OG.3.13.17 OG.3.13.18					
OG.3.13.19					
OG.3.13.20 OG.3.13.21					
OG.3.13.21					
OG.3.13.23					
OG.3.13.24 OG.3.13.25					
OG.3.13.26					
OG.3.13.27 OG.3.13.28					
G.3.13.29					
OG.3.13.30 OG.3.13.31					
OG.3.13.31					
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.3.13.47					
OG.3.13.49					
OG.3.13.50 OG.3.13.51					
	4. References to Capital Requirements Regulation (CR	R) Row	Row		
	129(7)				
issuer believe: he form of covi	s that, at the time of its issuance and based on transparency data made publicly available ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin	e by the issuer, these covered bands would satisfy the eligi nately a matter to be determined by a relevant investor ins	bility criteria for Article 129(7) of the Capital Requirements titution and its relevant supervisory authority and the issue	Regulation (EU) 648/2012. It should be or does not accept any responsibility in t	noted, however, that whether or not exposur his regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>			
G.4.1.2 G.4.1.3	(i) Value of covered bonds: (ii) Geographical distribution:	39 43 for Mortgage Assets			
G.4.1.4	(ii) Type of cover assets:	<u>52</u>			
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets 149 for Mortgage Assets	287 for Commercial Mortgage Assets		
G.4.1.6 G.4.1.7	(ii) Interest rate risk - cover pool: (ii) Currency risk - cover pool:	149 for Mortgage Assets 111	<u>163</u>		
G.4.1.8	<li>(ii) Interest rate risk - covered bond:</li>	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate				
G.4.1.11 G.4.1.12	<ul><li>(iii) Maturity structure of cover assets:</li><li>(iii) Maturity structure of covered bonds:</li></ul>	<u>65</u> 88			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets			
OG.4.1.1 OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5 OG.4.1.6					
OG.4.1.7					
OG.4.1.8 OG.4.1.9					
OG.4.1.10					
	5. References to Capital Requirements Regulation (CR	R)			
G.5.1.1	129(1) Exposure to credit institute credit quality step 1 & 2	<u>173</u>			
OG.5.1.1	English to a second grown, step 1 & 2				
OG.5.1.2 OG.5.1.3					
OG.5.1.4					
OG.5.1.5					
OG.5.1.6					



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



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

HTT 2019

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.8 Commercial Cover Pool	

	7. Mortgage Assets				
Number		Nominal (mn)		9/ Total Mortgages	
M.7.1.1	1. Property Type Information  Residential	5,706		% Total Mortgages 82.4%	
M.7.1.2	Commercial	1,221		17.6%	
M.7.1.3	Other	0		0.0%	
M.7.1.4	Total	6,927		100.0%	
OM.7.1.1 OM.7.1.2	o/w Cooperative Housing o/w Agriculture	92 0			
OM.7.1.3	o/w Owner-occupied homes	4,344			
OM.7.1.4	o/w Holiday houses	297			
OM.7.1.5	o/w Subsidised Housing	171			
OM.7.1.6	o/w Private rental	802			
OM.7.1.7	o/w Manufacturing and Manual Industries	55 931			
OM.7.1.8 OM.7.1.9	o/w Office and Business o/w Social and cultural purposes	235			
OM.7.1.10	o/w Other	0			
OM.7.1.11	o, w other	Ü			
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1 OM.7.2.1	Number of mortgage loans Optional information eq, Number of borrowers	8,386 ND1	178	8,564	
OM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
M.7.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 2.9%	% Commercial Loans 66.2%	% Total Mortgages 11.8%	
M.7.3.1 OM.7.3.1	to raigest exhosuses	2.7/0	00.2%	11.0/0	
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.0%	100.0%	100.0%	
M.7.4.2	Austria	0.0%	0.0%	0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4 M.7.4.5	Bulgaria Croatia	0.0% 0.0%	0.0%	0.0%	
M.7.4.5 M.7.4.6	Croatia Cyprus	0.0%	0.0%	0.0%	
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%	
M.7.4.8	Denmark	99.2%	100.0%	99.3%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
M.7.4.11	France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13 M.7.4.14	Greece	0.0% 0.0%	0.0%	0.0%	
M.7.4.14 M.7.4.15	Netherlands Hungary	0.0%	0.0%	0.0%	
M.7.4.16	Ireland	0.0%	0.0%	0.0%	
M.7.4.17	Italy	0.0%	0.0%	0.0%	
M.7.4.18	Latvia	0.0%	0.0%	0.0%	
M.7.4.19	Lithuania	0.0%	0.0%	0.0%	
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21	Malta	0.0%	0.0%	0.0%	
M.7.4.22	Poland	0.0%	0.0%	0.0%	
M.7.4.23 M.7.4.24	Portugal Romania	0.0% 0.0%	0.0%	0.0%	
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	
M.7.4.26	Slovenia	0.0%	0.0%	0.0%	
M.7.4.27	Spain	0.0%	0.0%	0.0%	
M.7.4.28	Sweden	0.0%	0.0%	0.0%	
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
VI.7.4.31 VI.7.4.32	Iceland Liechtenstein	0.0% 0.0%	0.0%	0.0% 0.0%	
M.7.4.32 M.7.4.33	Liechtenstein Norway	0.0%	0.0%	0.0%	
M.7.4.34	Other .	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	0.0%	0.0%	0.0%	
M.7.4.36	Australia	0.0%	0.0%	0.0%	
M.7.4.37	Brazil	0.0%	0.0%	0.0%	
M.7.4.38	Canada	0.0%	0.0%	0.0%	
M.7.4.39	Japan	0.0%	0.0%	0.0%	
M.7.4.40 M.7.4.41	Korea New Zealand	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.41	Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44	Other	0.0%	0.0%	0.0%	
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%	
OM.7.4.2	o/w Faroe Islands	0.8%	0.0%	0.7%	
OM.7.4.3					
OM.7.4.4					
OM.7.4.5					
OM.7.4.6					
OM.7.4.6 OM.7.4.7					
OM.7.4.6					



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
VI.7.5.1	Greater Copenhagen area (Region Hovedstaden)	29.0%	34.9%	30.1%	
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	30.7%	7.5%	26.6%	
VI.7.5.3	Northern Jutland (Region Nordjylland)	5.1%	2.4%	4.7%	
Л.7.5.4	Eastern Jutland (Region Midtjylland)	16.8%	41.9%	21.2%	
1.7.5.5	Southern Jutland & Funen (Region Syddanmark)	17.5%	13.2%	16.8%	
Л.7.5.6	TBC at a country level	ND1	ND1	ND1	
Л.7.5.7	TBC at a country level	ND1	ND1	ND1	
л.7.5.8	TBC at a country level	ND1	ND1	ND1	
Л.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	
.7.5.15	TBC at a country level	ND1	ND1	ND1	
.7.5.16	TBC at a country level	ND1	ND1	ND1	
.7.5.17	TBC at a country level	ND1	ND1	ND1	
1.7.5.18	TBC at a country level	ND1	ND1	ND1	
.7.5.19	TBC at a country level	ND1	ND1	ND1	
.7.5.20	TBC at a country level	ND1	ND1	ND1	
1.7.5.21		ND1	ND1	ND1	
	TBC at a country level		ND1 ND1		
.7.5.22	TBC at a country level	ND1		ND1	
.7.5.23	TBC at a country level	ND1	ND1	ND1	
7.5.24	TBC at a country level	ND1	ND1	ND1	
7.5.25	TBC at a country level	ND1	ND1	ND1	
7.5.26	TBC at a country level	ND1	ND1	ND1	
7.5.27	TBC at a country level	ND1	ND1	ND1	
7.5.28	TBC at a country level	ND1	ND1	ND1	
.7.5.29	TBC at a country level	ND1	ND1	ND1	
.7.5.30	TBC at a country level	ND1	ND1	ND1	
.7.5.31	TBC at a country level	ND1	ND1	ND1	
.7.5.32	TBC at a country level	ND1	ND1	ND1	
.7.5.32	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
1.7.5.34	TBC at a country level		ND1 ND1		
.7.5.35	TBC at a country level	ND1		ND1	
1.7.5.36	TBC at a country level	ND1	ND1	ND1	
1.7.5.37	TBC at a country level	ND1	ND1	ND1	
.7.5.38	TBC at a country level	ND1	ND1	ND1	
.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	
1.7.5.42	TBC at a country level	ND1	ND1	ND1	
1.7.5.43	TBC at a country level	ND1	ND1	ND1	
1.7.5.44	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
1.7.5.45	TBC at a country level		ND1		
1.7.5.46	TBC at a country level	ND1		ND1	
1.7.5.47	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	
1.7.6.1	Fixed rate	29.1%	63.8%	35.2%	
1.7.6.2	Floating rate	70.9%	36.2%	64.8%	
1.7.6.3	Other	0.0%	0.0%	0.0%	
M.7.6.1					
	n/w Index Inans	0.0%	0.0%		
	o/w Index loans	0.0%	0.0% 59.7%	0.0%	
M.7.6.3	o/w Adjustable Rate Mortgages	10.5%	59.7%	0.0% 19.1%	
M.7.6.3 M.7.6.4	o/w Adjustable Rate Mortgages o/w Money market based loans	10.5% 0.0%	59.7% 0.0%	0.0% 19.1% 0.0%	
M.7.6.3 M.7.6.4 M.7.6.5	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters	10.5% 0.0% 0.0%	59.7% 0.0% 34.7%	0.0% 19.1% 0.0% 6.1%	
M.7.6.3 M.7.6.4 M.7.6.5	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters	10.5% 0.0% 0.0% 70.9%	59.7% 0.0% 34.7% 1.5%	0.0% 19.1% 0.0% 6.1% 58.6%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type	10.5% 0.0% 0.0% 70.9% <b>% Residential Loans</b>	59.7% 0.0% 34.7% 1.5% <b>% Commercial Loans</b>	0.0% 19.1% 0.0% 6.1% 58.6% <b>*Total Mortgages</b>	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	10.5% 0.0% 0.0% 70.9% <b>% Residential Loans</b> 8.9%	59.7% 0.0% 34.7% 1.5% <b>% Commercial Loans</b> 27.3%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2%	
И.7.6.3 И.7.6.4 И.7.6.5 И.7.6.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	10.5% 0.0% 0.0% 70.9% <b>% Residential Loans</b> 8.9%	59.7% 0.0% 34.7% 1.5% <b>% Commercial Loans</b> 27.3%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.1	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 A.7.7.2 M.7.7.3 M.7.7.1 M.7.7.1	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 A.7.7.2 M.7.7.3 M.7.7.1 M.7.7.3 M.7.7.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	10.5% 0.0% 0.0% 70.9% <b>**Residential Loans</b> 8.9% 91.1%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7%	0.0% 19.1% 0.0% 6.1% 58.6% <b>% Total Mortgages</b> 12.2% 87.8%	
A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 I.7.7.1 I.7.7.2 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.3 A.7.7.4	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	10.5% 0.0% 0.0% 70.9% <b>% Residential Loans</b> 8.9% 91.1% 0.0%	59.7% 0.0% 34.7% 1.5% <b>% Commercial Loans</b> 27.3% 72.7% 0.0%	0.0% 19.1% 0.0% 6.1% 58.6% ** Total Mortgages 12.2% 87.8% 0.0%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 W.7.7.2 M.7.7.3 M.7.7.4 M.7.7.4	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans	59.7% 0.0% 34.7% 1.5% % Commercial Loans 72.7% 0.0%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.5 M.7.7.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Loan Seasoning Up to 12months	10.5% 0.0% 0.0% 70.9% % Residential Loans 8.9% 91.1% 0.0%  % Residential Loans	59.7% 0.0% 34.7% 1.5% % Commercial Loans 27.3% 72.7% 0.0%  % Commercial Loans	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%	
M.7.6.3 M.7.6.5 M.7.6.6 M.7.6.6 1.7.7.1 1.7.7.2 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months 2 12 - 2 24 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% %commercial Loans 27.3% 72.7% 0.0%  %commercial Loans 27.3% 2.7%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	10.5% 0.0% 0.0% 70.9%  **Residential Loans 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% % Commercial Loans 72.7% 0.0%  % Commercial Loans 27.3% 2.7% 4.8%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.5%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.6 M.7.7.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 50 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7% 0.0%  **Commercial Loans 27.3% 2.7% 4.8% 5.2%	0.0% 19.1% 0.0% 6.1% 58.6% **Total Mortgages 1.2% 87.8% 0.0%  **Total Mortgages 4.8% 0.5% 0.5% 0.8%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.3 A.7.8.3 A.7.8.4 A.7.8.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	10.5% 0.0% 0.0% 70.9%  **Residential Loans 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% % Commercial Loans 72.7% 0.0%  % Commercial Loans 27.3% 2.7% 4.8%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.5%	
M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.5 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.5	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 50 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7% 0.0%  **Commercial Loans 27.3% 2.7% 4.8% 5.2%	0.0% 19.1% 0.0% 6.1% 58.6% **Total Mortgages 1.2% 87.8% 0.0%  **Total Mortgages 4.8% 0.5% 0.5% 0.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 50 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7% 0.0%  **Commercial Loans 27.3% 2.7% 4.8% 5.2%	0.0% 19.1% 0.0% 6.1% 58.6% **Total Mortgages 1.2% 87.8% 0.0%  **Total Mortgages 4.8% 0.5% 0.5% 0.8%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.3 A.7.8.4 A.7.8.5 M.7.8.1	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 50 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7% 0.0%  **Commercial Loans 27.3% 2.7% 4.8% 5.2%	0.0% 19.1% 0.0% 6.1% 58.6% **Total Mortgages 1.2% 87.8% 0.0%  **Total Mortgages 4.8% 0.5% 0.5% 0.8%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.3 M.7.7.5 M.7.7.6 M.7.7.6 M.7.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 50 months	10.5% 0.0% 0.0% 70.9% **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% **Commercial Loans 27.3% 72.7% 0.0%  **Commercial Loans 27.3% 2.7% 4.8% 5.2%	0.0% 19.1% 0.0% 6.1% 58.6% **Total Mortgages 1.2% 87.8% 0.0%  **Total Mortgages 4.8% 0.5% 0.5% 0.8%	
M.7.6.3 M.7.6.3 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.5 M.7.7.6 M.7.7.6 M.7.7.8 M.7.8.1 M.7.8.2 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.1 M.7.8.2 M.7.8.1 M.7.8.2 M.7.8.1 M.7.8.2 M.7.8.1	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters  7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	10.5% 0.0% 0.0% 70.9%  **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% %Commercial Loans 27.3% 72.7% 0.0%  %Commercial Loans 27.3% 2.7% 4.8% 5.2% 60.1%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.5% 0.9% 93.0%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.3 M.7.8.4 M.7.8.5 M.7.8.5 M.7.8.5 M.7.8.5 M.7.8.1 M.7.8.5 M.7.8.1 M.7.8.5 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 < 24 months ≥ 24 < 5 60 months ≥ 60 months ≥ 60 months	10.5% 0.0% 70.9% 70.9%  **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	59.7% 0.0% 34.7% 1.5% % Commercial Loans 27.3% 0.0%  % Commercial Loans 27.3% 2.7% 4.8% 5.2% 60.1%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.8% 0.9% 93.0%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.2 A.7.8.3 M.7.8.4 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.4 M.7.8.1 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.2 M.7.8.3 M.7.8.4	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters  7. Breakdown by Repayment Type Bullet / Interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	10.5% 0.0% 0.0% 70.9%  **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0%	59.7% 0.0% 34.7% 1.5% %Commercial Loans 27.3% 72.7% 0.0%  %Commercial Loans 27.3% 2.7% 4.8% 5.2% 60.1%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.5% 0.9% 93.0%	
M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 A.7.7.1 A.7.7.2 A.7.7.3 M.7.7.1 M.7.7.5 M.7.7.5 M.7.7.6 A.7.8.1 A.7.8.1 A.7.8.3 M.7.8.4 M.7.8.5 M.7.8.1 M.7.8.5 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.4 M.7.8.5 M.7.8.5 M.7.8.1 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.1 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.5 M.7.8.4 M.7.8.4 M.7.8.5 M.7.8.5 M.7.8.5 M.7.8.6 M.7.8 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6 M.7.8.6	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 < 24 months ≥ 24 < 5 60 months ≥ 60 months ≥ 60 months	10.5% 0.0% 70.9% 70.9%  **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	59.7% 0.0% 34.7% 1.5% % Commercial Loans 27.3% 0.0%  % Commercial Loans 27.3% 2.7% 4.8% 5.2% 60.1%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.8% 0.9% 93.0%	
M.7.6.3 M.7.6.5 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 M.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.5 M.7.8.1 M.7.8.2 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4	o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Loan Seasoning Up to 12months ≥ 12 < 24 months ≥ 24 < 5 60 months ≥ 60 months ≥ 60 months	10.5% 0.0% 70.9% 70.9%  **Residential Loans 8.9% 91.1% 0.0%  **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	59.7% 0.0% 34.7% 1.5% % Commercial Loans 27.3% 0.0%  % Commercial Loans 27.3% 2.7% 4.8% 5.2% 60.1%	0.0% 19.1% 0.0% 6.1% 58.6% % Total Mortgages 12.2% 87.8% 0.0%  % Total Mortgages 4.8% 0.5% 0.8% 0.9% 93.0%	



	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)	680			
	By buckets (mn):				
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	4,658 548	8,122 208	1 0	1 0
M.7A.10.4	DKK 5 - 20m	465	55	0	0
M.7A.10.5	DKK 20 - 50m	35	1	0	0
M.7A.10.6	DKK 50 - 100m	0	0	0	0
M.7A.10.7 M.7A.10.8	> DKK 100m TBC at a country level	0 ND1	0 ND1	0	0
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.12 M.7A.10.13	TBC at a country level TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16 M.7A.10.17	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.21 M.7A.10.22	TBC at a country level TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25 M.7A.10.26	TBC at a country level Total	ND1 5,706	ND1 8,386	1	1
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4 M.7A.11.5	>50 - <=60 % >60 - <=70 %	ND1 ND1	ND1 ND1		
M.7A.11.5 M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9 M.7A.11.10	>100% Total	ND1 0.00%	ND1		
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3 OM.7A.11.4	o/w >120 - <=130 % o/w >130 - <=140 %	ND1 ND1			
OM.7A.11.5	o/w >130 '<=140 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8 OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	<b>Nominal</b> 56.78%	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%			% No. of Loans
M.7A.12.1 M.7A.12.2	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <-40 %	56.78% 4,010	ND1	70.27%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - c=40 %  >40 - c=50 %	56.78% 4,010 558	ND1 ND1	70.27% 9.77%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %	56.78% 4,010 558 401 275	ND1	70.27% 9.77% 7.02% 4.81%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %	56.78% 4,010 558 401 275 185	ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %  >80 - <=90 %	56.78% 4,010 558 401 275 185 118	ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %	56.78% 4,010 558 401 275 185	ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %  >80 - <=90 %  >90 - <=100 %  >100%  Total	56.78%  4,010 558 401 275 185 118 77 83 5,706	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.11	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %  >80 - <=100 %  >90 - <=100 %  >100%  Total  o/w >100 - <=110 %	56.78%  4,010 558 401 275 185 118 77 83 5,706	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <=40 %  >40 - <=50 %  >50 - <=60 %  >60 - <=70 %  >70 - <=80 %  >80 - <=90 %  >90 - <=100 %  >100%  Total	56.78%  4,010 558 401 275 185 118 77 83 5,706	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2	Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.2  OM.7A.12.3  OM.7A.12.3  OM.7A.12.4  OM.7A.12.4  OM.7A.12.5	Weighted Average LTV (%)  By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >50 - c=70 % >70 - c=80 % >80 - c=70 % >10 - c=80 % >80 - c=90 % >90 - c=100 % >100%  Total o/w >100 - c=110 % o/w >110 - c=120 % o/w >120 - c=130 % o/w >130 - c=130 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.9  M.7A.12.10	Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.6  OM.7A.12.7	Weighted Average LTV (%)  By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >50 - c=70 % >70 - c=80 % >80 - c=70 % >100 %  Total o/w >100 - c=110 % o/w >100 - c=120 % o/w >120 - c=130 % o/w >130 - c=130 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.9  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.2  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.7	Weighted Average LTV (%)  By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100%  Total o/w >100 - c=120 % o/w >110 - c=120 % o/w >130 - c=40 % o/w >140 - c=130 % o/w >150 - c=10 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.2  OM.7A.12.3  OM.7A.12.4  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.7  OM.7A.12.8  OM.7A.12.9	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - c=40 %  >40 - c=50 %  >50 - c=60 %  >60 - c=70 %  >70 - c=80 %  >80 - c=90 %  >90 - c=100 %  >100%  Total  o/w >100 - c=120 %  o/w >10 - c=120 %  o/w >10 - c=120 %  o/w >150 - c=120 %  o/w >150 - c=120 %  o/w >150 - c=150 %  o/w >150 - c=150 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.6  OM.7A.12.7	Weighted Average LTV (%)  By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100%  Total o/w >100 - c=120 % o/w >110 - c=120 % o/w >130 - c=40 % o/w >140 - c=130 % o/w >150 - c=10 %	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.10  M.7A.13.1  M.7A.13.1  M.7A.13.1	Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=120 % o/w >150 - <=150 % o	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.4  OM.7A.12.5  OM.7A.12.6  OM.7A.12.6  OM.7A.12.7  OM.7A.12.7  OM.7A.12.8  OM.7A.12.9  M.7A.13.1  M.7A.13.1  M.7A.13.3  M.7A.13.4	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.10  OM.7A.12.2  OM.7A.12.3  OM.7A.12.4  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.7  OM.7A.12.7  OM.7A.12.8  OM.7A.13.1  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.5	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.4  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.7  OM.7A.12.7  OM.7A.12.7  OM.7A.12.8  OM.7A.12.9  M.7A.13.1  M.7A.13.1  M.7A.13.3  M.7A.13.4  M.7A.13.5  OM.7A.13.1	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.19% 5.2% 0.0% 0.0% 18.7% 3.0% 14.19%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.6  M.7A.12.7  M.7A.12.9  M.7A.12.10  M.7A.13.1	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.4  OM.7A.12.5  OM.7A.12.6  OM.7A.12.6  OM.7A.12.7  OM.7A.12.8  M.7A.13.1  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.1  OM.7A.13.1  OM.7A.13.1  OM.7A.13.1  OM.7A.13.2  OM.7A.13.1  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.6  M.7A.12.7  M.7A.12.9  M.7A.12.10  M.7A.13.10  M.7A.13.10	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.7  OM.7A.12.7  OM.7A.12.8  OM.7A.13.1  M.7A.13.1  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  OM.7A.13.1  OM.7A.13.1  OM.7A.13.2  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.4  OM.7A.13.5	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.13.1  M.7A.13.3  M.7A.13.3  OM.7A.13.3  OM.7A.13.3  OM.7A.13.4  OM.7A.13.5  OM.7A.13.5  OM.7A.13.6  OM.7A.13.6  OM.7A.13.7  OM.7A.13.7  OM.7A.13.8  OM.7A.13.9	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.4  OM.7A.13.5	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.13.1  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  OM.7A.13.4  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.6  OM.7A.13.7  OM.7A.13.7  OM.7A.13.8  OM.7A.13.9  OM.7A.13.9  OM.7A.13.9  OM.7A.13.9  OM.7A.13.10  OM.7A.13.10	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.6  OM.7A.12.6  OM.7A.12.7  OM.7A.12.8  OM.7A.12.9  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.4  M.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.1	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.19% 1.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  OM.7A.12.1  OM.7A.12.3  OM.7A.12.3  OM.7A.12.3  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.12.5  OM.7A.13.1  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  OM.7A.13.4  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.5  OM.7A.13.6  OM.7A.13.7  OM.7A.13.7  OM.7A.13.8  OM.7A.13.9  OM.7A.13.9  OM.7A.13.9  OM.7A.13.9  OM.7A.13.10  OM.7A.13.10	Weighted Average LTV (%)  By LTV buckets (mn):	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.1% 5.2% 0.0% 0.0% 18.7% 3.0% 14.1% 1.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.3  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.8  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.3  M.7A.13.4  M.7A.13.5  M.7A.13.5  M.7A.13.6  M.7A.13.6  M.7A.13.9  M.7A.13.1	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.19% 5.2% 0.0% 0.0% 14.19% 1.6% 0.0% 0.0%  **Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.4  M.7A.12.5  M.7A.12.6  M.7A.12.6  M.7A.12.7  M.7A.12.10  M.7A.13.1  M.7A.14.1  M.7A.14.1	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.19% 5.2% 0.0% 0.0% 14.19% 1.6% 0.0% 0.0%  **Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	
M.7A.12.1  M.7A.12.2  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.5  M.7A.12.7  M.7A.12.7  M.7A.12.9  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.1  M.7A.12.3  M.7A.12.3  M.7A.12.4  M.7A.12.5  M.7A.12.5  M.7A.12.6  M.7A.12.7  M.7A.12.7  M.7A.12.8  M.7A.13.1  M.7A.13.2  M.7A.13.3  M.7A.13.3  M.7A.13.3  M.7A.13.4  M.7A.13.5  M.7A.13.5  M.7A.13.6  M.7A.13.6  M.7A.13.9  M.7A.13.1	Weighted Average LTV (%)	56.78%  4,010 558 401 275 185 118 77 83 5,706 44 22 11 5 1 0  **Residential Loans 76.19% 5.2% 0.0% 0.0% 14.19% 1.6% 0.0% 0.0%  **Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.27% 9.77% 7.02% 4.81% 3.25% 2.07% 1.35% 1.46% 100.00% 0.77% 0.38% 0.20% 0.09%	



	7B Commercial Cover Pool  15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	6,860			77707070
	21.1.4.1				
M.7B.15.2	By buckets (mn): DKK 0 - 2m	65	112	5.4%	62.9%
M.7B.15.3	DKK 2 - 5m	87	28	7.1%	15.7%
M.7B.15.4	DKK 5 - 20m	217	26	17.8%	14.6%
M.7B.15.5	DKK 20 - 50m	160	6	13.1%	3.4%
M.7B.15.6	DKK 20 - 50m	229	4	18.7%	2.2%
M.7B.15.7	> DKK 100m	462	2	37.9%	1.1%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9 M.7B.15.10	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
И.7B.15.17 И.7B.15.18	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
л.7B.15.16 Л.7B.15.19	TBC at a country level	ND1	ND1		
и.7B.15.20	TBC at a country level	ND1	ND1		
И.7В.15.21	TBC at a country level	ND1	ND1		
И.7В.15.22	TBC at a country level	ND1	ND1		
1.7B.15.23	TBC at a country level	ND1	ND1		
1.7B.15.24	TBC at a country level	ND1	ND1		
1.7B.15.25	TBC at a country level	ND1	ND1		
И.7В.15.26	Total	1,221	178	100%	100%
M.7B.16.1	16. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)	Nominal ND1	Number of Loans	% Commercial Loans	% No. of Loans
5.20.2	THE BITTER OF LIVE (10)	1102			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6 M.7B.16.7	>70 - <=80 % >80 - <=90 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7B.16.8	>80 - <=90 % >90 - <=100 %	ND1 ND1	ND1 ND1	ND1	ND1 ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
DM.7B.16.1	o/w >100 - <=110 %	ND1			
DM.7B.16.2	o/w >110 - <=120 %	ND1			
M.7B.16.3	o/w >120 - <=130 %	ND1			
M.7B.16.4	o/w>130 - <=140 %	ND1			
OM.7B.16.5	o/w>140 - <=150 %	ND1			
OM.7B.16.6 OM.7B.16.7	o/w >150 %	ND1			
OM.7B.16.8					
OM.7B.16.9					
	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	53.11%			
	By LTV buckets (mn):				
	>0 - <=40 %	636	ND1	52.11%	
M.7B.17.2			ND1		
M.7B.17.2 M.7B.17.3	>40 - <=50 %	111		9.12%	
M.7B.17.3	>40 - <=50 % >50 - <=60 %	111 121	ND1	9.91%	
M.7B.17.3 M.7B.17.4 M.7B.17.5	>50 - <=60 % >60 - <=70 %	121 154	ND1 ND1	9.91% 12.62%	
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6	>50 - <=60 % >60 - <=70 % >70 - <=80 %	121 154 108	ND1 ND1 ND1	9.91% 12.62% 8.85%	
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	121 154 108 45	ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72%	
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 <=100 %	121 154 108 45 18	ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47%	
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.78.17.8 M.78.17.9	>50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	121 154 108 45 18 27	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19%	0.00%
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.78.17.8 M.78.17.9	>50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	121 154 108 45 18 27 1,221	ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00%	0.00%
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.9 M.7B.17.10 M.7B.17.10	>50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	121 154 108 45 18 27	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19%	0.00%
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.10 JM.7B.17.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total	121 154 108 45 18 27 1,221	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.8 M.78.17.8 M.78.17.1 JM.78.17.1 JM.78.17.1 JM.78.17.2 JM.78.17.3 JM.78.17.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >100 - <=110 % o/w >10 - <=130 % o/w >10 - <=130 % o/w >10 - <=140 %	121 154 108 45 18 27 1,221 13 9 3	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 0.70% 0.25% 0.14%	0.00%
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.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.2 JM.78.17.3 JM.78.17.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	121 154 108 45 18 27 1,221 13 9 3 2	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.10 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.5 DM.78.17.5 DM.78.17.5	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >100 - <=110 % o/w >10 - <=130 % o/w >10 - <=130 % o/w >10 - <=140 %	121 154 108 45 18 27 1,221 13 9 3	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 0.70% 0.25% 0.14%	0.00%
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.8 M.7B.17.1 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	121 154 108 45 18 27 1,221 13 9 3 2	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.19 M.78.17.10 M.78.17.10 M.78.17.10 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.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	121 154 108 45 18 27 1,221 13 9 3 2	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=140 % o/w >140 - <=150 % o/w >150 %	121 154 108 45 18 27 1,221 13 9 3 2 0	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	121 154 108 45 18 27 1,221 13 9 3 2	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >1100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w 120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 %	121 154 108 45 18 27 1,221 13 9 3 2 0 0	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.8 M.78.17.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 - <=150 % o/w >150 - <=160 % o/w >160 - <=150 % o/w >160	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9 A.78.17.10 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.8 M.78.17.6 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 - <=140 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls	121 154 108 45 18 27 1,221 13 9 3 2 0 0   **Commercial loans 45.4% 30.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.10 M.78.17.10 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.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 %	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 4.4%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.7 M.78.17.7 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.6	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100	121 154 108 45 18 27 1,221 13 9 3 2 0 0  **Commercial loans 45.4% 30.8% 0.0% 0.0% 4.4% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.10 M.78.17.10 M.78.17.11 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total a/w >100 - <=110 % o/w >100 - <=110 % o/w >110 - <=120 % o/w >130 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 40.8% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.9 M.7B.17.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.3 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.8 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.4 M.7B.18.6 M.7B.18.6 M.7B.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 - <5150 %  18. Breakdown by Type  Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.9 M.7B.17.1 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.8 M.7B.17.8 M.7B.18.1 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >101 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >160 - <=150 % o/w >170 -	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0% 0.0% 4.4% 0.0% 0.0% 19.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 %	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 4.4% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >101 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >160 - <=150 % o/w >170 -	121 154 108 45 18 27 1,221 13 9 3 2 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.10 M.78.18.10	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >140 - <=130 % o/w >140 - <=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 4.4% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
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.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.1 M.78.17.5 M.78.17.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.8	>50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100%  Total o/w >100 - c=110 % o/w >110 - c=120 % o/w >110 - c=120 % o/w >110 - c=130 % o/w >130 - c=140 % o/w >150 - c=150 % o/w >150 - c=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developer / Bulding under construction Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.1 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type  Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  a/w >100 - <=110 % a/w >100 - <=110 % a/w >101 - <=120 % a/w >120 - <=130 % a/w >130 - <=140 % a/w >150 - <=150 % a/w >160 - <=150 % a/w >150 %  18. Breakdown by Type  Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other a/w Social & Cultural purposes a/w Private rental a/w Manufacturing and Manual Industries a/w Office and Business a/w Office and Business a/w Office and Business a/w Agriculturla properties	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% 0.0% 19.3% 10.0	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type  Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other  o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Agricultual properties o/w Office and Business o/w Agricultual properties o/w Office and Business o/w Agricultual properties	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.1 M.78.17.5 M.78.17.5 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=130 % o/w >130 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Agricultural properties o/w If relevant, please specify] o/w If I relevant, please specify	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.5 M.78.17.1 M.78.17.5 M.78.17.6 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other Comercially used Land Property developer / Bulding under construction Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Agricultural properties o/w If relevant, please specify] o/w  if relevant, please specify	121 154 108 45 18 27 1,221 13 3 2 0 0 0   **Commercial loans 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 - <=150 % o/w >160 - <=150 % o/w Silla & Cultural purposes o/w Coperative Housing o/w Private rental o/w Manufacturing and Manual industries o/w Office and Business o/w Agricultual properties o/w Office and Business o/w Agricultual properties o/w If relevant, please specify] o/w  if relevant, please specify] o/w  if relevant, please specify] o/w  if relevant, please specify] o/w  if relevant, please specify] o/w  if relevant, please specify] o/w  if relevant, please specify]	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans  45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.1 M.78.17.8 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.5 M.78.17.1 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.1 M.78.18.6 M.78.18.1 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1	>50 - c-60 % >60 - c-70 % >70 - c-80 % >70 - c-80 % >70 - c-80 % >70 - c-90 % >70 - c-90 % >70 - c-100 %  Total a/w >100 - c-110 % o/w >110 - c-120 % o/w >110 - c-120 % o/w >110 - c-120 % o/w >130 - c-140 % o/w >130 - c-140 % o/w >150 - c-150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other  o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Agricultural properties o/w (If relevant, please specify)	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 45.4% 40.8% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.3 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.8 M.78.18.9 M.78.18.8 M.78.18.9 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.8 M.78.18.9 M.78.18.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total  o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type  Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Building under construction Other  o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufocturing and Manual Industries o/w Office and Business o/w Agricultual properties o/w If frelevant, please specify  o/w  if frelevant, please specify	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0    **Commercial loans** 45.4% 30.8% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 M.78.18.8 M.78.18.5 M.78.18.1 M.78.18.8 M.78.18.8 M.78.18.1 M.78.18.8	\$50 - c-60 % \$60 - c-70 % \$70 - <=80 % \$80 - c-90 % \$90 - c-90 % \$90 - c-100 %  100%  Total a/w >100 - c-110 % a/w >100 - c-110 % a/w >110 - c-120 % a/w >130 - c-140 % a/w >130 - c-140 % a/w >130 - c-140 % a/w >150 - c-150 % a/w >150 - c-150 % a/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other a/w Social & Cultural purposes a/w Cooperative Housing a/w Foreign and Manual Industries a/w Maryicultural properties a/w Mifrelevant, please specify] a/w           relevant, please specify  a/w             relevant, please specify  a/w	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0% 4.4% 0.0% 0.0% 19.3% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.1.7.3 M.78.1.7.4 M.78.1.7.4 M.78.1.7.5 M.78.1.7.6 M.78.1.7.7 M.78.1.7.1 M.78.1.7.1 M.78.1.7.1 M.78.1.7.1 M.78.1.7.2 M.78.1.7.3 M.78.1.7.4 M.78.1.7.5 M.78.1.7.5 M.78.1.7.5 M.78.1.7.5 M.78.1.7.6 M.78.1.8.1 M.78.1.8.1 M.78.1.8.1 M.78.1.8.1 M.78.1.8.1 M.78.1.8.1 M.78.1.8.2 M.78.1.8.3 M.78.1.8.3 M.78.1.8.3 M.78.1.8.3 M.78.1.8.4 M.78.1.8.5 M.78.1.8.8 M.78.1.8.1 M.78.1.8.1 M.78.1.8.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other  Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Agricultural properties o/w If relevant, please specify]	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0   **Commercial loans 45.4% 40.8% 0.0% 0.0% 0.0% 0.0% 0.0% 19.3% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%
M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3	\$50 - c-60 % \$60 - c-70 % \$70 - <=80 % \$80 - c-90 % \$90 - c-90 % \$90 - c-100 %  100%  Total a/w >100 - c-110 % a/w >100 - c-110 % a/w >110 - c-120 % a/w >130 - c-140 % a/w >130 - c-140 % a/w >130 - c-140 % a/w >150 - c-150 % a/w >150 - c-150 % a/w >150 %  18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other a/w Social & Cultural purposes a/w Cooperative Housing a/w Foreign and Manual Industries a/w Maryicultural properties a/w Mifrelevant, please specify] a/w           relevant, please specify  a/w             relevant, please specify  a/w	121 154 108 45 18 27 1,221 13 9 3 2 0 0 0  **Commercial loans 45.4% 30.8% 0.0% 4.4% 0.0% 0.0% 19.3% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1	9.91% 12.62% 8.85% 3.72% 1.47% 2.19% 100.00% 1.09% 0.70% 0.25% 0.14%	0.00%



### C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

The definitions below	ow reflect the national specificities	
Field Number	1 Glassary - Standard Harmonicod Itoms	[Insert Definition Below]
Field Number	1. Glossary - Standard Harmonised Items	
HG.1.1 HG.1.2	OC Calculation: Actual OC Calculation: Legal minimum	Total value of cover pool subtracted nominal value of covered bonds  Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans:  The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
	Interest Rate Types	Adjustable Rate Mortgages: Adjustable rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans:  The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ.  Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
	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
	assumptions eg, in terms of prepayments? etc.]	interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
	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	21 V3. Frequency and time of last valuation	William Once pr. year or commercial properties. William once every unit year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
110.4.43	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12		
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.1.5	2. Decree for No Debr	w.
HG.2.1	Reason for No Data     Not applicable for the jurisdiction	Value ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3 HG.2.1	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1 OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data HTT 2019



Field						
lumber	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.3 E.1.1.4	Back-up servicer BUS facilitator					
E.1.1.4 E.1.1.5	Cash manager	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager	Jyske Realiteuit Ay 3	323300K9HQN2K12OXB20			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	5299000DI3047E2LIV03			
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee					
.1.1.11	Cover Pool Monitor	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
DE.1.1.1						
OE.1.1.2						
DE.1.1.3						
E.1.1.4						
DE.1.1.5 DE.1.1.6						
OE.1.1.6 OE.1.1.7						
DE.1.1.7 DE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Legal Entity Identifier (LEI)	Type of Swap			
.2.1.1	Counterparty 1	Cogar Criticy (derittile) (LEI)	rype of Swap			
2.1.2	Counterparty 2					
2.1.3	Counterparty 3					
.2.1.4	Counterparty 4					
.2.1.5	Counterparty 5					
.2.1.6	Counterparty 6					
.2.1.7	Counterparty 7					
.2.1.8	Counterparty 8					
E.2.1.9	Counterparty 9					
.2.1.10	Counterparty 10					
2.1.11	Counterparty 11 Counterparty 12					
.2.1.12	Counterparty 12					
2.1.14	Counterparty 14					
2.1.15	Counterparty 15					
E.2.1.16	Counterparty 16					
E.2.1.17	Counterparty 17					
E.2.1.18	Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22 E.2.1.23	Counterparty 22					
	Counterparty 23					
E.2.1.24 E.2.1.25	Counterparty 24					
E.2.1.25 DE.2.1.1	Counterparty 25					
DE.2.1.1 DE.2.1.2						
DE.2.1.3						
DE.2.1.4						
DE.2.1.5						
OE.2.1.6						
E.2.1.7						
E.2.1.8						
2.1.9						
.2.1.10						
.2.1.11						
.2.1.12						
	3. Additional information on the asset distribution					
	Additional information on the asset distribution     General Information	Total Assets				
3.1.1	General Information     Weighted Average Seasoning (months)	Total Assets 210.0				
3.1.2	Weighted Average Seasoning (months) Weighted Average Maturity (months)	201.8				
E.3.1.1	weighted weinge indituity (months)	201.0				
E.3.1.2						
E.3.1.3						
E.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total L
.3.2.1	<30 days	0.0%	0.0%	0.0%	0.0%	0.0%
	30<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2		0.0%	0.0%	0.0%	0.0%	0.0%
.3.2.3	60-<90 days				0.0%	
E.3.2.3 E.3.2.4	60-<90 days 90-<180 days	0.9%	0.0%	0.0%		
E.3.2.3 E.3.2.4 E.3.2.5	60-<90 days		0.0%	0.0%	0.0%	
.3.2.3 .3.2.4 .3.2.5 E.3.2.1	60-<90 days 90-<180 days	0.9%				
.3.2.3 .3.2.4 .3.2.5	60-<90 days 90-<180 days	0.9%				0.8% 0.3%

## **ECBC Label Template**

Capital Centre B, Q2 2019

(not labeled)

Published 20 August 2019 • Data per 30 June 2019





**ECBC Label Template : Contents** 

As of 30 June 2019

#### **Specialised finance institutes**

**General Issuer Detail** 

A <u>General Issuer Detail</u>

**Cover Pool Information** 

General cover pool information

G2 Outstanding CBs

G3 Legal ALM (balance principle) adherence

G4 Additional characteristics of ALM business model for issued CBs

M1/B1 Number of loans by property category
M2/B2 Lending by property category, DKKbn
M3/B3 Lending, by loan size, DKKbn

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

 M4b/B4b
 Lending, by-loan to-value (LTV), current property value, Per cent

M4c/B4c Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)

M4d/B4d Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket)

M5/B5 Lending by region, DKKbn

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

M7/B7 Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

M8/B8 <u>Lending by loan type - All loans, DKKbn</u>

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

M10/B10 <u>Lending by remaining maturity, DKKbn</u>

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

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

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

M12/B12 Realised losses (DKKm)
M12a/B12a Realised losses (%)

**Key Concepts** 

X1 Key Concepts Explanation
X2 Key Concepts Explanation
X3 General explanation

**Volentary tables** 

V1 Regulatory requirement

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

#### **Mandatory tables**

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

#### Specialised mortgage banks

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

Ship finance institutes

Tables A, G1.1, G2-4, S1-S13, X1-3

Non-specialised bank CBs issuers

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

#### Voluntary tables

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

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

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



### Table A. General Issuer Detail

quarter)

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#### Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Total Balance Sheet Assets	380.2	363.8	353.3	344.9
Total Customer Loans(fair value)	338.1	334.4	327.4	319.9
of which: Used/registered for covered bond collateral pool	324.5	323.0	319.5	312.9
Tier 1 Ratio (%)	21.9%	22.4%	22.1%	21.3%
Solvency Ratio (%)	21.9%	22.4%	22.1%	21.3%
Outstanding Covered Bonds (fair value)	338.7	336.2	333.2	326.3
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	46.3	43.5	42.2	41.9
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.4	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.4	0.4	0.4	0.4
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.0	323.4	320.3	313.5
Composition by				
Maturity				
- 0 <= 1 year	0.1	0.1	0.1	0.1
- < 1 <= 5 years	0.76	0.68	0.64	0.63
- over 5 years	324.20	322.61	319.58	312.72
Currency	-	-	-	<u> </u>
- DKK	324.88	323.26	320.17	313.30
- EUR	0.13	0.14	0.14	0.16
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	
<ul> <li>Residential (owner-occ., private rental, corporate housing, holiday</li> </ul>	233.88	232.12	230.21	224.56
houses)				
<ul> <li>Commercial (office and business, industry, agriculture, manufacture,</li> </ul>	42.03	41.24	40.61	39.60
social and cultural, ships)				
- Subsidised	49.10	50.04	49.49	49.30
eligibility as covered bond collateral	325.02	323.39	320.32	313.46
Non-performing loans (See definition in table X1)	0.17	0.13	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of	0.38	0.38	0.42	0.45

0.38

0.38

0.42

0.45



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

DKKbn / Percentage of nominal outstanding C	CBs	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal cover pool (total value)		8.8	8.9	8.9	9.5
Transmission or liquidation proceeds to CB holders (f	or redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		1.9	1.7	1.4	1.4
Overcollateralisation ratio	Total	0.3	0.2	0.2	0.2
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		6.9	7.1	7.5	8.0
	<ul> <li>hereof amount maturing 0-1 day</li> </ul>	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.0	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		1.9	1.7	1.4	1.4
Total capital coverage (rating compliant capital)		1.9	1.7	1.4	1.4
		0.0	0.0	0.0	0.0
Loan loss provisions (cover pool level - shown in Tabl	e A on issuer level) - Optional	1.8	1.9	2.0	2.1

#### Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal value of outstanding CBs		6.9	7.1	8.7	0.0
Fair value of outstanding CBs (marked value)		7.4	7.6	9.3	0.0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	0.5	0.9	0.5	-
	1 year	-	-		
	> 1 and ≤ 2 years	0.5	0.5	0.6	-
	> 2 and ≤ 3 years	0.4	0.4	1.1	-
	> 3 and ≤ 4 years	0.4	0.0	0.4	-
	> 4 and ≤ 5 years	-	-	0.0	-
	5-10 years	0.2	0.2	0.3	-
	10-20 years	5.4	5.6	6.3	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	19.1%	18.8%	20.5%	0.0%
	Annuity	80.9%	81.2%	79.5%	0.0%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	36.1%	36.3%	44.8%	0.0%
	Floating rate (Floating rate constant for less than 1 year)	6.1%	5.2%	1.2%	0.0%
	Capped floating rate	57.8%	58.5%	54.0%	0.0%
Currency denomination profile of issued CBs	DKK	7.4	7.6	9.3	-
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	0%
CRD compliant		74%	74%	65%	0%
Eligible for central bank repo		100%	100%	100%	0%
Rating	Moody's	-	-	-	0
	S&P	AAA	AAA	AAA	0
	Fitch	-	-	-	0
		0	0		

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

Rating/maturity	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	1.9	-	-	-	-	-	-	-	-	-
0- <u>&lt;</u> 1 year	0.3	-	-	-	-	-	-	-	-	-
>1- <u>&lt;</u> 5 years	1.6	-	-	-	-	-	-	-	-	-
> 5 years	0.0	-	-	-	-	-	-	-	-	-
Total	1.9	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-		-	-	-	-
Exposure to credit institute credit quality step 1	1.9	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-		-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.9	-	-	-	-	-	-	-	-	-

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- < 5 years	>5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-			
Exposures to/guaranteed by govenments etc. third countries			-	-
Exposure to credit institute credit quality step 1	0.3	1.6	0.0	1.9
Exposure to credit institute credit quality step 2			-	-
Exposure to credit institute credit quality step 3	-			
Total	0.3	1.6	0.0	1.9

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)	0.0

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

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

Table G2.1f - Other Derivatives (subordinated)

	-,
0- <u>&lt;</u> 1 year	-
>1- <_5 years	1
> 5 years	-
Total	-

Table G2.2 - Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	6.9
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

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

Latin Co Logar, Lam (assumed principle) assumed	Issue adherence
General balance principle	X
Specific balance principle	

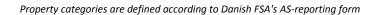
<sup>1)</sup> Cf. the Danish Executive Order on bond issuance, balance principle and risk management

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?	х	
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







#### Table M1/B1

Number	r of loans by property	category									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	6,964	765	247	70	340	22	123	-	33	-	8,564
In %	81.3%	8.9%	2.9%	0.8%	4.0%	0.3%	1.4%	0.0%	0.4%	0.0%	

#### Table M2/B2

Lending	by property category,	DKKbn									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	4.3	0.3	0.2	0.1	0.8	0.1	0.9	-	0.2	-	6.9
In %	62.7%	4.3%	2.5%	1.3%	11.6%	0.8%	13.4%	0.0%	3.4%	0.0%	

#### Table M3/B3

#### Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	4.7	0.6	0.7	0.2	0.2	0.5	6.9
In %	68.2%	9.2%	9.9%	2.8%	3.3%	6.7%	



#### Table M4a/B4a

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

	Per cent										
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	1.8	1.3	0.7	0.2	0.1	0.0	0.0	0.0	0.0	0.0	
Holiday houses	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	0.0	-	-	-	-	
Private rental	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
Manufacturing and Manual Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Office and Business	0.3	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	
Other	-	-	-	-	-	-	-	-	-	-	
Total	2.7	1.9	1.2	0.4	0.3	0.1	0.1	0.1	0.0	0.1	

#### Table M4b/B4b

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

					Per cen	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	41.2%	30.3%	17.2%	4.7%	2.9%	1.0%	0.7%	0.5%	0.4%	1.0%
Holiday houses	40.5%	32.2%	18.3%	4.4%	2.5%	0.7%	0.5%	0.4%	0.2%	0.4%
Subsidised Housing	71.1%	19.3%	4.8%	0.9%	0.7%	0.3%	0.3%	0.2%	0.2%	2.2%
Cooperative Housing	75.9%	13.5%	3.6%	1.2%	5.7%	0.1%	0.0%	0.0%	0.0%	0.0%
Private rental	33.0%	23.0%	18.0%	6.9%	5.8%	2.6%	2.4%	2.2%	1.9%	4.2%
Manufacturing and Manual Industries	25.3%	19.9%	12.7%	10.1%	9.4%	3.9%	3.9%	3.9%	3.9%	7.1%
Office and Business	31.2%	26.8%	20.0%	9.9%	5.3%	2.0%	1.0%	1.0%	0.5%	2.3%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	16.7%	13.3%	16.7%	23.9%	22.8%	4.7%	1.1%	0.1%	0.1%	0.6%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	39.1%	27.9%	17.2%	6.2%	4.2%	1.4%	1.0%	0.8%	0.6%	1.6%

#### Table M4c/B4c

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

					Per cer	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	Avg. LTV
Owner-occupied homes	0.3	0.9	1.4	0.6	0.4	0.2	0.2	0.1	0.1	0.3	56.3%
Holiday houses	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	55.9%
Subsidised Housing	0.1	0.0	0.0	0.0	-	0.0	0.0	-	0.0	0.0	25.6%
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	0.0	-	-	-	-	19.5%
Private rental	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.3	70.5%
Manufacturing and Manual Industries	0.0	0.0	0.0	-	0.0	-	-	-	-	0.0	73.5%
Office and Business	0.0	0.1	0.1	0.3	0.1	0.1	0.0	0.1	-	0.1	48.7%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.0	0.1	0.0	0.0	0.1	0.1	-	-	0.0	65.8%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	0.6	1.2	1.8	1.0	0.6	0.4	0.3	0.2	0.2	0.7	56.1%

#### Table M4d/B4d

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	6.6%	20.3%	31.1%	13.3%	9.9%	3.7%	3.5%	2.1%	2.1%	7.3%	56.3%
Holiday houses	4.1%	20.1%	33.8%	16.8%	11.2%	3.9%	3.1%	2.5%	2.3%	2.3%	55.9%
Subsidised Housing	67.4%	18.5%	4.2%	3.0%	0.0%	0.7%	1.1%	0.0%	0.0%	5.1%	25.6%
Cooperative Housing	68.9%	15.3%	8.0%	0.9%	1.1%	5.9%	0.0%	0.0%	0.0%	0.0%	19.5%
Private rental	10.7%	9.7%	15.0%	6.0%	7.3%	4.0%	2.5%	4.8%	7.2%	32.8%	70.5%
Manufacturing and Manual Industries	5.1%	18.7%	17.3%	0.0%	17.7%	0.0%	0.0%	0.0%	0.0%	41.1%	73.5%
Office and Business	4.3%	12.8%	12.8%	33.7%	9.6%	8.0%	1.9%	9.6%	0.0%	7.3%	48.7%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.6%	13.3%	25.4%	0.9%	4.4%	30.6%	22.7%	0.0%	0.0%	2.0%	65.8%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	8.8%	17.7%	25.6%	14.4%	9.2%	5.2%	3.7%	3.3%	2.3%	10.0%	56.1%



Table M5/B5 - Total

#### Lending by region, DKKbn

	JIJKL	KLALKKLDII
utside Denn	nark	Total

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	1.3	1.1	0.2	0.8	0.9	0.0	4.3
Holiday houses	0.1	0.1	0.0	0.0	0.0	-	0.3
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	-	0.2
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	-	0.1
Private rental	0.1	0.5	0.0	0.1	0.1	-	0.8
Manufacturing and Manual							
Industries	0.0	-	0.0	0.0	0.0	-	0.1
Office and Business	0.4	0.1	0.0	0.4	0.0	-	0.9
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.0	0.0	0.0	0.1	0.1	-	0.2
Other	-	-	-	-	-	-	-
Total	2.1	1.8	0.3	1.5	1.2	0.0	6.9

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.0	-	-	-	-	-	-	-	-	-	0.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.4	-	0.1	-	0.0	-	0.4
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.4	-	0.1	-	0.0	-	0.4
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	0.3	-	-	-	0.3
Capped floaters	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	-	-	0.4	-	0.3	-	0.0	-	0.8

<sup>\*</sup>Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years

Table M7/B7

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.7	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	1.1
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.2	0.0	0.6	-	0.1	-	0.9
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0.0	-	0.0	-	-	-	0.1
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.2	0.0	0.5	-	0.1	-	0.8
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.6	0.2	0.0	0.1	0.1	0.0	0.0	-	0.0	-	3.9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4.2	0.3	0.2	0.1	0.4	0.1	0.6	-	0.2	-	6.1

#### 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 culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.7	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	1.1
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.6	0.0	0.6	-	0.1	-	1.3
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0.0	-	0.0	-	-	-	0.1
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.6	0.0	0.6	-	0.1	-	1.2
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.3	-	0.1	-	0.4
Capped floaters	3.7	0.2	0.0	0.1	0.1	0.0	0.0	-	0.0	-	4.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4.3	0.3	0.2	0.1	0.8	0.1	0.9		0.2	-	6.9



#### Table M9/B9

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

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						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 12 months	0.0	0.0	-	-	0.0	-	0.0	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	0.0	-	-	0.0	0.0	0.0	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	0.0	-	-	0.0	0.0	-	-	0.1	-	0.1
≥ 36 - ≤ 60 months	0.0	0.0	-	0.0	0.0	0.0	0.0	-	0.1	-	0.1
≥ 60 months	4.3	0.3	0.2	0.1	0.8	0.0	0.9	-	0.1	-	6.7
Total	4.3	0.3	0.2	0.1	0.8	0.1	0.9	-	0.2	-	6.9

#### 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 culti	iral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 5 - ≤ 10 Years	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.3
≥ 10 - ≤ 20 Years	4.2	0.3	0.1	0.1	0.3	0.0	0.9	-	0.1	-	5.9
≥ 20 Years	-	-	-	-	0.4	0.0	0.0	-	0.2	-	0.6
Total	4.3	0.3	0.2	0.1	0.8	0.1	0.9	-	0.2	-	6.9

#### 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	ral purposes	Other	Total
90 day NPL	1.34	0.90	-	-	-	-	0.02	-	-	-	0.92

Note: 90-days arrear as of Q1 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 culti	ıral purposes	Other	Total
90 day NPI	1.69	1 11						-		-	1.11

Note: 90-days arrear as of Q1 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	1.34	0.74	-	-	-	-	-	-	-	-	0.87
60-69.9 per cent LTV	0.12	0.10	-	-	-	-	-	-	-	-	0.08
70-79.9 per cent LTV	0.09	0.09	-	-	-	-	-	-	-	-	0.06
80-89.9 per cent LTV	0.05	0.05	-	-	-	-	-	-	-	-	0.04
90-100 per cent LTV	0.03	0.05	-	-	-	-	-	-	-	-	0.02
>100 per cent LTV	0.06	0.08	-	-	-	-	-	-	-	-	0.04

#### 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	ral purposes	Other	Total
Total realised losses	23.7	1.5	-	-	0.0	-	0.0	-	0.2	-	25.5

#### 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, %	0.34	0.02	-	-	0.00	-	0.00	-	0.00	-	0.37



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Table X1		
Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
	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	
Describe when you classify a property as commercial?	of application of which classifies property as commercial are:  Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	· Retail/shop	
	Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction	
	and export houses.  Agriculture Forestry Nurseries Ships	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
·	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.  No distinction made. Asset substitution i not allowed for specialised mortgage	
the cover pool?	bulks.	
	The Basel definition of NPL's is applied for commercial bank CB issuers  Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.	
	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
	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 The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool? impairment provisioning for loss must be made.



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
	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.
Describe the method on which your LTV calculation is based	The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv 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.
	<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       266,667     266,667     266,667     133,333     66,667     -     -     -     -     -
	Example 1b
	Explanation  Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.
	<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
	Explanation  Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million  In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75
	<u>Loan-to-value (discrete/"Sidste krone" distribution)</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 1,000,000



#### Table X3

Table X3	
General explanation	General practice in Danish market
Table A	deneral practice in Danish Harket
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)	

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

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

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

General explanation	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
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 (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised.
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market
Table M9-10	
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