
Harmonised Transparency Template

2020 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 05/05/2020

Cut-off Date: 31/03/2020



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A. Harmonised Transparency Template - General Information

HTT 2020

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| Reporting in Domestic Currency | DKK |
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| Field Number | 1. Basic Facts | | | | |
|--------------|---|--|--|--|--|
| G.1.1 | Country | Denmark | | | |
| G.1.2 | Issuer Name | Jyske Realkredit A/S | | | |
| G.1.3 | Link to Issuer's Website | www.jyske.dk | | | |
| G.1.4 | Cash flow date | 31-03-2020 | | | |
| OG.1.1 | Optional information e.g. Contact names | Comma | | | |
| OG.1.2 | Optional information e.g. Parent name | Jyske Bank A/S | | | |
| OG.1.3 | | | | | |
| OG.1.4 | | | | | |
| OG.1.5 | | | | | |
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| OG.1.88 | | | | | |
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| OG.1.92 | | | | | |
| OG.1.93 | | | | | |
| OG.1.94 | | | | | |
| OG.1.95 | | | | | |
| OG.1.96 | | | | | |
| OG.1.97 | | | | | |
| OG.1.98 | | | | | |
| OG.1.99 | | | | | |
| OG.1.100 | | | | | |

| 6. Cover Assets - Currency | | Nominal (before hedging) (mm) | Nominal (after hedging) (mm) | % Total (before) | % Total (after) |
|---|---|-------------------------------|------------------------------|------------------|-----------------|
| G.16.1 | EUR | 0 | 0 | 0.0% | 0.0% |
| G.16.2 | AUD | 0 | 0 | 0.0% | 0.0% |
| G.16.3 | HKD | 0 | 0 | 0.0% | 0.0% |
| G.16.4 | CAD | 0 | 0 | 0.0% | 0.0% |
| G.16.5 | COP | 0 | 0 | 0.0% | 0.0% |
| G.16.6 | CZK | 0 | 0 | 0.0% | 0.0% |
| G.16.7 | DKK | 3,748 | 3,748 | 100.0% | 100.0% |
| G.16.8 | GBP | 0 | 0 | 0.0% | 0.0% |
| G.16.9 | HKD | 0 | 0 | 0.0% | 0.0% |
| G.16.10 | JPY | 0 | 0 | 0.0% | 0.0% |
| G.16.11 | KRW | 0 | 0 | 0.0% | 0.0% |
| G.16.12 | NOK | 0 | 0 | 0.0% | 0.0% |
| G.16.13 | PLN | 0 | 0 | 0.0% | 0.0% |
| G.16.14 | SEK | 0 | 0 | 0.0% | 0.0% |
| G.16.15 | SGD | 0 | 0 | 0.0% | 0.0% |
| G.16.16 | USD | 0 | 0 | 0.0% | 0.0% |
| G.16.17 | Other | 0 | 0 | 0.0% | 0.0% |
| G.16.18 | Total | 3,748 | 3,748 | 100.0% | 100.0% |
| OG.16.1 | | | | | |
| OG.16.2 | | | | | |
| OG.16.3 | | | | | |
| OG.16.4 | | | | | |
| OG.16.5 | | | | | |
| OG.16.6 | | | | | |
| OG.16.7 | | | | | |
| 7. Covered Bonds - Currency | | Nominal (before hedging) (mm) | Nominal (after hedging) (mm) | % Total (before) | % Total (after) |
| G.17.1 | EUR | 0 | 0 | 0.0% | 0.0% |
| G.17.2 | AUD | 0 | 0 | 0.0% | 0.0% |
| G.17.3 | HKD | 0 | 0 | 0.0% | 0.0% |
| G.17.4 | CAD | 0 | 0 | 0.0% | 0.0% |
| G.17.5 | COP | 0 | 0 | 0.0% | 0.0% |
| G.17.6 | CZK | 0 | 0 | 0.0% | 0.0% |
| G.17.7 | DKK | 3,748 | 3,748 | 100.0% | 100.0% |
| G.17.8 | GBP | 0 | 0 | 0.0% | 0.0% |
| G.17.9 | HKD | 0 | 0 | 0.0% | 0.0% |
| G.17.10 | JPY | 0 | 0 | 0.0% | 0.0% |
| G.17.11 | KRW | 0 | 0 | 0.0% | 0.0% |
| G.17.12 | NOK | 0 | 0 | 0.0% | 0.0% |
| G.17.13 | PLN | 0 | 0 | 0.0% | 0.0% |
| G.17.14 | SEK | 0 | 0 | 0.0% | 0.0% |
| G.17.15 | SGD | 0 | 0 | 0.0% | 0.0% |
| G.17.16 | USD | 0 | 0 | 0.0% | 0.0% |
| G.17.17 | Other | 0 | 0 | 0.0% | 0.0% |
| G.17.18 | Total | 3,748 | 3,748 | 100.0% | 100.0% |
| OG.17.1 | | | | | |
| OG.17.2 | | | | | |
| OG.17.3 | | | | | |
| OG.17.4 | | | | | |
| OG.17.5 | | | | | |
| OG.17.6 | | | | | |
| OG.17.7 | | | | | |
| 8. Covered Bonds - Breakdown by interest rate | | Nominal (before hedging) (mm) | Nominal (after hedging) (mm) | % Total (before) | % Total (after) |
| G.18.1 | Fixed coupon | 3,748 | 3,748 | 100.0% | 100.0% |
| G.18.2 | Floating coupon | 0 | 0 | 0.0% | 0.0% |
| G.18.3 | Other | 0 | 0 | 0.0% | 0.0% |
| G.18.4 | Total | 3,748 | 3,748 | 100.0% | 100.0% |
| OG.18.1 | | | | | |
| OG.18.2 | | | | | |
| OG.18.3 | | | | | |
| OG.18.4 | | | | | |
| OG.18.5 | | | | | |
| 9. Substitutable Assets - Type | | Nominal (mm) | % Substitutable Assets | | |
| G.19.1 | Cash | 0 | 0.0% | | |
| G.19.2 | Exposures to/guaranteed by governments or quasi governments | 0 | 0.0% | | |
| G.19.3 | Exposures to central banks | 300 | 42.9% | | |
| G.19.4 | Exposures to credit institutions | 400 | 57.1% | | |
| G.19.5 | Other | 0 | 0.0% | | |
| G.19.6 | Total | 700 | 100.0% | | |
| OG.19.1 | n/a EU govts or quasi govts | ND1 | | | |
| OG.19.2 | n/a third-party countries Credit Quality Step 1 (CDS1) govts or quasi govts | ND1 | | | |
| OG.19.3 | n/a third-party countries Credit Quality Step 2 (CDS2) govts or quasi govts | ND1 | | | |
| OG.19.4 | n/a EU central banks | ND1 | | | |
| OG.19.5 | n/a third-party countries Credit Quality Step 1 (CDS1) central banks | ND1 | | | |
| OG.19.6 | n/a third-party countries Credit Quality Step 2 (CDS2) central banks | ND1 | | | |
| OG.19.7 | n/a CDS1 credit institutions | ND1 | | | |
| OG.19.8 | n/a CDS2 credit institutions | ND1 | | | |
| OG.19.9 | | | | | |
| OG.19.10 | | | | | |
| OG.19.11 | | | | | |
| OG.19.12 | | | | | |
| 10. Substitutable Assets - Country | | Nominal (mm) | % Substitutable Assets | | |
| G.10.1 | Domestic (Country of issuer) | 700 | 100.0% | | |
| G.10.2 | Eurozone | 0 | 0.0% | | |
| G.10.3 | Rest of European Union (EU) | 0 | 0.0% | | |
| G.10.4 | European Economic Area (not member of EU) | 0 | 0.0% | | |
| G.10.5 | Switzerland | 0 | 0.0% | | |
| G.10.6 | Australia | 0 | 0.0% | | |
| G.10.7 | Brazil | 0 | 0.0% | | |
| G.10.8 | Canada | 0 | 0.0% | | |
| G.10.9 | Japan | 0 | 0.0% | | |
| G.10.10 | Korea | 0 | 0.0% | | |
| G.10.11 | New Zealand | 0 | 0.0% | | |
| G.10.12 | Singapore | 0 | 0.0% | | |
| G.10.13 | US | 0 | 0.0% | | |
| G.10.14 | Other | 0 | 0.0% | | |
| G.10.15 | Total EU | 700 | 100.0% | | |
| G.10.16 | Total | 700 | 100.0% | | |
| OG.10.1 | | | | | |
| OG.10.2 | | | | | |
| OG.10.3 | | | | | |
| OG.10.4 | | | | | |
| OG.10.5 | | | | | |
| OG.10.6 | | | | | |
| OG.10.7 | | | | | |

| 21. Liquid Assets | | Nominal (mn) | % Cover Pool | % Covered Bonds |
|-------------------|--|--------------|--------------|-----------------|
| G.1.11.1 | Substitute and other marketable assets | 0 | 0.0% | 0.0% |
| G.1.11.2 | Central bank eligible assets | 700 | 15.7% | 18.7% |
| G.1.11.3 | Other | 0 | 0.0% | 0.0% |
| G.1.11.4 | Total | 700 | 15.7% | 18.7% |
| OG.1.11.1 | | | | |
| OG.1.11.2 | | | | |
| OG.1.11.3 | | | | |
| OG.1.11.4 | | | | |
| OG.1.11.5 | | | | |
| OG.1.11.6 | | | | |
| OG.1.11.7 | | | | |

22. Bond list

| 22. Bond list | | |
|------------------------------------|---|-----------|
| G.1.12.1 | | Bond list |
| 23. Derivatives & Swaps | | |
| G.1.12.1 | Derivatives in the cover pool [notional] (mn) | 0 |
| G.1.12.2 | Type of interest rate swaps (interest groups, external or both) | 0 |
| G.1.12.3 | Type of currency rate swaps (interest groups, external or both) | 0 |
| OG.1.12.1 | NPV of Derivatives in the cover pool (mn) | 0 |
| OG.1.12.2 | Derivatives outside the cover pool [notional] (mn) | 0 |
| OG.1.12.3 | NPV of Derivatives outside the cover pool (mn) | 0 |
| OG.1.12.4 | | |
| OG.1.12.5 | | |
| OG.1.12.6 | | |
| OG.1.12.7 | | |
| OG.1.12.8 | | |
| OG.1.12.9 | | |
| OG.1.12.10 | | |
| OG.1.12.11 | | |
| OG.1.12.12 | | |
| OG.1.12.13 | | |
| OG.1.12.14 | | |
| OG.1.12.15 | | |
| OG.1.12.16 | | |
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| OG.1.12.20 | | |
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| OG.1.12.35 | | |
| OG.1.12.36 | | |
| OG.1.12.37 | | |
| OG.1.12.38 | | |
| OG.1.12.39 | | |
| OG.1.12.40 | | |
| OG.1.12.41 | | |
| OG.1.12.42 | | |
| OG.1.12.43 | | |
| OG.1.12.44 | | |
| OG.1.12.45 | | |
| OG.1.12.46 | | |
| OG.1.12.47 | | |
| OG.1.12.48 | | |
| OG.1.12.49 | | |
| OG.1.12.50 | | |
| OG.1.12.51 | | |

4. References to Capital Requirements Regulation (CRR)

| 129(7) | Row |
|-----------|--|
| G.4.1.1 | (f) Value of the cover pool outstanding covered bonds: all |
| G.4.1.2 | (f) Value of covered bonds: all |
| G.4.1.3 | (f) Geographical distribution: All for Mortgage Assets |
| G.4.1.4 | (f) Type of cover assets: 181 for Residential Mortgage Assets 281 for Commercial Mortgage Assets |
| G.4.1.5 | (f) Loan size: 181 for Residential Mortgage Assets |
| G.4.1.6 | (f) Interest rate risk - cover pool: All for Mortgage Assets |
| G.4.1.7 | (f) Currency risk - cover pool: all |
| G.4.1.8 | (f) Interest rate risk - covered bond: all |
| G.4.1.9 | (f) Currency risk - covered bond: all |
| G.4.1.10 | (Please refer to "Tab 2: ITC Harmonised Glossary" for hedging strategy) 17 for Mortgages/loans |
| G.4.1.11 | (f) Maturity structure of cover assets: all |
| G.4.1.12 | (f) Maturity structure of covered bonds: all |
| G.4.1.13 | (f) Percentage of loans more than ninety days past due: 179 for Mortgage Assets |
| OG.4.1.1 | |
| OG.4.1.2 | |
| OG.4.1.3 | |
| OG.4.1.4 | |
| OG.4.1.5 | |
| OG.4.1.6 | |
| OG.4.1.7 | |
| OG.4.1.8 | |
| OG.4.1.9 | |
| OG.4.1.10 | |

5. References to Capital Requirements Regulation (CRR)

| 129(1) | |
|----------|---|
| G.5.1.1 | Exposure to credit mitigate credit quality step 2 & 2 all |
| OG.5.1.1 | |
| OG.5.1.2 | |
| OG.5.1.3 | |
| OG.5.1.4 | |
| OG.5.1.5 | |
| OG.5.1.6 | |

6. Other relevant information

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

| Reporting in Domestic Currency | | BSE | |
|--------------------------------|---|---------------------|--------------------|
| CONTENT OF TAB B1 | | | |
| 7. Mortgage Assets | | | |
| Field Number | 7. Mortgage Assets | Nominal (m€) | % Total Mortgages |
| M.7.1.1 | 1. Property Type Information | 3,650 | 97.4% |
| M.7.1.2 | Commercial | 98 | 2.6% |
| M.7.1.3 | Other | 0 | 0% |
| M.7.1.4 | Total | 3,748 | 100.0% |
| OM.7.1.1 | <i>o/w Cooperative housing</i> | 411 | |
| OM.7.1.2 | <i>o/w Agriculture</i> | 0 | |
| OM.7.1.3 | <i>o/w Owner occupied homes</i> | 119 | |
| OM.7.1.4 | <i>o/w Holiday homes</i> | 3 | |
| OM.7.1.5 | <i>o/w Substandard housing</i> | 2,851 | |
| OM.7.1.6 | <i>o/w Private rental</i> | 264 | |
| OM.7.1.7 | <i>o/w Manufacturing and Mineral Industries</i> | 0 | |
| OM.7.1.8 | <i>o/w Office and Business</i> | 12 | |
| OM.7.1.9 | <i>o/w Social and cultural purposes</i> | 86 | |
| OM.7.1.10 | <i>o/w Other</i> | 0 | |
| OM.7.1.11 | | | |
| M.7.2.1 | 2. General Information | Residential Loans | Commercial Loans |
| OM.7.2.1 | Number of mortgage loans | 2,229 | 13 |
| OM.7.2.2 | Optional information eg. Number of borrowers | NOT | NOT |
| OM.7.2.3 | Optional information eg. Number of guarantors | NOT | NOT |
| OM.7.2.4 | | | |
| OM.7.2.5 | | | |
| OM.7.2.6 | | | |
| M.7.3.1 | 3. Concentration Risk | % Residential Loans | % Commercial Loans |
| OM.7.3.1 | 10 largest exposures | 11.7% | 0.4% |
| OM.7.3.2 | | | |
| OM.7.3.3 | | | |
| OM.7.3.4 | | | |
| OM.7.3.5 | | | |
| OM.7.3.6 | | | |
| M.7.4.1 | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans |
| M.7.4.2 | <u>European Union</u> | 100.0% | 100.0% |
| M.7.4.3 | Austria | 0.0% | 0.0% |
| M.7.4.4 | Belgium | 0.0% | 0.0% |
| M.7.4.5 | Bulgaria | 0.0% | 0.0% |
| M.7.4.6 | Croatia | 0.0% | 0.0% |
| M.7.4.7 | Cyprus | 0.0% | 0.0% |
| M.7.4.8 | Czech Republic | 0.0% | 0.0% |
| M.7.4.9 | Denmark | 100.0% | 100.0% |
| M.7.4.10 | Estonia | 0.0% | 0.0% |
| M.7.4.11 | Finland | 0.0% | 0.0% |
| M.7.4.12 | France | 0.0% | 0.0% |
| M.7.4.13 | Germany | 0.0% | 0.0% |
| M.7.4.14 | Greece | 0.0% | 0.0% |
| M.7.4.15 | Netherlands | 0.0% | 0.0% |
| M.7.4.16 | Hungary | 0.0% | 0.0% |
| M.7.4.17 | Ireland | 0.0% | 0.0% |
| M.7.4.18 | Italy | 0.0% | 0.0% |
| M.7.4.19 | Latvia | 0.0% | 0.0% |
| M.7.4.20 | Lithuania | 0.0% | 0.0% |
| M.7.4.21 | Luxembourg | 0.0% | 0.0% |
| M.7.4.22 | Malta | 0.0% | 0.0% |
| M.7.4.23 | Poland | 0.0% | 0.0% |
| M.7.4.24 | Portugal | 0.0% | 0.0% |
| M.7.4.25 | Romania | 0.0% | 0.0% |
| M.7.4.26 | Slovakia | 0.0% | 0.0% |
| M.7.4.27 | Slovenia | 0.0% | 0.0% |
| M.7.4.28 | Spain | 0.0% | 0.0% |
| M.7.4.29 | Sweden | 0.0% | 0.0% |
| M.7.4.30 | United Kingdom | 0.0% | 0.0% |
| M.7.4.31 | <u>European Central Bank (not member of EU)</u> | 0.0% | 0.0% |
| M.7.4.32 | Iceland | 0.0% | 0.0% |
| M.7.4.33 | Liechtenstein | 0.0% | 0.0% |
| M.7.4.34 | Norway | 0.0% | 0.0% |
| M.7.4.35 | Other | 0.0% | 0.0% |
| M.7.4.36 | Austria | 0.0% | 0.0% |
| M.7.4.37 | Belgium | 0.0% | 0.0% |
| M.7.4.38 | Canada | 0.0% | 0.0% |
| M.7.4.39 | France | 0.0% | 0.0% |
| M.7.4.40 | Germany | 0.0% | 0.0% |
| M.7.4.41 | Italy | 0.0% | 0.0% |
| M.7.4.42 | Japan | 0.0% | 0.0% |
| M.7.4.43 | USA | 0.0% | 0.0% |
| M.7.4.44 | Other | 0.0% | 0.0% |
| OM.7.4.1 | <i>o/w Greenland</i> | 0.0% | 0.0% |
| OM.7.4.2 | <i>o/w Faroe Islands</i> | 0.0% | 0.0% |
| OM.7.4.3 | | | |
| OM.7.4.4 | | | |
| OM.7.4.5 | | | |
| OM.7.4.6 | | | |
| OM.7.4.7 | | | |
| OM.7.4.8 | | | |
| OM.7.4.9 | | | |
| OM.7.4.10 | | | |

| 6. Breakdown by domestic regions | | % Residential Loans | % Commercial Loans | % Total Mortgages |
|----------------------------------|--|---------------------|--------------------|-------------------|
| M.7.5.1 | Greater Copenhagen area (Region Hovedstaden) | 08.2% | 02.0% | 92.1% |
| M.7.5.2 | Remaining Zealand & Bornholm (Region Sjælland) | 6.6% | 2.5% | 9.3% |
| M.7.5.3 | Northern Jutland (Region Nordjylland) | 5.6% | 0.3% | 5.4% |
| M.7.5.4 | Eastern Jutland (Region Midtjylland) | 17.0% | 2.0% | 17.2% |
| M.7.5.5 | Southern Jutland & Funen (Region Syddanmark) | 3.3% | 1.7% | 3.0% |
| M.7.5.6 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.7 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.8 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.9 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.10 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.11 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.12 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.13 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.14 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.15 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.16 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.17 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.18 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.19 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.20 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.21 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.22 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.23 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.24 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.25 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.26 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.27 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.28 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.29 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.30 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.31 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.32 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.33 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.34 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.35 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.36 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.37 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.38 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.39 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.40 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.41 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.42 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.43 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.44 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.45 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.46 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.47 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.48 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.49 | TIC at a country level | ND1 | ND1 | ND1 |
| M.7.5.50 | TIC at a country level | ND1 | ND1 | ND1 |
| 6. Breakdown by interest rate | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.6.1 | Fixed rate | 100.0% | 100.0% | 100.0% |
| M.7.6.2 | Floating rate | 0.0% | 0.0% | 0.0% |
| M.7.6.3 | Other | 0.0% | 0.0% | 0.0% |
| CM.7.6.1 | | | | |
| CM.7.6.2 | n/w Index loans | 93.4% | 92.3% | 93.4% |
| CM.7.6.3 | n/w Adjustable Rate Mortgages | 0.0% | 0.0% | 0.0% |
| CM.7.6.4 | n/w Money market based loans | 0.0% | 0.0% | 0.0% |
| CM.7.6.5 | n/w Non capped Balloons | 0.0% | 0.0% | 0.0% |
| CM.7.6.6 | n/w Capped Balloons | 0.0% | 0.0% | 0.0% |
| 7. Breakdown by repayment type | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.7.1 | Ballot / interest only | 0% | 0% | 0% |
| M.7.7.2 | Amortising | 100% | 100% | 100% |
| M.7.7.3 | Other | 0% | 0% | 0% |
| CM.7.7.1 | | | | |
| CM.7.7.2 | | | | |
| CM.7.7.3 | | | | |
| CM.7.7.4 | | | | |
| CM.7.7.5 | | | | |
| CM.7.7.6 | | | | |
| 8. Loan Sensing | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1 | Up to 12 months | 0.0% | 0.0% | 0.0% |
| M.7.8.2 | > 12 - < 24 months | 0.0% | 0.0% | 0.0% |
| M.7.8.3 | > 24 - < 36 months | 0.0% | 0.0% | 0.0% |
| M.7.8.4 | > 36 - < 60 months | 0.0% | 0.0% | 0.0% |
| M.7.8.5 | > 60 months | 100.0% | 100.0% | 100.0% |
| CM.7.8.1 | | | | |
| CM.7.8.2 | | | | |
| CM.7.8.3 | | | | |
| CM.7.8.4 | | | | |
| 9. Non-Performing Loans (NPL) | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.9.1 | % NPLs | 0.1% | 0.0% | 0.1% |
| CM.7.9.1 | | | | |
| CM.7.9.2 | | | | |
| CM.7.9.3 | | | | |
| CM.7.9.4 | | | | |

| 7.A Residential Cover Pool | | | | |
|---|----------------------------------|-----------------|---------------------|----------------|
| 10. Loan Size Information | | | | |
| | Normal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.10.1 | Average loan size (€00s) | 1,637 | | |
| By buckets (€m) | | | | |
| M.7A.10.2 | DKK 0 - 2m | 332 | 18.0% | 18.1% |
| M.7A.10.3 | DKK 2 - 5m | 486 | 13.3% | 6.8% |
| M.7A.10.4 | DKK 5 - 20m | 1,593 | 43.6% | 7.4% |
| M.7A.10.5 | DKK 20 - 50m | 958 | 14 | 1.5% |
| M.7A.10.6 | DKK 50 - 100m | 81 | 1 | 0.0% |
| M.7A.10.7 | >DKK 100m | 0 | 0 | 0.0% |
| M.7A.10.8 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.9 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.10 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.11 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.12 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.13 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.14 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.15 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.16 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.17 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.18 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.19 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.20 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.21 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.22 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.23 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.24 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.25 | TTC at a country level | ND1 | ND1 | ND1 |
| M.7A.10.26 | Total | 8,229 | 100% | 100% |
| 11. Loan to Value (LTV) Information - UNINDEXED | | | | |
| M.7A.11.1 | Weighted Average LTV (%) | ND1 | | |
| By LTV buckets (€m) | | | | |
| M.7A.11.2 | <= <=40% | ND1 | ND1 | ND1 |
| M.7A.11.3 | >40 - <=50% | ND1 | ND1 | ND1 |
| M.7A.11.4 | >50 - <=60% | ND1 | ND1 | ND1 |
| M.7A.11.5 | >60 - <=70% | ND1 | ND1 | ND1 |
| M.7A.11.6 | >70 - <=80% | ND1 | ND1 | ND1 |
| M.7A.11.7 | >80 - <=90% | ND1 | ND1 | ND1 |
| M.7A.11.8 | >90 - <=100% | ND1 | ND1 | ND1 |
| M.7A.11.9 | >100% | ND1 | ND1 | ND1 |
| M.7A.11.10 | Total | ND1 | ND1 | ND1 |
| OM.7A.11.1 | a/w >100 - <=110% | ND1 | | |
| OM.7A.11.2 | a/w >110 - <=120% | ND1 | | |
| OM.7A.11.3 | a/w >120 - <=130% | ND1 | | |
| OM.7A.11.4 | a/w >130 - <=140% | ND1 | | |
| OM.7A.11.5 | a/w >140 - <=150% | ND1 | | |
| OM.7A.11.6 | a/w >150% | ND1 | | |
| OM.7A.11.7 | | | | |
| OM.7A.11.8 | | | | |
| OM.7A.11.9 | | | | |
| 12. Loan to Value (LTV) Information - INDEXED | | | | |
| M.7A.12.1 | Weighted Average LTV (%) | 64.15% | | |
| By LTV buckets (€m) | | | | |
| M.7A.12.2 | <= <=40% | 2,752 | ND1 | 75.4% |
| M.7A.12.3 | >40 - <=50% | 209 | ND1 | 5.9% |
| M.7A.12.4 | >50 - <=60% | 180 | ND1 | 4.9% |
| M.7A.12.5 | >60 - <=70% | 115 | ND1 | 3.3% |
| M.7A.12.6 | >70 - <=80% | 101 | ND1 | 2.8% |
| M.7A.12.7 | >80 - <=90% | 86 | ND1 | 2.4% |
| M.7A.12.8 | >90 - <=100% | 56 | ND1 | 1.5% |
| M.7A.12.9 | >100% | 150 | ND1 | 4.3% |
| M.7A.12.10 | Total | 6,650 | 0 | 100.0% |
| OM.7A.12.1 | a/w >100 - <=110% | 47 | | 1.3% |
| OM.7A.12.2 | a/w >110 - <=120% | 39 | | 1.1% |
| OM.7A.12.3 | a/w >120 - <=130% | 42 | | 1.3% |
| OM.7A.12.4 | a/w >130 - <=140% | 9 | | 0.2% |
| OM.7A.12.5 | a/w >140 - <=150% | 8 | | 0.2% |
| OM.7A.12.6 | a/w >150% | 5 | | 0.1% |
| OM.7A.12.7 | | | | |
| OM.7A.12.8 | | | | |
| OM.7A.12.9 | | | | |
| 13. Breakdown by type | | | | |
| M.7A.13.1 | Owner occupied | | 3.3% | |
| M.7A.13.2 | Second home/holiday houses | | 0.1% | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | | 0.0% | |
| M.7A.13.4 | Agricultural | | 0.0% | |
| M.7A.13.5 | Other | | 96.6% | |
| OM.7A.13.1 | a/w Substandard housing | | 78.1% | |
| OM.7A.13.2 | a/w Priority rental | | 7.2% | |
| OM.7A.13.3 | a/w Multi-family housing | | 11.3% | |
| OM.7A.13.4 | a/w Buildings under construction | | 0.0% | |
| OM.7A.13.5 | a/w Buildings land | | 0.0% | |
| OM.7A.13.6 | | | | |
| OM.7A.13.7 | | | | |
| OM.7A.13.8 | | | | |
| OM.7A.13.9 | | | | |
| OM.7A.13.10 | | | | |
| OM.7A.13.11 | | | | |
| 14. Loan by Ranking | | | | |
| M.7A.14.1 | 1st best / 7th prior ranks | | 100.0% | |
| M.7A.14.2 | Guaranteed | | 0.0% | |
| M.7A.14.3 | Other | | 0.0% | |
| OM.7A.14.1 | | | | |
| OM.7A.14.2 | | | | |
| OM.7A.14.3 | | | | |
| OM.7A.14.4 | | | | |
| OM.7A.14.5 | | | | |
| OM.7A.14.6 | | | | |

| 78 Commercial Cover Pool | | | | |
|---|---|-----------------|--------------------|----------------|
| 15. Loan Size Information | | | | |
| | Normal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.78.15.1 | Average loan size (USD) | 2,582 | | |
| By buckets (mn): | | | | |
| M.78.15.2 | DK1 <= 2m | 9 | 0.3% | 0.1% |
| M.78.15.3 | DK1 2 - 5m | 4 | 0.1% | 0.1% |
| M.78.15.4 | DK1.5 - 20m | 13 | 0.5% | 0.1% |
| M.78.15.5 | DK1 20 - 50m | 6 | 0.2% | 0.0% |
| M.78.15.6 | DK1 50 - 100m | 72 | 2.7% | 0.0% |
| M.78.15.7 | >100k USDm | 0 | 0.0% | 0.0% |
| M.78.15.8 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.9 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.10 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.11 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.12 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.13 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.14 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.15 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.16 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.17 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.18 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.19 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.20 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.21 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.22 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.23 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.24 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.25 | TIC at a country level | ND1 | ND1 | ND1 |
| M.78.15.26 | Total | 16 | 100.0% | 100.0% |
| 16. Loan to Value (LTV) Information - UNINDEXED | | | | |
| M.78.16.1 | Weighted Average LTV (%) | ND1 | | |
| By LTV buckets (mn): | | | | |
| M.78.16.2 | <= <=40% | ND1 | ND1 | ND1 |
| M.78.16.3 | >40 - <=50% | ND1 | ND1 | ND1 |
| M.78.16.4 | >50 - <=60% | ND1 | ND1 | ND1 |
| M.78.16.5 | >60 - <=70% | ND1 | ND1 | ND1 |
| M.78.16.6 | >70 - <=80% | ND1 | ND1 | ND1 |
| M.78.16.7 | >80 - <=90% | ND1 | ND1 | ND1 |
| M.78.16.8 | >90 - <=100% | ND1 | ND1 | ND1 |
| M.78.16.9 | >100% | ND1 | ND1 | ND1 |
| M.78.16.10 | Total | ND1 | ND1 | ND1 |
| OM.78.16.1 | a/w >100 - <=110% | ND1 | | |
| OM.78.16.2 | a/w >110 - <=120% | ND1 | | |
| OM.78.16.3 | a/w >120 - <=130% | ND1 | | |
| OM.78.16.4 | a/w >130 - <=140% | ND1 | | |
| OM.78.16.5 | a/w >140 - <=150% | ND1 | | |
| OM.78.16.6 | a/w >150% | ND1 | | |
| OM.78.16.7 | | | | |
| OM.78.16.8 | | | | |
| OM.78.16.9 | | | | |
| 17. Loan to Value (LTV) Information - INDEXED | | | | |
| M.78.17.1 | Weighted Average LTV (%) | 22.47% | | |
| By LTV buckets (mn): | | | | |
| M.78.17.2 | <= <=40% | 92 | 93.6% | |
| M.78.17.3 | >40 - <=50% | 3 | 3.0% | |
| M.78.17.4 | >50 - <=60% | 2 | 2.0% | |
| M.78.17.5 | >60 - <=70% | 0 | 0.0% | |
| M.78.17.6 | >70 - <=80% | 0 | 0.0% | |
| M.78.17.7 | >80 - <=90% | 0 | 0.0% | |
| M.78.17.8 | >90 - <=100% | 0 | 0.0% | |
| M.78.17.9 | >100% | 1 | 0.0% | |
| M.78.17.10 | Total | 98 | 100.0% | 0.0% |
| OM.78.17.1 | a/w >100 - <=110% | 0 | 0.0% | |
| OM.78.17.2 | a/w >110 - <=120% | 0 | 0.0% | |
| OM.78.17.3 | a/w >120 - <=130% | 0 | 0.0% | |
| OM.78.17.4 | a/w >130 - <=140% | 0 | 0.0% | |
| OM.78.17.5 | a/w >140 - <=150% | 0 | 0.0% | |
| OM.78.17.6 | a/w >150% | 0 | 0.0% | |
| OM.78.17.7 | | | | |
| OM.78.17.8 | | | | |
| OM.78.17.9 | | | | |
| 18. Breakdown by Type | | | | |
| M.78.18.1 | Real | 1.0% | | |
| M.78.18.2 | Office | 10.5% | | |
| M.78.18.3 | Hotel/Resort | 0.0% | | |
| M.78.18.4 | Shopping malls | 0.0% | | |
| M.78.18.5 | Industry | 0.1% | | |
| M.78.18.6 | Agriculture | 0.0% | | |
| M.78.18.7 | Other commercially used | 0.0% | | |
| M.78.18.8 | Land | 87.4% | | |
| M.78.18.9 | Property developers / Building under construction | 0.0% | | |
| M.78.18.10 | Other | 0.0% | | |
| OM.78.18.1 | a/w Social & Cultural purposes | ND1 | | |
| OM.78.18.2 | a/w Cooperative housing | ND1 | | |
| OM.78.18.3 | a/w Private rental | ND1 | | |
| OM.78.18.4 | a/w Manufacturing and Mineral industries | ND1 | | |
| OM.78.18.5 | a/w Office and Business | ND1 | | |
| OM.78.18.6 | a/w Agricultural properties | ND1 | | |
| OM.78.18.7 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.8 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.9 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.10 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.11 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.12 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.13 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.14 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.15 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.16 | a/w [if relevant, please specify] | ND1 | | |
| OM.78.18.17 | a/w [if relevant, please specify] | ND1 | | |

Harmonised Transparency Template - Glossary

HTT 2020

Definitions below reflect the national specificities

| Item Number | 1. Glossary - Standard Harmonised Items | [Insert Definition Below] |
|--|--|---|
| HG.1.1 | OC Calculation: Actual | Total value of cover pool subtracted nominal value of covered bonds |
| HG.1.2 | OC Calculation: Legal minimum | Minimum legal required OC of RWA |
| HG.1.3 | OC Calculation: Committed | ND2 |
| | Interest Rate Types | |
| | | <p>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.</p> <p>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 repayment 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 the 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 offered with interest-only periods.</p> <p>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 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.</p> <p>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, i.e. 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) interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>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.</p> <p>Other: Any other loan types, which do not comply with the above mentioned.</p> |
| HG.1.4 | Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.] | Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion is among other things depending on 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 contractual maturity is relevant and reported. Early repayments happens at borrower's discretion is among other things depending on interest rate developments and cannot be anticipated by issuer. |
| HG.1.6 | | |
| | LTVs: Definition | LTV is reported continuously. The loans are distributed from the start LTV of the loan to the marginal LTV. This means that, if the loan is first distributed proportionally by bracket size from 0 to the marginal |
| HG.1.7 | | |
| HG.1.8 | LTVs: Calculation of property/shipping value | |
| | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits | |
| HG.1.9 | | |
| | LTVs: Frequency and time of last valuation | Minimum once per year for commercial properties. Minimum once every third year for owner occupied. |
| HG.1.10 | | |
| | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant | The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use. |
| HG.1.11 | | |
| | Hedging Strategy (please explain how you address interest rate and currency risk) | |
| HG.1.12 | | |
| | Non-performing loans | A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. |
| HG.1.13 | | |
| OHG.1.1 | NPV assumptions (when stated) | ND1 |
| OHG.1.2 | | |
| OHG.1.3 | | |
| OHG.1.4 | | |
| OHG.1.5 | | |
| 2. Reason for No Data | | Value |
| HG.2.1 | Not applicable for the jurisdiction | ND1 |
| HG.2.2 | Not relevant for the issuer and/or CB programme at the present time | ND2 |
| HG.2.3 | Not available at the present time | ND3 |
| HG.2.1 | | |
| OHG.2.1 | | |
| OHG.2.2 | | |
| OHG.2.3 | | |
| 3. Glossary - Extra national and/or Issuer Items | | [Insert Definition Below] |
| HG.3.1 | Other definitions deemed relevant | [For completion] |
| OHG.3.1 | | |
| OHG.3.2 | | |
| OHG.3.3 | | |
| OHG.3.4 | | |
| OHG.3.5 | | |

E. Optional ECB-ECAIs data

HTT 2020

Reporting in Domestic Currency

DKK

CONTENT OF TAB E

- 1. Additional information on the programme
- 2. Additional information on the swaps
- 3. Additional information on the asset distribution

| Field Number | 1. Additional information on the programme | | | | | |
|--------------|---|---------------------------|--------------------------------|------------------------|------------------|---------------|
| | Transaction Counterparties | Name | Legal Entity Identifier (LEI) | | | |
| E.1.1.1 | Sponsor (if applicable) | 0 | 0 | | | |
| E.1.1.2 | Servicer | BRFKredit | 529900R9HQNZRT20XB26 | | | |
| E.1.1.3 | Back-up servicer | 0 | 0 | | | |
| E.1.1.4 | BUS facilitator | 0 | 0 | | | |
| E.1.1.5 | Cash manager | BRFKredit | 529900R9HQNZRT20XB26 | | | |
| E.1.1.6 | Back-up cash manager | 0 | 0 | | | |
| E.1.1.7 | Account bank | Jyske Bank | 3M5E1GQ6KL17HIG6PN30 | | | |
| E.1.1.8 | Standby account bank | Nordea | 65CPQ280AY8EP3XFW53 | | | |
| E.1.1.9 | Account bank guarantor | 0 | 0 | | | |
| E.1.1.10 | Trustee | 0 | 0 | | | |
| E.1.1.11 | Cover Pool Monitor | BRFKredit | 529900R9HQNZRT20XB26 | | | |
| OE.1.1.1 | | | | | | |
| OE.1.1.2 | | | | | | |
| OE.1.1.3 | | | | | | |
| OE.1.1.4 | | | | | | |
| OE.1.1.5 | | | | | | |
| OE.1.1.6 | | | | | | |
| OE.1.1.7 | | | | | | |
| OE.1.1.8 | | | | | | |
| | 2. Additional information on the swaps | | | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap | | |
| E.2.1.1 | Counterparty 1 | | | | | |
| E.2.1.2 | Counterparty 2 | | | | | |
| E.2.1.3 | Counterparty 3 | | | | | |
| E.2.1.4 | Counterparty 4 | | | | | |
| E.2.1.5 | Counterparty 5 | | | | | |
| E.2.1.6 | Counterparty 6 | | | | | |
| E.2.1.7 | Counterparty 7 | | | | | |
| E.2.1.8 | Counterparty 8 | | | | | |
| E.2.1.9 | Counterparty 9 | | | | | |
| E.2.1.10 | Counterparty 10 | | | | | |
| E.2.1.11 | Counterparty 11 | | | | | |
| E.2.1.12 | Counterparty 12 | | | | | |
| E.2.1.13 | Counterparty 13 | | | | | |
| E.2.1.14 | Counterparty 14 | | | | | |
| E.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 | Counterparty 22 | | | | | |
| E.2.1.23 | Counterparty 23 | | | | | |
| E.2.1.24 | Counterparty 24 | | | | | |
| E.2.1.25 | Counterparty 25 | | | | | |
| OE.2.1.1 | | | | | | |
| OE.2.1.2 | | | | | | |
| OE.2.1.3 | | | | | | |
| OE.2.1.4 | | | | | | |
| OE.2.1.5 | | | | | | |
| OE.2.1.6 | | | | | | |
| OE.2.1.7 | | | | | | |
| OE.2.1.8 | | | | | | |
| OE.2.1.9 | | | | | | |
| OE.2.1.10 | | | | | | |
| OE.2.1.11 | | | | | | |
| OE.2.1.12 | | | | | | |
| OE.2.1.13 | | | | | | |
| | 3. Additional information on the asset distribution | | | | | |
| | 1. General information | | Total Assets | | | |
| E.3.1.1 | Weighted Average Seasoning (months) | | 294.4 | | | |
| E.3.1.2 | Weighted Average Maturity (months) | | 238.6 | | | |
| OE.3.1.1 | | | | | | |
| OE.3.1.2 | | | | | | |
| OE.3.1.3 | | | | | | |
| OE.3.1.4 | | | | | | |
| | 2. Arrears | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | 1-<30 days | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| E.3.2.2 | 30-<60 days | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| E.3.2.3 | 60-<90 days | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| E.3.2.4 | 90-<180 days | 1.4% | 0.6% | 0.0% | 0.0% | 0.0% |
| E.3.2.5 | >= 180 days | 0.5% | 1.1% | 0.0% | 0.0% | 0.0% |
| OE.3.2.1 | | | | | | |
| OE.3.2.2 | | | | | | |
| OE.3.2.3 | | | | | | |
| OE.3.2.4 | | | | | | |

ECBC Label Template

Capital Centre General, Q1 2020

Published 5 May 2020 • Data per 31 March 2020



**Specialised finance institutes****General Issuer Detail**A [General Issuer Detail](#)**Cover Pool Information**

| | |
|-----------|---|
| G1.1 | General cover pool information |
| G2 | Outstanding CBs |
| G3 | Legal ALM (balance principle) adherence |
| G4 | Additional characteristics of ALM business model for issued CBs |
| M1/B1 | Number of loans by property category |
| M2/B2 | Lending by property category, DKKbn |
| M3/B3 | Lending, by loan size, DKKbn |
| M4a/B4a | Lending, by-loan to-value (LTV), current property value, DKKbn |
| M4b/B4b | Lending, by-loan to-value (LTV), current property value, Per cent |
| M4c/B4c | Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket) |
| M4d/B4d | Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket) |
| M5/B5 | Lending by region, DKKbn |
| M6/B6 | Lending by loan type - IO Loans, DKKbn |
| M7/B7 | Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn |
| M8/B8 | Lending by loan type - All loans, DKKbn |
| M9/B9 | Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship) |
| M10/B10 | Lending by remaining maturity, DKKbn |
| M11/B11 | 90 day Non-performing loans by property type, as percentage of instalments payments, % |
| M11a/B11a | 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 continous LTV bracket, % |
| M12/B12 | Realised losses (DKKm) |
| M12a/B12a | Realised losses (%) |

Key Concepts

| | |
|----|--|
| X1 | Key Concepts Explanation |
| X2 | Key Concepts Explanation |
| X3 | General explanation |

Voluntary 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 total capital coverage), 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 template. It shall be possible to distinguish mandatory an voluntary tables.

The voluntary tables must be named V1...Vn, where n is the number of voluntary tables. Voluntary tables must be marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.


Table A. General Issuer Detail
Key information regarding issuers' balance sheet

| <i>(DKKbn – except Tier 1 and Solvency ratio)</i> | Q1 2020 | Q4 2019 | Q3 2019 | Q2 2019 |
|---|----------------|----------------|----------------|----------------|
| Total Balance Sheet Assets | 376.7 | 384.9 | 391.6 | 380.2 |
| Total Customer Loans(fair value) | 337.7 | 338.7 | 339.8 | 338.1 |
| of which: Used/registered for covered bond collateral pool | 332.2 | 329.0 | 326.1 | 324.5 |
| Tier 1 Ratio (%) | 23.8% | 23.1% | 22.2% | 21.9% |
| Solvency Ratio (%) | 23.3% | 23.1% | 22.2% | 21.9% |
| Outstanding Covered Bonds (fair value) | 337.8 | 339.4 | 337.5 | 338.7 |
| 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) | 46.5 | 45.8 | 47.1 | 46.3 |
| Net loan losses (Net loan losses and net loan loss provisions) | 0.0 | 0.4 | 0.1 | 0.1 |
| Value of acquired properties / ships (temporary possessions, end quarter) | 0.1 | 0.0 | 0.1 | 0.4 |

Customer loans (mortgage) (DKKbn)

| | | | | |
|-------------------------------------|-------|-------|-------|-------|
| Total customer loans (market value) | 330.8 | 329.0 | 325.6 | 325.0 |
|-------------------------------------|-------|-------|-------|-------|

Composition by

| | | | | |
|--|-------|-------|-------|-------|
| Maturity | | | | |
| - 0 <= 1 year | 0.0 | 0.0 | 0.0 | 0.1 |
| - < 1 <= 5 years | 1.1 | 0.8 | 0.8 | 0.8 |
| - over 5 years | 329.7 | 328.2 | 324.8 | 324.2 |
| Currency | | | | |
| - DKK | 330.7 | 328.9 | 325.4 | 324.9 |
| - EUR | 0.1 | 0.1 | 0.1 | 0.1 |
| - USD | - | - | - | - |
| - Other | - | - | - | - |
| customer type | | | | |
| - Residential (owner-occ., private rental, corporate housing, holiday houses) | 238.2 | 237.5 | 235.1 | 233.9 |
| - Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships) | 44.0 | 42.9 | 41.9 | 42.0 |
| - Subsidised | 48.7 | 48.6 | 48.6 | 49.1 |
| eligibility as covered bond collateral | 330.8 | 329.0 | 325.6 | 325.0 |
| Non-performing loans (See definition in table X1) | 0.14 | 0.14 | 0.16 | 0.17 |
| Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter) | 0.51 | 0.35 | 0.36 | 0.38 |



Table G1.1 – General cover pool information

| DKKbn / Percentage of nominal outstanding CBs | Q1 2020 | Q4 2019 | Q3 2019 | Q2 2019 |
|---|----------------|----------------|----------------|----------------|
| Nominal cover pool (total value) | 4.4 | 4.5 | 4.6 | 4.7 |
| Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day) | 0.0 | 0.0 | 0.0 | 0.0 |
| Overcollateralisation | 0.7 | 0.7 | 0.7 | 0.9 |
| Overcollateralisation ratio | | | | |
| Total | 0.2 | 0.2 | 0.2 | 0.2 |
| Mandatory (percentage of risk weighted assets, general, by law) | 8.0% | 8.0% | 8.0% | 8.0% |
| Nominal value of outstanding CBs | 3.7 | 3.8 | 3.9 | 3.9 |
| – hereof amount maturing 0-1 day | 0.0 | 0.0 | 0.0 | 0.0 |
| Proceeds from senior secured debt | 0.0 | 0.0 | 0.0 | 0.0 |
| Proceeds from senior unsecured debt | 0.0 | 0.0 | 0.0 | 0.0 |
| Tier 2 capital | 0.0 | 0.0 | 0.0 | 0.0 |
| Additional tier 1 capital (e.g. hybrid core capital) | 0.0 | 0.0 | 0.0 | 0.0 |
| Core tier 1 capital invested in gilt-edged securities | 0.7 | 0.7 | 0.7 | 0.9 |
| Total capital coverage (rating compliant capital) | 0.7 | 0.7 | 0.7 | 0.9 |
| Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional | 0.05 | 0.10 | 0.03 | 0.03 |

Table G2 – Outstanding CBs

| DKKbn / Percentage of nominal outstanding CBs | Q1 2020 | Q4 2019 | Q3 2019 | Q2 2019 |
|--|----------------|----------------|----------------|----------------|
| Nominal value of outstanding CBs | 3.7 | 3.8 | 3.9 | 3.9 |
| Fair value of outstanding CBs (marked value) | 5.3 | 5.4 | 5.8 | 5.6 |
| Maturity of issued CBs | | | | |
| 0-1 day | - | - | - | - |
| 1 day – < 1 year | 0.0 | - | - | 0.0 |
| 1 year | | | | |
| > 1 and ≤ 2 years | - | 0.0 | 0.0 | 0.0 |
| > 2 and ≤ 3 years | 0.0 | 0.0 | 0.0 | 0.0 |
| > 3 and ≤ 4 years | 0.0 | 0.0 | 0.0 | 0.0 |
| > 4 and ≤ 5 years | 0.0 | 0.0 | 0.0 | 0.0 |
| 5-10 years | 0.3 | 0.3 | 0.3 | 0.2 |
| 10-20 years | 0.1 | 0.1 | 0.2 | 0.3 |
| > 20 years | 4.8 | 4.9 | 5.3 | 5.0 |
| Amortisation profile of issued CBs | | | | |
| Bullet | 3.9% | 3.9% | 3.9% | 3.9% |
| Annuity | 6.6% | 6.9% | 7.2% | 7.7% |
| Serial | 89.5% | 89.2% | 88.8% | 88.4% |
| Interest rate profile of issued CBs | | | | |
| Fixed rate (Fixed rate constant for more than 1 year) | 100.0% | 100.0% | 100.0% | 100.0% |
| Floating rate (Floating rate constant for less than 1 year) | 0.0% | 0.0% | 0.0% | 0.0% |
| Capped floating rate | 0.0% | 0.0% | 0.0% | 0.0% |
| Currency denomination profile of issued CBs | | | | |
| DKK | 5.3 | 5.4 | 5.8 | 5.6 |
| EUR | - | - | - | - |
| SEK | - | - | - | - |
| CHF | - | - | - | - |
| NOK | - | - | - | - |
| USD | - | - | - | - |
| Other | - | - | - | - |
| UCITS compliant | 100% | 100% | 100% | 100% |
| CRD compliant | 100% | 100% | 100% | 100% |
| Eligible for central bank repo | 100% | 100% | 100% | 100% |
| Rating | | | | |
| Moody's | - | - | - | - |
| S&P | AAA | AAA | AAA | AAA |
| Fitch | - | - | - | - |

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

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

| Rating/maturity | AAA | AA+ | AA | AA- | A+ | A | A- | BBB+ | etc. | Not rated |
|--|-----|-----|----|-----|----|---|----|------|------|-----------|
| Gilt-edged securities / rating compliant capital | 0.7 | - | - | - | - | - | - | - | - | - |
| 0-≤1 year | 0.3 | - | - | - | - | - | - | - | - | - |
| >1- ≤5 years | 0.4 | - | - | - | - | - | - | - | - | - |
| > 5 years | - | - | - | - | - | - | - | - | - | - |
| Total | 0.7 | - | - | - | - | - | - | - | - | - |

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

| Rating/type of cover asset | AAA | AA+ | AA | AA- | A+ | A | A- | BBB+ | etc. | Not rated |
|---|-----|-----|----|-----|----|---|----|------|------|-----------|
| Exposures to/guaranteed by governments etc. in EU | - | - | - | - | - | - | - | - | - | - |
| Exposures to/guaranteed by governments etc. third countries | - | - | - | - | - | - | - | - | - | - |
| Exposure to credit institute credit quality step 1 | 0.7 | - | - | - | - | - | - | - | - | - |
| Exposure to credit institute credit quality step 2 | - | - | - | - | - | - | - | - | - | - |
| Exposure to credit institute credit quality step 3 | - | - | - | - | - | - | - | - | - | - |
| Total | 0.7 | - | - | - | - | - | - | - | - | - |

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

| Maturity structure/Type of cover asset | 0-≤1 year | >1- ≤5 years | > 5 years | Total |
|---|-----------|--------------|-----------|-------|
| Exposures to/guaranteed by governments etc. in EU | - | - | - | - |
| Exposures to/guaranteed by governments etc. third countries | - | - | - | - |
| Exposure to credit institute credit quality step 1 | 0.3 | 0.4 | - | 0.7 |
| Exposure to credit institute credit quality step 2 | - | - | - | - |
| Exposure to credit institute credit quality step 3 | - | - | - | - |
| Total | 0.3 | - | - | 0.7 |

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

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

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

| | |
|--------------|---|
| 0-≤1 year | - |
| >1- ≤5 years | - |
| > 5 years | - |
| Total | - |

Table G2.1f - Other Derivatives (subordinated)

| | |
|--------------|---|
| 0-≤1 year | - |
| >1- ≤5 years | - |
| > 5 years | - |
| Total | - |

Table G2.2 – Interest and currency risk

| | |
|--|------|
| Total value of loans funded in cover pool (DKKbn) | 3.7 |
| Match funded (without interest and/or currency risk) | 100% |
| Completely hedged with derivatives | 0.0% |
| Un-hedged interest rate risk | 0.0% |
| Un-hedged currency risk | 0.0% |
| - Of which EUR | 0.0% |
| - Of which DKK | 0.0% |
| - Of which... | 0.0% |

Table G3 – Legal ALM (balance principle) adherence¹

| | Issue adherence |
|----------------------------|-----------------|
| General balance principle | x |
| Specific balance principle | |

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

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

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

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



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

Table M1/B1

Number of loans by property category

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|-------|----------------------|----------------|--------------------|---------------------|----------------|-------------------------------------|---------------------|-------------|------------------------------|-------|-------|
| Total | 873 | 44 | 768 | 171 | 373 | 1 | 17 | - | 14 | 1 | 2,262 |
| In % | 38.6% | 1.9% | 34.0% | 7.6% | 16.5% | 0.0% | 0.8% | 0.0% | 0.6% | 0.0% | |

Table M2/B2

Lending by property category, DKKbn

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|-------|----------------------|----------------|--------------------|---------------------|----------------|-------------------------------------|---------------------|-------------|------------------------------|-------|-------|
| Total | 0.1 | 0.0 | 2.9 | 0.4 | 0.3 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |
| In % | 3.2% | 0.1% | 76.1% | 11.0% | 7.0% | 0.0% | 0.3% | 0.0% | 2.3% | 0.0% | |

Table M3/B3

Lending, by loan size, DKKbn

| | DKK 0 - 2m | DKK 2 - 5m | DKK 5 - 20m | DKK 20 - 50m | DKK 50 - 100m | > DKK 100m | Total |
|-------|------------|------------|-------------|--------------|---------------|------------|-------|
| Total | 0.5 | 0.5 | 1.6 | 1.0 | 0.2 | - | 3.7 |
| In % | 14.4% | 13.1% | 42.8% | 25.6% | 4.1% | 0.0% | |


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 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - |
| Holiday houses | 0.0 | 0.0 | - | - | - | - | - | - | - | - |
| Subsidised Housing | 2.0 | 0.3 | 0.2 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Cooperative Housing | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private rental | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Manufacturing and Manual Industries | 0.0 | - | - | - | - | - | - | - | - | - |
| Office and Business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Agricultural properties | - | - | - | - | - | - | - | - | - | - |
| Properties for social and cultural purposes | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | - | - |
| Other | 0.0 | - | - | - | - | - | - | - | - | - |
| Total | 2.4 | 0.4 | 0.4 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.2 |

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

| | 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 | 81.8% | 16.4% | 1.7% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Holiday houses | 93.8% | 6.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Subsidised Housing | 68.8% | 9.4% | 7.9% | 3.0% | 2.4% | 1.4% | 1.0% | 0.8% | 0.8% | 4.6% |
| Cooperative Housing | 27.3% | 22.8% | 31.7% | 4.5% | 5.5% | 2.0% | 1.0% | 1.9% | 0.6% | 2.8% |
| Private rental | 52.0% | 22.0% | 12.1% | 4.4% | 3.7% | 1.3% | 0.9% | 0.5% | 0.5% | 2.7% |
| Manufacturing and Manual Industries | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Office and Business | 46.5% | 19.2% | 23.1% | 1.5% | 1.5% | 0.7% | 0.7% | 0.7% | 0.7% | 5.2% |
| Agricultural 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 | 95.9% | 1.7% | 2.3% | 0.1% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 64.1% | 11.8% | 10.5% | 3.1% | 2.7% | 1.4% | 0.9% | 0.8% | 0.7% | 4.0% |

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

| | Per cent | | | | | | | | | | Avg. LTV |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| | 0 - 19,9 | 20 - 39,9 | 40 - 59,9 | 60 - 69,9 | 70 - 79,9 | 80 - 84,9 | 85 - 89,9 | 90 - 94,9 | 95 - 100 | > 100 | |
| Owner-occupied homes | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.0 | - | - | - | 21.9% |
| Holiday houses | 0.0 | 0.0 | - | - | - | - | - | - | - | - | 15.0% |
| Subsidised Housing | 1.7 | 0.2 | 0.2 | 0.1 | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 0.2 | 39.7% |
| Cooperative Housing | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 74.5% |
| Private rental | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 56.1% |
| Manufacturing and Manual Industries | 0.0 | - | - | - | - | - | - | - | - | - | 13.3% |
| Office and Business | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | - | - | 0.0 | 67.6% |
| Agricultural properties | - | - | - | - | - | - | - | - | - | - | 0.0% |
| Properties for social and cultural purposes | 0.1 | - | 0.0 | 0.0 | 0.0 | - | - | - | - | - | 16.1% |
| Other | 0.0 | - | - | - | - | - | - | - | - | - | 17.5% |
| Total | 2.0 | 0.4 | 0.4 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.0 | 0.3 | 43.6% |

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

| | Per cent | | | | | | | | | | Avg. LTV |
|---|--------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| | 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 | 50.3% | 39.8% | 9.0% | 0.5% | 0.3% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 21.9% |
| Holiday houses | 76.9% | 23.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 15.0% |
| Subsidised Housing | 59.4% | 7.1% | 7.5% | 4.6% | 6.3% | 1.7% | 2.4% | 1.5% | 1.2% | 8.2% | 39.7% |
| Cooperative Housing | 13.4% | 22.3% | 33.4% | 9.4% | 4.0% | 4.6% | 2.0% | 2.7% | 2.1% | 6.1% | 74.5% |
| Private rental | 23.2% | 28.8% | 20.6% | 5.6% | 6.2% | 5.4% | 2.3% | 1.2% | 0.2% | 6.4% | 56.1% |
| Manufacturing and Manual Industries | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 13.3% |
| Office and Business | 27.6% | 0.2% | 49.2% | 8.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 14.3% | 67.6% |
| Agricultural 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 | 94.2% | 0.0% | 4.0% | 1.2% | 0.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 16.1% |
| Other | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 17.5% |
| Total | 52.2% | 11.2% | 11.4% | 5.0% | 5.7% | 2.2% | 2.2% | 1.6% | 1.2% | 7.4% | 43.6% |



Table M5/B5 - Total

Lending by region, DKKbn

| | Greater Copenhagen area (Region Hovedstaden) | Remaining Zealand & Bornholm (Region Sjælland) | Northern Jutland (Region Nordjylland) | Eastern Jutland (Region Midtjylland) | Southern Jutland & Funen (Region Syddanmark) | Outside Denmark | Total |
|--|---|---|--|---|---|-----------------|------------|
| Owner-occupied homes | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Holiday houses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.0 |
| Subsidised Housing | 1.6 | 0.3 | 0.2 | 0.6 | 0.2 | - | 2.9 |
| Cooperative Housing | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.4 |
| Private rental | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.3 |
| Manufacturing and Manual Industries | - | - | - | - | 0.0 | - | 0.0 |
| Office and Business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.0 |
| Agricultural properties | - | - | - | - | - | - | - |
| Properties for social and cultural purposes | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.1 |
| Other | - | - | - | - | 0.0 | - | 0.0 |
| Total | 2.2 | 0.3 | 0.2 | 0.6 | 0.3 | 0.0 | 3.7 |

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

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

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

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

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|--|----------------------|----------------|--------------------|---------------------|----------------|-------------------------------------|---------------------|-------------|------------------------------|------------|------------|
| Index Loans | 0.0 | - | 2.8 | 0.4 | 0.2 | - | 0.0 | - | 0.1 | - | 3.5 |
| Fixed-rate to maturity | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | - | 0.0 | 0.0 | 0.2 |
| Fixed-rate shorter period than maturity (ARM's etc.) | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed ≤ 1 year | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 1 and ≤ 3 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 3 and ≤ 5 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 5 years | - | - | - | - | - | - | - | - | - | - | - |
| Money market based loans | - | - | - | - | - | - | - | - | - | - | - |
| Non Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - | - |
| Total | 0.1 | 0.0 | 2.9 | 0.4 | 0.3 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |

Table M8/B8
Lending by loan type - All loans, DKKbn

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|--|----------------------|----------------|--------------------|---------------------|----------------|-------------------------------------|---------------------|-------------|------------------------------|------------|------------|
| Index Loans | 0.0 | - | 2.8 | 0.4 | 0.2 | - | 0.0 | - | 0.1 | - | 3.5 |
| Fixed-rate to maturity | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | - | 0.0 | 0.0 | 0.2 |
| Fixed-rate shorter period than maturity (ARM's etc.) | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed ≤ 1 year | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 1 and ≤ 3 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 3 and ≤ 5 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 5 years | - | - | - | - | - | - | - | - | - | - | - |
| Money market based loans | - | - | - | - | - | - | - | - | - | - | - |
| Non Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - | - |
| Total | 0.1 | 0.0 | 2.9 | 0.4 | 0.3 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |

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

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|--------------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|------------|------------|
| < 12 months | 0.0 | - | - | - | 0.0 | - | - | - | - | - | 0.0 |
| ≥ 12 - ≤ 24 months | 0.0 | - | - | 0.0 | 0.0 | - | - | - | - | - | 0.0 |
| ≥ 24 - ≤ 36 months | 0.0 | - | - | - | 0.0 | - | - | - | - | - | 0.0 |
| ≥ 36 - ≤ 60 months | 0.0 | - | - | 0.0 | 0.0 | - | - | - | - | - | 0.0 |
| ≥ 60 months | 0.1 | 0.0 | 2.9 | 0.4 | 0.2 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |
| Total | 0.1 | 0.0 | 2.9 | 0.4 | 0.3 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |

Table M10/B10
Lending by remaining maturity, DKKbn

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|-------------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|------------|------------|
| < 1 Years | 0.0 | 0.0 | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| ≥ 1 - ≤ 3 Years | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| ≥ 3 - ≤ 5 Years | 0.0 | - | 0.0 | - | 0.0 | 0.0 | 0.0 | - | - | - | 0.0 |
| ≥ 5 - ≤ 10 Years | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 | - | 0.0 | - | 0.1 | 0.0 | 0.3 |
| ≥ 10 - ≤ 20 Years | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | 0.0 | - | 0.1 |
| ≥ 20 Years | 0.0 | - | 2.7 | 0.4 | 0.2 | - | 0.0 | - | - | - | 3.4 |
| Total | 0.1 | 0.0 | 2.9 | 0.4 | 0.3 | 0.0 | 0.0 | - | 0.1 | 0.0 | 3.7 |

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

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|
| 90 day NPL | 1.31 | 3.46 | - | - | - | - | - | - | - | - | 0.06 |

Note: 90-days arrear as of Q1 2020 (See definition in table X1)
Table M11a/B11a
90 day Non-performing loans by property type, as percentage of lending, %

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|
| 90 day NPL | 1.15 | 7.44 | - | - | - | - | - | - | - | - | 0.04 |

Note: 90-days arrear as of Q1 2020 (See definition in table X1)
Table M11b/B11b
90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|----------------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|
| < 60 per cent LTV | 1.07 | 7.44 | - | - | - | - | - | - | - | - | 0.04 |
| 60-69.9 per cent LTV | 0.03 | - | - | - | - | - | - | - | - | - | 0.00 |
| 70-79.9 per cent LTV | 0.03 | - | - | - | - | - | - | - | - | - | 0.00 |
| 80-89.9 per cent LTV | 0.02 | - | - | - | - | - | - | - | - | - | 0.00 |
| 90-100 per cent LTV | - | - | - | - | - | - | - | - | - | - | - |
| >100 per cent LTV | - | - | - | - | - | - | - | - | - | - | - |

Table M12/B12
Realised losses (DKKbn)

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|--|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|
|--|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|

| | | | | | | | | | | | |
|-----------------------|-----|---|---|---|---|---|---|---|-----|---|------------|
| Total realised losses | 0.3 | - | - | - | - | - | - | - | 0.9 | - | 1.2 |
|-----------------------|-----|---|---|---|---|---|---|---|-----|---|------------|

Table M12a/B12a

Realised losses (%)

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|--------------------------|-------------------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|--------------|
| Total realised losses, % | 0.01 | - | - | - | - | - | - | - | 0.02 | - | 0.03 |

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| Table X1 Key Concepts Explanation | General practice in Danish market | If issuers Key Concepts Explanation differs from general practice: State and explain in this column. |
|---|---|--|
| Residential versus commercial mortgages | | |
| Description of the difference made between residential/owner occupied and commercial properties | The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use. | |
| Describe when you classify a property as commercial? | Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). | |
| E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture. | The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: | |
| | <ul style="list-style-type: none"> - Office - 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) | | |
| Describe how you define NPLs | A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. | |
| Explain how you distinguish between performing and nonperforming loans in the cover pool? | The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear. | |
| Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool? | Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage banks. | |
| Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool? | The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool. | |
| Are loans in foreclosure procedure part of eligible assets in cover pool? | For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool. | |
| Are loans in foreclosure procedure part of eligible assets in cover pool? | For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool. | |
| If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool? | The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made. | |

Table X2
Key Concepts Explanation

Issuer specific
(N/A for some issuers)

| <p>Guaranteed loans (if part of the cover pool)</p> <p>How are the loans guaranteed? Please provide details of guarantors</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---------|---------|-----------|---------|---------|---------|---------|---------|--------|------|---------|---------|---------|---------|--------|---|---|---|---|---|--------|---------|---------|---------|---------|---------|---------|---------|--------|------|---|---|---------|---------|---------|---|---|---|---|---|--------|---------|---------|---------|---------|---------|---------|---------|--------|------|---|---|---|---|-----------|---|---|---|---|---|
| <p>Loan-to-Value (LTV)</p> <p>Describe the method on which your LTV calculation is based</p> | <p>Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007</p> <p>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.</p> <p>The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal ltv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal ltv of the prior liens to the marginal ltv of the loan under consideration.</p> <p>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.</p> <p>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.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Frequency of collateral valuation for the purpose of calculating the LTV</p> | <p>Example 1a</p> <p><u>Explanation</u> Example of a proportionally distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>266,667</td> <td>266,667</td> <td>266,667</td> <td>133,333</td> <td>66,667</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 1b</p> <p><u>Explanation</u> Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>571,429</td> <td>285,714</td> <td>142,857</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 2</p> <p><u>Explanation</u> Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75</p> <p style="text-align: center;"><u>Loan-to-value (discrete/"Sidste krone" distribution)</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>1,000,000</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> | 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 | - | - | - | - | - | 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 | - | - | - | - | - | 0-19.9 | 20-39.9 | 40-59.9 | 60-69.9 | 70-79.9 | 80-84.9 | 85-89.9 | 90-94.9 | 95-100 | >100 | - | - | - | - | 1,000,000 | - | - | - | - | - |
| 0-19.9 | 20-39.9 | 40-59.9 | 60-69.9 | 70-79.9 | 80-84.9 | 85-89.9 | 90-94.9 | 95-100 | >100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 266,667 | 266,667 | 266,667 | 133,333 | 66,667 | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |