Harmonised Transparency Template

2019 Version

Denmark Jyske Realkredit A/S

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



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

Worksheet E: Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency DKK

HTT 2019

Field Number 6.1.1.1 6.1.1.2 6.1.1.3 6.1.1.4 06.1.1.1 06.1.1.2 06.1.1.3 06.1.4 06.1.5 06.1.1.5	CONTENT OF TAB A 1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. References to Capital Requirements Regulation (CRR) 129(7) 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information 1. Basic Facts Country Issuer Name Link to Issuer's Website Cut-off date Optional information e.g. Contact names Optional information e.g. Parent name		Denmark Jyske Realkredit A/S www.jkskeralkredit.com 30-06-2019 Contact Jyske Bank A/S			
G.2.1.1 G.2.1.2 G.2.1.3 GG.2.1.1 GG.2.1.2 GG.2.1.3 GG.2.1.4 GG.2.1.5 GG.2.1.6	2. Regulatory Summary UCITS Compliance (Y/N) CRR Compliance (Y/N) LCR status		Y Y Unk			
	3. General Cover Pool / Covered Bond Information 1. General Information	n	Nominal (mn)			
G.3.1.1 G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size (INPV) (mn) Outstanding Covered Bonds (NPV) (mn)		304,110 286,241			
G.3.2.1 OG.3.2.1 OG.3.2.2 OG.3.2.3 OG.3.2.4 OG.3.2.5 OG.3.2.6	2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)		Legal / Regulatory 8.0% ND1 % of Risk Weigthed Assets	Actual 6.2% % of lending	Minimum Committed 0.0%	Purpose ND1
G.3.3.1	3. Cover Pool Composition Mortgages		Nominal (mn) 286,241		% Cover Pool 94.1%	
G.3.3.2 G.3.3.3	Public Sector Shipping		0 0		0.0%	
G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	Substitute Assets Other	Total	17,869 0 304,110		5.9% 0.0% 100.0%	
G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)		Contractual 24.42	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1	Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	20,794 9,859 8,791 8,249 8,827 55,928 191,662 304,110	ND1 ND1 ND1 ND1 ND1 ND1 ND1	6.8% 3.2% 2.9% 2.7% 2.9% 18.4% 63.0% 100.0%	0
G.3.5.1	5. Maturity of Covered Bonds Weighted Average life (in years)		Initial Maturity 10.45	Extended Maturity ND1	% Total Initial Maturity	% Total Extended Maturity
G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.10 G.3.5.10 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5	Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	65,267 41,473 34,308 20,068 7,809 19,327 97,989 286,241	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	22.8% 14.5% 12.0% 7.0% 2.7% 6.8% 34.2% 100.0%	0.00



	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	134	134	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7 G.3.6.8	DKK GBP	286,107 0	286,107 0	100.0% 0.0%	100.0% 0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	286,241	286,241	100.0%	100.0%
OG.3.6.1					
OG.3.6.2 OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	22,050	134	7.7%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF C7K	0	0	0.0%	0.0%
G.3.7.6	CZK DKK	0	0	0.0% 92.3%	0.0% 100.0%
G.3.7.7 G.3.7.8	GBP	264,191 0	286,107 0	92.3%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	286,241	286,241	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					
	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	237,179	237,179	83%	83%
G.3.8.2	Floating coupon	49,062	49,062	17%	17%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4 OG.3.8.1	Total	286,241	286,241	100%	100%
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	1,018		5.7%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments Exposures to central banks	0		0.0%	
G.3.9.3		400		2.2%	
G.3.9.4 G.3.9.5	Exposures to credit institutions Other	16,451 0		92.1% 0.0%	
G.3.9.6	Total	17,869		100.0%	
OG.3.9.1	o/w EU gvts or quasi govts	ND1		200.0/0	
	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi				
OG.3.9.2	govts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	ND1			
	govts				
OG.3.9.4	o/w EU central banks	ND1			
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1			
OG.3.9.7					
	o/w CQS1 credit institutions	ND1			
OG.3.9.8	o/w CQS1 credit institutions o/w CQS2 credit institutions	ND1 ND1			
OG.3.9.8 OG.3.9.9					
OG.3.9.8 OG.3.9.9 OG.3.9.10					
OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11					
OG.3.9.8 OG.3.9.9 OG.3.9.10	o/w CQS2 credit institutions	ND1		W. Co. L. VIII	
OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11 OG.3.9.12	o/w CQS2 credit institutions 10. Substitute Assets - Country	ND1 Nominal (mn)		% Substitute Assets	
OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11 OG.3.9.12	o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer)	ND1 Nominal (mn) 17,869		100.00%	
OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2	o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone	ND1 Nominal (mn) 17,869 0		100.00% 0.00%	
OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11 OG.3.9.12	o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	ND1 Nominal (mn) 17,869		100.00%	
OG.3.9.8 OG.3.9.9 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3	o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone	ND1 Nominal (mn) 17,869 0		100.00% 0.00% 0.00%	
OG.3.9.8 OG.3.9.9 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4	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)	ND1 Nominal (mn) 17,869 0 0 0		100.00% 0.00% 0.00% 0.00%	
OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
0G.3.9.8 0G.3.9.10 0G.3.9.11 0G.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.7 G.3.10.8	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.8 G.3.10.9	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.7 63.10.8 63.10.9 63.10.9	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.12 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10.1	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.10.10	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.1 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.6 63.10.10.6 63.10.10.10.10 63.10.11 63.10.11	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	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.7 63.10.10 63.10.11 63.10.12 63.10.13 63.10.13	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	ND1 Nominal (rmn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 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%	
06.3.9.1 06.3.9.10 06.3.9.11 06.3.9.12 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.6 6.3.10.1 6.3.10.10 6.3.10.11 6.3.10.11 6.3.10.11 6.3.10.12 6.3.10.13 6.3.10.14	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 0 17,869		100.00% 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%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.1 63.10.10 63.10.11 63.10.11 63.10.12 63.10.13 63.10.13 63.10.13 63.10.13 63.10.14 63.10.15 63.10.15 63.10.15	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	ND1 Nominal (rmn) 17,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.00% 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%	
06.3.9.1 06.3.9.10 06.3.9.11 06.3.9.12 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.6 6.3.10.1 6.3.10.10 6.3.10.11 6.3.10.11 6.3.10.11 6.3.10.12 6.3.10.13 6.3.10.14	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 0 17,869		100.00% 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%	
06.3.9.10 06.3.9.10 06.3.9.11 06.3.9.12 06.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.6 6.3.10.10 6.3.10.11 6.3.10.12 6.3.10.13 6.3.10.14 6.3.10.15 6.3.10.15 6.3.10.16	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 17,869		100.00% 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%	
06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.1 63.10.11 63.10.13 63.10.15 63.10.15 63.10.16 63.10.16 63.10.17 63.10.18	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 17,869		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.6 G.3.10.6 G.3.10.6 G.3.10.1 G.3.10.11 G.3.10.12 G.3.10.14 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.10 G.3.10.10 G.3.10.10 G.3.10.10 G.3.10.10	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 17,869		100.00% 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%	
06.3.9.9 06.3.9.10 06.3.9.11 06.3.9.12 63.10.1 63.10.2 63.10.3 63.10.4 63.10.5 63.10.6 63.10.1 63.10.1 63.10.10 63.10.1 63.10.10	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 17,869		100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.6 G.3.10.6 G.3.10.6 G.3.10.1 G.3.10.11 G.3.10.12 G.3.10.14 G.3.10.15 G.3.10.16 G.3.10.10 G.3.10.10 G.3.10.10 G.3.10.10 G.3.10.10 G.3.10.10	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 Total EU	ND1 Nominal (mn) 17,869 0 0 0 0 0 0 0 0 0 0 0 10 0 17,869		100.00% 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%	



	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	1,018		0.3%	0.4%
G.3.11.2 G.3.11.3	Central bank eligible assets Other	16,851 0		5.5% 0.0%	5.9% 0.0%
G.3.11.4		otal 17,869		5.9%	6.2%
OG.3.11.1					
OG.3.11.2					
OG.3.11.3 OG.3.11.4					
OG.3.11.4 OG.3.11.5					
OG.3.11.6					
OG.3.11.7					
G.3.12.1	12. Bond List Bond list	<u>Link</u>			
	13. Derivatives & Swaps				
G.3.13.1 G.3.13.2	Derivatives in the cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both)	68,884.0 Intra-group			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	478.8			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0			
OG.3.13.3 OG.3.13.4	NPV of Derivatives outside the cover pool (mn)	0.0			
OG.3.13.5					
OG.3.13.6					
OG.3.13.7 OG.3.13.8					
OG.3.13.8 OG.3.13.9					
OG.3.13.10					
OG.3.13.11					
OG.3.13.12					
OG.3.13.13 OG.3.13.14					
OG.3.13.15					
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OG.3.13.17 OG.3.13.18					
OG.3.13.18 OG.3.13.19					
OG.3.13.20					
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OG.3.13.22 OG.3.13.23					
OG.3.13.24					
OG.3.13.25					
OG.3.13.26 OG.3.13.27					
OG.3.13.27 OG.3.13.28					
OG.3.13.29					
OG.3.13.30					
OG.3.13.31 OG.3.13.32					
OG.3.13.33					
OG.3.13.34					
OG.3.13.35 OG.3.13.36					
OG.3.13.37					
OG.3.13.38					
OG.3.13.39					
OG.3.13.39 OG.3.13.40					
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.42					
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.42 OG.3.13.43					
OG.3.13.40 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.44					
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.42 OG.3.13.43					
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.42 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47					
OG.3.13.49 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47 OG.3.13.48					
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.43 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47 OG.3.13.49 OG.3.13.49					
OG.3.13.39 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47 OG.3.13.48	A References to Capital Requirements Regulation (CR	B)			
OG.3.13.39 OG.3.13.40 OG.3.13.41 OG.3.13.43 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47 OG.3.13.49 OG.3.13.49	4. References to Capital Requirements Regulation (CR 129(7)	R) Row	Row		
OG.3.13.39 OG.3.13.41 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.45 OG.3.13.45 OG.3.13.46 OG.3.13.49 OG.3.13.45 OG.3.13.45 OG.3.13.49 OG.3.13.50 OG.3.13.50	129(7) s that, at the time of its issuance and based on transparency data made publicly available	ROW by the issuer, these covered bonds would satisfy the eliq	bility criteria for Article 129(7) of the Capital Requirements i	Regulation (EU) 648/2012. It should be	noted, however, that whether or not ex
OG.3.13.49 OG.3.13.41 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.45 OG.3.13.46 OG.3.13.45 OG.3.13.47 OG.3.13.47 OG.3.13.48 OG.3.13.49 OG.3.13.50	129(7) 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 ultim	ROW by the issuer, these covered bonds would satisfy the eligately a matter to be determined by a relevant investor in	bility criteria for Article 129(7) of the Capital Requirements i	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not ex his regard.
OG.3.13.39 OG.3.13.41 OG.3.13.41 OG.3.13.42 OG.3.13.43 OG.3.13.45 OG.3.13.45 OG.3.13.46 OG.3.13.49 OG.3.13.45 OG.3.13.45 OG.3.13.49 OG.3.13.50 OG.3.13.50	129(7) s that, at the time of its issuance and based on transparency data made publicly available	by the issuer, these covered bands would satisfy the eligately a matter to be determined by a relevant investor in 38 39	bility criteria for Article 129(7) of the Capital Requirements i	Regulation (EU) 548/2012. It should be does not accept any responsibility in t	noted, however, that whether or not exp his regard.
OG.3.13.40 OG.3.13.41 OG.3.13.41 OG.3.13.43 OG.3.13.43 OG.3.13.43 OG.3.13.44 OG.3.13.45 OG.3.13.46 OG.3.13.47 OG.3.13.45 OG.3.13.47 OG.3.13.49 OG.3.13.49 OG.3.13.49 OG.3.13.49 OG.3.14.50 OG.3.14.50 OG.3.14.50 OG.3.14.50	s that, at the time of its issuance and based on the represently data made publicly available ared bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is utim (I) Value of the cover pool outstanding covered bonds: (I) Value of covered bonds: (II) Geographical distribution:	kOW by the issuer, these covered bonds would satisfy the eligitely a matter to be determined by a relevant investor in 38. 39. 43 for Mortgage Assets	bility criteria for Article 129(7) of the Capital Requirements i	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not exp his regard.
GG.3.13.49 GG.3.13.41 GG.3.13.41 GG.3.13.42 GG.3.13.43 GG.3.13.45 GG.3.13.45 GG.3.13.46 GG.3.13.46 GG.3.13.47 GG.3.13.47 GG.3.13.49 GG.3.13.49 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.40 GG.3.13.51	s that, at the time of its issuance and based on transparency data made publicly ovailable ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultim (i) Value of the cover pool outstanding covered bonds: (ii) Value of covered bonds: (ii) Geographical distribution: (ii) Type of cover assets:	t by the issuer, these covered bonds would satisfy the eligibited by a relevant investor in a second by a relevant investor in a second by a relevant investor in a second bond by a second bond by a second bond by a second bond by a second bond bond by a second bond bond bond bond bond bond bond b	bility criteria for Article 129(7) of the Capital Requirements i stitution and its relevant supervisory authority and the issue	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not ex lis regard.
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GG.3.13.40 GG.3.13.41 GG.3.13.42 GG.3.13.43 GG.3.13.43 GG.3.13.45 GG.3.13.45 GG.3.13.46 GG.3.13.47 GG.3.13.48 GG.3.13.49 GG.3.13.49 GG.3.13.49 GG.3.13.49 GG.3.13.49 GG.3.13.49 GG.3.13.49 GG.3.13.51	s that, at the time of its issuance and based and transpersy data mode publicly available rerd bonds are eligible to preferential transmet under Regulation (EU) 648/2012 is utim (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (ii) Type of cover assets: (ii) Loan size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Interest rate risk - cover pool:	t by the issuer, these covered bonds would satisfy the eliquetely a matter to be determined by a relevant investor in 38, 39, 43 for Mortage Assets 52, 186 for Residential Mortgage Assets 149 for Mortage Assets 1111, 1163	ibility criterio for Article 129(7) of the Capital Requirements. stitution and its relevant supervisory authority and the issue. 287 for Commercial Mortgage Assets	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not exp his regard.
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GG.3.13.40 GG.3.13.41 GG.3.13.42 GG.3.13.43 GG.3.13.43 GG.3.13.46 GG.3.13.47 GG.3.13.47 GG.3.13.49 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.47 GG.3.13.48 GG.3.13.46 GG.3.13.47 GG.3.13.48 GG.3.13.49 GG.3.13.50	s that, at the time of its issuance and based are more publicly available ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultim (II) Value of the cover pool outstanding covered bonds: (II) Value of covered bonds: (II) Geographical distribution: (II) Type of cover assets: (III) Loan size: (III) Interest rate risk - cover pool: (III) Currency risk - covered bond: (III) Maturity structure of cover assets:	by the issuer, these covered bonds would satisfy the eliquidely a matter to be determined by a relevant investor in 38 39 39 43 for Mortsage Assets 52 186 for Residential Mortsage Assets 149 for Mortsage Assets 111 153 153 157 Mortsage Assets 111 153 157 Mortsage Assets 157 Mortsage As	ibility criterio for Article 129(7) of the Capital Requirements. stitution and its relevant supervisory authority and the issue. 287 for Commercial Mortgage Assets	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not exp
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GG.3.13.40 GG.3.13.41 GG.3.13.42 GG.3.13.43 GG.3.13.45 GG.3.13.45 GG.3.13.45 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.46 GG.3.13.49 GG.3.13.50 GG.3.13.50 GG.3.13.50 GG.3.13.50 GG.3.13.51 The issuer believe. In the form of con G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.1 G.4.1.10 G.4.1.10 G.4.1.10 G.4.1.10 GG.4.1.10	s that, at the time of its issuance and based a trace of the time of its issuance and based a trace of the time of its issuance and based a trace of the time of its issuance and based a trace of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (ii) Type of cover assets: (ii) Loan size: (ii) Loan size: (ii) Interest rate risk - cover pool: (ii) Currency risk - cover pool: (iii) Interest rate risk - cover dond: (iii) Currency risk - covered bond: (iii) Antimity rate of cover assets: (iii) Moturity structure of cover assets: (iii) Moturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	by the issuer, these covered bonds would satisfy the eliquitely a matter to be determined by a relevant investor in 38 32 32 43 for Mortzage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 141 163 137 127 for Harmonised Glossary 17 for Harmonised Glossary 17 for Mortgage Assets 18 18 19 for Mortgage Assets 19 19 19 for Mortgage Assets 19 19 19 19 19 19 19 19 19 19 19 19 19	ibility criterio for Article 129(7) of the Capital Requirements. stitution and its relevant supervisory authority and the issue. 287 for Commercial Mortgage Assets	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not ex,
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GG.3.13.40 GG.3.13.41 GG.3.13.43 GG.3.13.43 GG.3.13.45 GG.3.13.46 GG.3.13.47 GG.3.13.46 GG.3.13.46 GG.3.13.47 GG.3.13.46 GG.3.13.47 GG.3.13.49 GG.3.13.41 GG.4.13 GG.4.13 GG.4.13 GG.4.13 GG.4.13 GG.4.14 GG.4.15 GG.4.17 GG.4.18 GG.4.19 GG.4.19 GG.4.19 GG.4.11	s that, at the time of its issuance and based on transparency data mode publicly available tend bonds are eligible to preferential treatment under Requisition (EU) 648/2012 is ultim (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Moturity structure of cover assets: (iiii) Moturity structure of cover assets: (iii) Moturity structure of cover do bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CR 129(1))	by the issuer, these covered bonds would satisfy the eliq atterly a matter to be determined by a relevant investor in 38 39 43 for Mortzage Assets 52 186 for Residential Mortzage Assets 149 for Mortzage Assets 111 1163 137 137 17 for Harmonised Glossary 65 88 179 for Mortzage Assets	ibility criterio for Article 129(7) of the Capital Requirements. stitution and its relevant supervisory authority and the issue. 287 for Commercial Mortgage Assets	Regulation (EU) 648/2012. It should be does not accept any responsibility in t	noted, however, that whether or not exp



	C. Other relevant information	
	6. Other relevant information	
00.544	1. Optional information e.g. Rating triggers	ND1
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Covereage Test (passe/failed)	ND1
OG.6.1.3	Cash Manager Account Bank	ND1 ND1
OG.6.1.4 OG.6.1.5		ND1 ND1
	Stand-by Account Bank	
OG.6.1.6	Servicer	ND1 ND1
OG.6.1.7	Interest Rate Swap Provider	
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



Field	7. Mortgage Assets				
Number				~~	
M.7.1.1	1. Property Type Information Residential	Nominal (mn) 245,565		% Total Mortgages 85.8%	
M.7.1.1 M.7.1.2	Kesidentiai Commercial	40,676		85.8% 14.2%	
M.7.1.3	Other	0		0.0%	
M.7.1.4	Total	286,241		100.0%	
OM.7.1.1	o/w Cooperative Housing	13,719			
OM.7.1.2	o/w Agriculture	59			
OM.7.1.3	o/w Owner-occupied homes	160,612			
OM.7.1.4	o/w Holiday houses	7,831			
OM.7.1.5	o/w Subsidised Housing	19,116			
OM.7.1.6	o/w Private rental	44,287			
OM.7.1.7	o/w Manufacturing and Manual Industries	1,717			
OM.7.1.8 OM.7.1.9	o/w Office and Business	34,017			
OM.7.1.9 OM.7.1.10	o/w Social and cultural purposes o/w Other	4,742 141			
DM.7.1.10 DM.7.1.11	o/w Other	141			
JIVI.7.1.11	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	142,595	2,933	145,528	
OM.7.2.1	Optional information eg, Number of borrowers	ND1			
DM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
DM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	2.7%	8.9%	1.5%	
DM.7.3.1					
OM.7.3.2					
OM.7.3.3 OM.7.3.4					
OM.7.3.4 OM.7.3.5					
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	Bulgaria	0.0%	0.0%	0.0%	
M.7.4.5	Croatia	0.0%	0.0%	0.0%	
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%	
M.7.4.8	Denmark	99.5%	100.0%	99.5%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
M.7.4.11	France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13	Greece	0.0%	0.0%	0.0%	
M.7.4.14	Netherlands	0.0%	0.0%	0.0%	
M.7.4.15 M.7.4.16	Hungary Ireland	0.0%	0.0%	0.0%	
M.7.4.16 M.7.4.17	Ireland Italy	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.17	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	Portugal	0.0%	0.0%	0.0%	
M.7.4.24	Romania	0.0%	0.0%	0.0%	
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	
M.7.4.26	Slovenia	0.0%	0.0%	0.0%	
M.7.4.27	Spain	0.0%	0.0%	0.0%	
VI.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%	
M.7.4.31	Iceland	0.0%	0.0%	0.0%	
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%	
M.7.4.33	Norway	0.0%	0.0%	0.0%	
M.7.4.34	Other	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	0.0%	0.0%	0.0%	
M.7.4.36	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	Korea	0.0%	0.0%	0.0%	
VI.7.4.41	New Zealand	0.0%	0.0%	0.0%	
	Singapore	0.0%	0.0%	0.0%	
	US Other	0.0%	0.0%	0.0%	
M.7.4.43		0.0%	0.0%	0.0%	
M.7.4.43 M.7.4.44			0.0%	0.0%	
M.7.4.42 M.7.4.43 M.7.4.44 OM.7.4.1	o/w Greenland				
M.7.4.43 M.7.4.44 OM.7.4.1 OM.7.4.2		0.5%	0.0%	0.5%	
M.7.4.43 M.7.4.44 OM.7.4.1 OM.7.4.2 OM.7.4.3	o/w Greenland		0.0%	0.5%	
M.7.4.43 M.7.4.44 DM.7.4.1 DM.7.4.2 DM.7.4.3 DM.7.4.4	o/w Greenland		0.0%	0.5%	
M.7.4.43 M.7.4.44 OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5	o/w Greenland		0.0%	0.5%	
M.7.4.43 M.7.4.44 DM.7.4.1 DM.7.4.2 DM.7.4.3 DM.7.4.4 DM.7.4.5 DM.7.4.6	o/w Greenland		0.0%	0.5%	
M.7.4.43 M.7.4.44 DM.7.4.1 DM.7.4.2 DM.7.4.3 DM.7.4.4 DM.7.4.5 DM.7.4.6 DM.7.4.6	o/w Greenland		0.0%	0.5%	
M.7.4.43 M.7.4.44 DM.7.4.1 DM.7.4.2 DM.7.4.3 DM.7.4.4 DM.7.4.5 DM.7.4.6 DM.7.4.6 DM.7.4.7	o/w Greenland		0.0%	U.5%	
W.7.4.43 W.7.4.44 DM.7.4.1 DM.7.4.2 DM.7.4.3 DM.7.4.4 DM.7.4.5 DM.7.4.6 DM.7.4.6	o/w Greenland		0.0%	บ.5%	



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45.5%	51.2%	46.3%	
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12.1%	8.2%	11.6%	
M.7.5.3	Northern Jutland (Region Nordjylland)	6.8%	5.2%	6.6%	
M.7.5.4	Eastern Jutland (Region Midtjylland)	21.2%	19.0%	20.9%	
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.8%	16.4%	14.1%	
M.7.5.6	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
M.7.5.7	TBC at a country level				
M.7.5.8	TBC at a country level	ND1	ND1	ND1	
M.7.5.9	TBC at a country level	ND1	ND1	ND1	
M.7.5.10	TBC at a country level	ND1	ND1	ND1	
M.7.5.11	TBC at a country level	ND1	ND1	ND1	
M.7.5.12	TBC at a country level	ND1	ND1	ND1	
M.7.5.13	TBC at a country level	ND1	ND1	ND1	
M.7.5.14	TBC at a country level	ND1	ND1	ND1	
M.7.5.15	TBC at a country level	ND1	ND1	ND1	
M.7.5.16	TBC at a country level	ND1	ND1	ND1	
M.7.5.17	TBC at a country level	ND1	ND1	ND1	
M.7.5.18	TBC at a country level	ND1	ND1	ND1	
M.7.5.19					
	TBC at a country level	ND1	ND1	ND1	
M.7.5.20	TBC at a country level	ND1	ND1	ND1	
M.7.5.21	TBC at a country level	ND1	ND1	ND1	
M.7.5.22	TBC at a country level	ND1	ND1	ND1	
M.7.5.23	TBC at a country level	ND1	ND1	ND1	
M.7.5.24	TBC at a country level	ND1	ND1	ND1	
M.7.5.25	TBC at a country level	ND1	ND1	ND1	
M.7.5.26	TBC at a country level	ND1	ND1	ND1	
M.7.5.27	TBC at a country level	ND1	ND1	ND1	
M.7.5.28	TBC at a country level	ND1	ND1	ND1	
		ND1 ND1	ND1		
M.7.5.29	TBC at a country level			ND1	
M.7.5.30	TBC at a country level	ND1	ND1	ND1	
M.7.5.31	TBC at a country level	ND1	ND1	ND1	
M.7.5.32	TBC at a country level	ND1	ND1	ND1	
M.7.5.33	TBC at a country level	ND1	ND1	ND1	
M.7.5.34	TBC at a country level	ND1	ND1	ND1	
M.7.5.35	TBC at a country level	ND1	ND1	ND1	
M.7.5.36	TBC at a country level	ND1	ND1	ND1	
M.7.5.37	TBC at a country level	ND1	ND1	ND1	
M.7.5.38	TBC at a country level	ND1	ND1	ND1	
M.7.5.39	TBC at a country level	ND1	ND1	ND1	
M.7.5.40		ND1	ND1	ND1	
	TBC at a country level				
M.7.5.41	TBC at a country level	ND1	ND1	ND1	
M.7.5.42	TBC at a country level	ND1	ND1	ND1	
M.7.5.43	TBC at a country level	ND1	ND1	ND1	
M.7.5.44	TBC at a country level	ND1	ND1	ND1	
M.7.5.45	TBC at a country level	ND1	ND1	ND1	
	TOO I I I	ND4	ND1	ND1	
M.7.5.46	I BC at a country level	ND1			
	TBC at a country level			ND1	
M.7.5.47	TBC at a country level	ND1	ND1	ND1	
M.7.5.47 M.7.5.48	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1	ND1	
M.7.5.47 M.7.5.48 M.7.5.49	TBC at a country level TBC at a country level TBC at a country level	ND1 ND1 ND1	ND1 ND1 ND1	ND1 ND1	
M.7.5.47 M.7.5.48	TBC at a country level TBC at a country level TBC at a country level TBC at a country level	ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1	ND1 ND1 ND1	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50	TRC at a country level 6. Breakdown by Interest Rate	ND1 ND1 ND1 ND1 % Residential Loans	ND1 ND1 ND1 ND1 % Commercial Loans	ND1 ND1 ND1 % Total Mortgages	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1	TBC at a country level 6. Breakdown by Interest Rate Fixed rate	ND1 ND1 ND1 ND1 % Residential Loans 67.4%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9%	ND1 ND1 ND1 ** Total Mortgages 66.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1%	ND1 ND1 ND1 % Total Mortgages 66.1% 33.9%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate	ND1 ND1 ND1 ND1 % Residential Loans 67.4%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9%	ND1 ND1 ND1 ** Total Mortgages 66.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0%	ND1 ND1 ND1 % Total Mortgages 66.1% 33.9% 0.0%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other o/w Index loans	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1%	ND1 ND1 ND1 % Total Mortgages 66.1% 33.9% 0.0%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other o/w Index loans	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0%	ND1 ND1 ND1 % Total Mortgages 66.1% 33.9% 0.0%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other o/w Index loans o/w Adjustable Rate Mortgages	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0% 0.0%	ND1 ND1 ND1 % Total Mortgages 6.1% 33.9% 0.0% 48.5%	
M.7.5.47 M.7.5.48 M.7.5.59 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other O/w Index loans O/w Adjustable Rate Mortgages O/w Money market based loans	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8%	ND1 ND1 ND1 ND1 *Commercial Loans 57.9% 42.1% 0.0% 0.0%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.4	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index loans O/w Adjustable Rate Mortgages O/w Money market based loans O/w None capped floaters	ND1 ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0% 45.5% 0.0% 30.8%	ND1 ND1 ND1 % Total Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 12.3%	
M.7.5.47 M.7.5.48 M.7.5.59 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7%	ND1 ND1 ND1 **Commercial Loans** 57.9% 42.1% 0.0% 0.0% 45.5% 0.0% 30.8% 0.0%	ND1 ND1 ND1 S Total Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0%	
M.7.5.47 M.7.5.48 M.7.5.59 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.2 OM.7.6.2 OM.7.6.5 OM.7.6.4	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index loans 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	ND1 ND1 ND1 ND1 Sesidential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0% 0.0% 45.5% 0.0% 30.8% 0.0%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.3 OM.7.6.1 OM.7.6.3 OM.7.6.3 OM.7.6.5 OM.7.6.6 OM.7.6.6 OM.7.6.5	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other O/w Index loans 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	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans	ND1 ND1 ND1 SCOMMERCIAL LOADS 57.9% 42.1% 0.0% 45.5% 0.0% 30.8% 0.0% \$\$\frac{30.8}{\$0.00}\$	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 12.3% 4.0% **Total Mortgages 4.79%	
M.7.5.47 M.7.5.48 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.6.5	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.7	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other O/w Index loans 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	ND1 ND1 ND1 ND1 % Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans	ND1 ND1 ND1 SCOMMERCIAL LOADS 57.9% 42.1% 0.0% 45.5% 0.0% 30.8% 0.0% \$\$\frac{30.8}{\$0.00}\$	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 12.3% 4.0% **Total Mortgages 4.79%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.3	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 ND1 St Residential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1%	ND1 ND1 ND1 ND1 **Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% **Commercial Loans 53.3% 46.1%	ND1 ND1 ND1 STOtal Mortgages 66.1% 33.9% 0.0% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.4 OM.7.6.5 OM.7.6.4 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.2 M.7.7.3 OM.7.7.1	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Mone ymarket based Ioans O/w Mon capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters I Breakdown by Repayment Type Bullet / interest only Amortising	ND1 ND1 ND1 ND1 Sesidential Loans 67.4% 32.6% 0.0% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% % Residential Loans 46.9% 53.1% 0.0%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0% 0.0% 30.8% 0.0% * Commercial Loans 53.3% 46.11% 0.0%	ND1 ND1 ND1 ND1 STOTAL Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 12.3% 4.0% % Total Mortgages 47.9% 52.1% 0.0%	
M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.2 OM.7.7.2	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Money market based Ioans O/w One capped floaters O/w Capped floaters O/w Capped floaters TB. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning	ND1 ND1 ND1 ND1 ND1 Stesidential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% \$Residential Loans 46.9% 53.1% 0.0%	ND1 ND1 ND1 ND1 % Commercial Loans 57.9% 42.1% 0.0% 0.0% 45.5% 0.0% 30.8% 0.0% % Commercial Loans 53.9% 46.1%	ND1 ND1 ND1 **Total Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 42.3% 4.0% **Total Mortgages 47.9% 52.1% 0.0% **Total Mortgages	
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M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.4 OM.7.6.5 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.4 OM.7.7.5 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.4 OM.7.7.5 OM.7.7.8 OM.7.7.5 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.7.8 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.4	TBC at a country level 6. Breakdown by Interest Rate Fixed rate Fixed rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Adjustable Rate Mortgages O/w Capped floaters O/w Capped floaters O/w Capped floaters O/w Capped floaters Of the	ND1 ND1 ND1 ND1 ND1 ND1 Stesidential Loans 67.4% 32.6% 0.0% 0.0% 49.0% 0.8% 9.2% 4.7% Stesidential Loans 46.9% 53.1% 0.0% % Residential Loans 19.7% 19.1% 18.9% 25.4% 17.0%	ND1 ND1 ND1 ND1 ND1 SCOMMERCIAL LOANS 57.9% 42.1% 0.0% 45.5% 0.0% 30.8% 0.0% 50.0% 50.0% 46.13% 0.0% 46.13% 0.0% **Commercial Loans 18.9% 17.0% 16.5% 25.7% 21.9%	ND1 ND1 ND1 ND1 STotal Mortgages 66.1% 33.9% 0.0% 48.5% 0.7% 12.3% 4.0% **Total Mortgages 47.9% 52.1% 0.0% **Total Mortgages 19.6% 18.8% 18.5% 25.4% 17.7% **Total Mortgages	



March Marc						
March Marc		7. A Residential Cover Pool				
			Nominal	Number of Loans	% Residential Loans	% No. of Loans
March Deck Park Table	M.7A.10.1	Average loan size (000s)	1,722			
M-24-023						
MAZ-2026						80.0%
MATA-102						
MATABLE DOCUMENT						0.5%
M.						0.1%
MATA-10.10 TRICLES country level NOI					4.5%	0.0%
MA-7-1-1-12 TECH 2 country level Mol						
M.7-1-1-1 TEC at a country beef MO1						
M.7.1.0.1.12 TEC. at a country level M.0.1 M.0.1 M.0.1 M.0.1 M.0.1 M.7.1.0.1.13 TEC. at a country level M.0.1 M.0.1 M.0.1 M.0.1 M.0.1 M.7.1.0.1.3 TEC. at a country level M.0.1 M.						
M.70.1014 TSC at sournity beef M02 M02 M02 M03 M03 M03 M04 M04 M04 M04 M04 M04 M05						
M.P.A.1.0.15 Till, at southy level M01 M		TBC at a country level				
MAYA-10.15 The at a country level M02 M02 M03 M04 M05 M0						
MATA-10.13 The cat a county level MO2 MO2 MO3 MO						
M.7.1.0.25						
MAPA-10.20						
MAP-10-12	M.7A.10.19		ND1	ND1		
MAY-1.022 TEC-14 country level NO1						
MA-7-1-0-24						
M7.10.125 TEC. as country level NOI						
M7A-10.25						
M.7.111 Weighted Aurong UV 0 NO1	M.7A.10.25	TBC at a country level	ND1	ND1		
MAIL Spatial Mergated Average (17) (Sp.) Molt	M.7A.10.26					100%
MAILIS	M.7A.11.1			Number of Loans	% Kesidentiai Loans	% No. of Loans
M.73.112						
M7A113 \$40 -<-05 \$ ND1						
M7.1.1.1.4 \$-50 -c=05						
M7A115 \$-\$0<00 \$-\$00						
M.7.1.1.6						
M7.11.18 9-90 - c-100 % No1 NO1 NO1 NO1 NO1 NO1 NO2	M.7A.11.6					
M7A119 >100% N01						
M7.1.1.1.0 Total 0.00%						
OM.74.11.1 0/w > 10 × > 10 × NO1					0.00%	0.00%
OM.74.11.2 0/w +210 - <-220 % NO1				0.00%	0.00%	0.00%
OM.7A.1.1.5 0/w 140 − < − 2.0 % ND1 OM.7A.1.1.6 0/w 140 − < − 2.0 % ND1 OM.7A.1.1.7 0/w 210 − < 0.0 % ND1 OM.7A.1.1.7 0.0 % ND1 OM.7A.1.1.7 0.0 % Nominal Number of Lons % Residential Lons % No. of M.7A.1.2.1 Uvelinted Average LTV (N) 65.4 % Nominal Number of Lons % Residential Lons % No. of M.7A.1.2.3 0.0 < < 0.0 % 0.0 % 159,317 ND1 64.9 % M.7A.1.2.3 >40 < < < 0.0 % 2.24511 ND1 110.0 % MARCHARD (N) M.7A.1.2.5 >60 < < < 70 % 1.7534 ND1 1.714 MARCHARD (N) ND1 1.714 MARCHARD (N) ND1 1.714 MARCHARD (N) ND1 3.3 % MARCHARD (N) ND1 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 % 0.0 %						
OM.7A.11.5 o/w > 140 - <250 % ND1 OM.7A.11.6 o/w > 250 % ND1 OM.7A.11.8 OM.7A.11.9 Image: Control Mark (11) (Information - MOCKED) Nominal Number of Loans % Residential Loans % No. of M.7A.12.1 Weighted Average LTV (Ry) 60.48% Number of Loans % Residential Loans % No. of M.7A.12.2 50 - <40 % 159,317 ND1 64.9% MARCA M.7A.12.3 >40 - <<50 % 30,364 ND1 112.4% M.7A.12.4 50 - <60 % 26,511 ND1 10.0% M.7A.12.5 >50 - <60 % 26,511 ND1 3.3% M.7A.12.6 >70 - <60 % 3,354 ND1 3.3% M.7A.12.7 90 - <10 % 3,354 ND1 3.3% M.7A.12.8 290 - <10 % 22 ND1 0.0% M.7A.12.9 290 - <10 % 1.279 ND1 0.0% M.7A.12.1 0/w > <0.00 0.00 0.0% 0.0% M.7A.12.2 0/w > <0.00						
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 O. We spited Netwage ITV (%) Nominal Number of Loans X Residential Loans X No. of St.						
OMT-74.11.7 OMT-74.11.9 OMT-74.11.9 OMT-74.11.9 OMT-74.11.9 OMT-74.11.9 OMT-74.11.9 OMT-74.11.1 Weighted Average LTV (%)						
OMTA-11.8 OMTA-11.9 OMTA-11.9 OMTA-11.9 OMTA-11.9 OMTA-11.9 OMTA-11.9 OMTA-11.1 OMTA		0, 11 - 130 %	1101			
M.7A.12.1 Weighted Average LIV (8) 60.4%	OM.7A.11.8					
M7A121 Weighted Average LTV (K) 60.48%	OM.7A.11.9	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.2 ⇒0 - < < < < < < < < < < < < < < < < < <	M.7A.12.1					
M.7A.12.2 ⇒0 - < < < < < < > < < < < < < < < < < < <						
M.74.12.3	M 7A 12 2		150 217	ND1	64.09/	
M7A.12.4 5-50 -c=0 % 24,511 ND1 1.00% M7A.12.5 5-50 -c=70 % 17,534 ND1 7,11% M7A.12.6 3-70 -c=0.0 % 9,354 ND1 0.9% M7A.12.7 880 -c=0.0 % 2,243 ND1 0.9% M7A.12.8 2-90 -c=10.0 % 5-62 ND1 0.5% M7A.12.8 M7A.12.9 ND1 0.5% M7A.12.10 M7A.12.9 ND1 0.5% M7A.12.10 M7A.12.10 M7A.12.2 0/w ≥10 -c=110 % 545 0.00% 0.00% 0.1% M7A.12.1 0/w ≥20 -c=120 % 144 0.00% 0.1% 0.00% 0.1% M7A.12.3 0/w ≥10 -c=120 % 145 0.00% 0.00% 0.00% 0.00% M7A.12.4 0/w ≥10 -c=120 % 145 0.00% 0.00% 0.00% 0.00% M7A.12.5 0.00% 0.00% 0.00% 0.00% 0.00% M7A.12.8 M7A.13.1 0.00 M7A.12.8 M7A.13.1 0.00 M7A.12.8 M7A.13.1 0.00 M7A.12.8 M7A.13.1 0.00 M7A.13.3 0.00 M7A.13.3 0.00 M7A.13.1 0.00 M7A.13.3 0.00 M7A.						
M7A.12.6						
M7A.12.7						
M7A.12.8						
M.7A.12.10						
M.7A.12.10						
OM.7A.12.2 (0M.7A.12.3 (0M.7A.12.3 (0M.7A.12.3 (0M.7A.12.3 (0M.7A.12.4 (0M.7A.13.4 (0M.7A.13.4 (0M.7A.13.5 (0M.7A.12.5 (0M.7A.12.5 (0M.7A.12.6 (0M.7A.12.6 (0M.7A.12.6 (0M.7A.12.7 (0M.7A.12.7 (0M.7A.12.7 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.12.8 (0M.7A.13.1 (0M.7A.13.1 (0M.7A.13.3 (0M.7A.13.4	M.7A.12.10	Total	245,565	0.00%	100.0%	0.00%
OM.7A.12.3						
OM.7A.12.4 (o/w > 140 · < +150 % 69 0.00% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.						
OM.7A.12.5						
0M.7A.1.2 6 0M.7A.1.2 7 0M.7A.1.2 8 0M.7A.1.2 8 0M.7A.1.3 1 1I tilen / No prior ranks 1 0M.7A.1.4 1 0M.7A.1.4 1 1st lien / No prior ranks 1 0M.7A.1.4 1		o/w >140 - <=150 %	69	0.00%	0.0%	
M.7A.12.8 M. A.12.9 M. Reakdown by type % Residential Loans M.7A.13.1 Owner occupied 65.4% M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 0/W Subsidised housing of /W Private rental 18.0% OM.7A.13.1 0/W Private rental 18.0% OM.7A.13.3 0/W Buildings under construction 0.0% OM.7A.13.4 0/W Buildings under construction 0.0% OM.7A.13.5 0/W Buildings lond 0.0% OM.7A.13.6 0/W Buildings lond 0.0% OM.7A.13.7 0/W Buildings lond 0.0% OM.7A.13.9 0/W Buildings lond 0.0% OM.7A.13.10 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 10.0% M.7A.14.2 Guaranteed 0.0%	OM.7A.12.6					
M.7A.13.1 Owner occupied 65.4% M.7A.13.2 Second home/Holiday houses 3.2% M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 31.4% OM.7A.13.1 Owner occupied 0.0% OM.7A.13.1 Owner occupied 0.0% OM.7A.13.2 Owner occupied 0.0% OM.7A.13.3 Owner occupied 0.0% OM.7A.13.3 Owner occupied 0.0% OM.7A.13.5 Other 31.4% OM.7A.13.6 Owner occupied 0.0% OM.7A.13.6 Owner occupied 0.0% OM.7A.13.6 Owner occupied 0.0% OM.7A.13.6 Owner occupied 0.0% OM.7A.13.8 Owner occupied 0.0% OM.7A.13.9 Owner occupied 0.0% OM.7A.13.10 Owner occupied 0.0% OM.7A.13.11 Owner occupied 0.0% OM.7A.13.11 Owner occupied 0.0% OM.7A.13.11 Owner occupied 0.0% Owner occupied 0.0						
M.7A.13.1 Owner occupied 65.4%						
M.7A.13.1 Owner occupied 65.4% M.7A.13.2 Second home/Holidaly houses 3.2% M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 0/w Subsidised housing 7.8% OM.7A.13.1 0/w Private rental 18.0% OM.7A.13.2 0/w Multi-family housing 5.6% OM.7A.13.4 0/w Buildings under construction 0.0% OM.7A.13.5 0/w Buildings land 0.0% OM.7A.13.6 0/w Buildings land 0.0% OM.7A.13.7 0/W A.13.8 0/w Buildings land 0.0% OM.7A.13.9 0/W A.13.19 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%			% Residential Loans			
M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 31.4% OM.7A.13.1 o/w Subsidised housing 7.8% OM.7A.13.2 o/w Private rental 18.0% OM.7A.13.3 o/w Multi-family housing 5.5% OM.7A.13.4 o/w Buildings under construction 0.0% OM.7A.13.5 o/w Buildings under construction 0.0% OM.7A.13.6 o/w Buildings land 0.0% OM.7A.13.7 o/w Buildings land 0.0% OM.7A.13.8 o/w Buildings land 0.0% OM.7A.13.9 o/w Buildings land 0.0% OM.7A.13.19 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 It lean by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%		Owner occupied	65.4%			
M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 31.4% OM.7A.13.1 0/w Subsidised housing 7.8% OM.7A.13.2 0/w Private rental 18.0% OM.7A.13.3 0/w Multi-figmily housing 5.6% OM.7A.13.4 0/w Buildings under construction 0.0% OM.7A.13.5 0/w Buildings land 0.0% OM.7A.13.6 0 OM.7A.13.6 0 OM.7A.13.7 0 OM.7A.13.9 0 OM.7A.13.10 0 OM.7A.13.11 1 It len / No prior ranks 10.0% M.7A.14.1 1 1st len / No prior ranks 10.0% M.7A.14.2 Guaranteed 0.0%						
M.7A.13.5 Other 31.4% OM.7A.13.1 0/w Subsidised housing 7.8% OM.7A.13.2 0/w Private rental 18.0% OM.7A.13.3 0/w Multi-family housing 5.6% OM.7A.13.4 0/w Buildings under construction 0.0% OM.7A.13.5 0/w Buildings land 0.0% OM.7A.13.6 0 OM.7A.13.7 0 OM.7A.13.7 0 OM.7A.13.8 0 OM.7A.13.9 0 OM.7A.13.10 0 M.7A.13.10 1 M.7A.14.1 1 1st lien / No prior ranks 10.0% M.7A.14.1 Guaranteed 0.0%						
OM.7A.1.3.1 O/w Subsidised housing O/w Private rental 18.0% OM.7A.1.3.2 O/w Private rental 18.0% OM.7A.1.3.3 O/w Multi-finally housing 5.6% OM.7A.1.3.4 O/w Buildings under construction 0.0% OM.7A.1.3.5 O/w Buildings land 0.0% OM.7A.1.3.6 O/w Buildings land 0.0% OM.7A.1.3.8 O/w Buildings land 0.0% OM.7A.1.3.9 O/w Buildings land 0.0% OM.7A.1.3.10 O/w Buildings land 0.0% M.7A.1.4.1 1st len / No prior ranks 10.00% M.7A.1.4.2 Guaranteed 0.0%						
OM.7A.13.3 o,W Multi-family housing 5.6% OM.7A.13.4 o/w Buildings under construction 0.0% OM.7A.13.5 o/w Buildings land 0.0% OM.7A.13.7 0.0% OM.7A.13.8 0.0% OM.7A.13.9 0.0% OM.7A.13.10 0.0% OM.7A.13.11 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%	OM.7A.13.1	o/w Subsidised housing	7.8%			
OM.7A.13.4 o/w Buildings under construction 0.0% OM.7A.13.5 o/w Buildings land 0.0% OM.7A.13.6 0.0% OM.7A.13.7 0.0% OM.7A.13.8 0.0% OM.7A.13.10 0.0% I. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 10.0% M.7A.14.2 Guaranteed 0.0%						
OM.7A.13.5						
OM.7A.13.6 OM.7A.13.7 OM.7A.13.8 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%						
OM.7A.13.7 OM.7A.13.8 OM.7A.13.9 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking		o, w buildings fulfu	0.070			
OM.7A.13.9 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking	OM.7A.13.7					
OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking						
OM.7A.13.11 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%						
14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%						
M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0%	S.W./B.13.11	14. Loan by Ranking	% Residential Loans			
		1st lien / No prior ranks	100.0%			
M.7A.14.3 Other 0.0% OM.7A.14.1		Other	0.0%			
UM./A.14.1 OM.7A.14.2						
OM:7A.14.3	UIVI./A.14.2					
OM.7A.14.4 OM.7A.14.5	OM.7A.14.3					



	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)	13,868	Number of Loans	% Commercial Loans	% NO. OI LOGIIS
		-5,200			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	754	671	1.9%	22.9%
M.7B.15.3	DKK 2 - 5m	2,432	730	6.0%	24.9%
M.7B.15.4	DKK 5 - 20m	11,124	1,068	27.3%	36.4%
M.7B.15.5	DKK 20 - 50m	8,879	294	21.8%	10.0%
M.7B.15.6	DKK 20 - 50m	8,224	120	20.2%	4.1%
M.7B.15.7	> DKK 100m	9,264	50	22.8%	1.7%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.17 M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.19 M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21		ND1	ND1		
	TBC at a country level				
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1	4000/	4000/
M.7B.15.26	Total	40,676	2,933	100%	100%
1470 464	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	Pu LTV buckets (r>				
M 70 16 2	By LTV buckets (mn):	ND4	ND1		
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1	0.000/	0.000/
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
		ND1			
OM.7B.16.6	o/w >150 %	NOI			
OM.7B.16.6 OM.7B.16.7	o/w >150 %	NDI			
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8	o/w >150 %	NOI			
OM.7B.16.6 OM.7B.16.7					
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8			Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16%			% No. of Loans
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 %	Nominal 54.16% 28,781	ND1	70.8%	% No. of Loans
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - < =40 % >40 - < >50 %	Nominal 54.16% 28,781 5,449	ND1 ND1	70.8% 13.4%	% No. of Loans
OM.7B.16.6 OM.7B.16.7 OM.7B.16.8 OM.7B.16.9 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	Nominal 54.16% 28,781 5,449 3,890	ND1 ND1 ND1	70.8% 13.4% 9.6%	% No. of Loans
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	Nominal 54.16% 28,781 5,449 3,890 1,495	ND1 ND1 ND1 ND1	70.8% 13.4% 9.6% 3.7%	% No. of Loans
OM.78.16.6 OM.78.16.7 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425	ND1 ND1 ND1 ND1 ND1	70.8% 13.4% 9.6% 3.7%	% No. of Loans
OM.78.16.6 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255	ND1 ND1 ND1 ND1 ND1 ND1	70.8% 13.4% 9.6% 3.7% 1.0% 0.6%	% No. of Loans
OM.78.16.6 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.8% 13.4% 9.6% 3.7% 1.0% 0.6%	% No. of Loans
OM.78.16.6 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217	ND1 ND1 ND1 ND1 ND1 ND1 ND1	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4%	
OM.78.16.6 OM.78.16.8 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.8 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5%	% No. of Loans 0.00%
OM.78.16.6 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.8 M.78.17.9 M.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.5% 100.0% 0.3% 0.2% 0.1%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O.00% O.00% O.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100,0% 0.3% 0.2% 0.1%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.3 OM.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O.00% O.00% O.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100,0% 0.3% 0.2% 0.1%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.0 M.78.17.0 OM.78.17.0 OM.78.17.0 OM.78.17.0 OM.78.17.0 OM.78.17.0 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.3 OM.78.17.4 OM.78.17.7 OM.78.17.7	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.0 M.78.17.7 OM.78.17.9 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.0 M.78.17.7 OM.78.17.9 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.0 M.78.17.0 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.7 OM.78.17.7	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > >0 - <=40 % > >0 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 %	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) 8y LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=130 % o/w >140 - <=150 % o/w >150 % Seeakdown by Type Retail	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.0 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.9 M.78.17.8 OM.78.17.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,675 109 62 35 9 1 0 % Commercial loans 35.0% 49.8%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.7 OM.78.17.9 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 235 9 1 0 % Commercial loans 35.0% 49.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 % Commercial loans 35.0% 49.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35.0% 49.8% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 OM.78.17.1 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35.0% 49.8% 0.0% 2.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.5 M.78.17.7 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.7 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.6	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >>0 - <=40 % >>0 - <=60 % >>50 - <=60 % >>50 - <=70 % >>10 - <=80 % >>80 - <=90 % >>90 - <=100 % >>100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35,0% 49,8% 0,0% 0,0% 0,0% 0,0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.8 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.18.1 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.78.18.5 M.78.18.6 M.78.18.8.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 % Commercial loans 35.0% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.7 OM.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.8	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 50 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 - <=100 % > 100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls industry Agriculture Other correlative sed Land Property developers / Bulding under construction Other	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35.0% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.0 M.78.17.7 M.78.17.0 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.1 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.8 M.78.18.9 M.78.18.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35,0% 49.8% 0.0% 0.0% 2.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.7 M.78.18.1 M.78.18.1 M.78.18.8 M.78.18.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 % Commercial loans 35.0% 49.8% 0.0% 0.0% 0.0% 11.9% 0.0% 0.0% 11.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 OM.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 M.78.18.8 M.78.18.1 OM.78.18.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 %Commercial loans 35.0% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.0 M.78.17.0 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.1 OM.78.18.8 M.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.1 OM.78.18.8 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.1	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >>0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 / <=120 % o/w >150 - <=120 % 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 [If relevant, please specify]	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35,0% 49,8% 0,0% 0,0% 0,0% 0,0% 11,9% 0,0% 0,0% 11,9% 0,0% 11,9% 0,0% 11,9% 0,0% 11,9% 0,0% 11,9% 0,0% 11,9% 10,0% 10,0% 11,9% 10,0% 10,0% 10,0% 10,0% 11,9% 10,0% 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.1 OM.78.18.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 235 9 1 0 0 (10.5)	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.8 OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.0 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.1 OM.78.18.3	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 **Commercial loans 35.0% 49.8% 0.0% 2.9% 0.0% 11.9% 0.0% 0.0% 0.0% 11.9% 0.0% 0.0% 11.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.1 OM.78.18.5 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 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.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.9 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.4	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.9 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.78.17.6 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 OM.78.18.1 OM.78.18.8 OM.78.18.1 OM.78.18.8	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal S4.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.5 M.78.18.5 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.8	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16% 28,781 5,449 3,890 1,495 425 255 165 217 40,676 109 62 35 9 1 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.0 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.1 OM.78.17.8 OM.78.17.8 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.8 OM.78.18.9 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.1 OM.78.18.8	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >>0 - <=40 % >>40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w frelevant, please specify	Nominal S4.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.8 OM.78.16.9 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 M.78.18.5 M.78.18.5 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.1 OM.78.18.1 OM.78.18.3	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <-4.0 % > 40 - <-5.0 % > 50 - <-6.0 % > 50 - <-7.0 % > 70 - <-8.0 % > 80 - <-9.0 % > 90 - <-10.0 % > 10.0 %	Nominal 54.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 OM.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.7 OM.78.17.7 OM.78.17.8 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.8 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.1 OM.78.18.3 OM.78.18.1 OM.78.18.3 OM.78.18.3 OM.78.18.1 OM.78.18.3 OM.78.18.8 OM.78.18.8.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.8.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal S4.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 OM.78.17.7 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.18.1 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 OM.78.18.1 OM.78.18.3 OM.78.18.10 OM.78.18.11	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal 54.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	
OM.78.16.6 OM.78.16.7 OM.78.16.8 OM.78.16.9 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.78.17.6 M.78.17.6 M.78.17.7 OM.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.8 OM.78.18.8.1	17. Loan to Value (ETV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal S4.16%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0.00% 0.00% 0.00% 0.00%	70.8% 13.4% 9.6% 3.7% 1.0% 0.6% 0.4% 0.5% 100.0% 0.3% 0.2% 0.1% 0.0%	



HTT 2019

C. Harmonised Transparency Template - Glossary

nombod manoparone, remplate Glossar,

The definitions belo	w reflect the national specificities	
Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.1	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans:
		These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was
		introduced in 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.
		depends on the following the model of the depends on the sact of the following depends on the sact of the sact
		Fixed-rate loans:
		The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may
		prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This
		loan type is also offered with interest-only periods.
		Adjustable Rate Mortgages:
		Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rat
		The line six acts generally reset at a request of 1,3,3 or 10 years and into underlying borius are replaced by the borius. The year of in the men borius determines to the control of 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
		determined in another infared, in the Telephore and the Continuation of the Continuati
		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 floati
		increases. If a four lies a cap of one, then the interest rate can make be interested and intere
		Oh ve
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
110.1.4		
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
	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	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
	maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	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,
HG.1.7	LI VS. Definition	it is distributed proportionaly by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	
NG.1.8		
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation	
	Model (AVM) or on-site audits	
HG.1.9		
	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10		
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	
	real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11		
	Hadring Strategy (places applein have your address in the section of the section	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
UC 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.1.1	in v assampaons (when stated)	WAT
OHG.1.3		
OHG.1.4		
OHG.1.5		
116.3.1	2. Reason for No Data	Value
HG.2.1 HG.2.2	Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time	ND1 ND2
HG.2.2	Not relevant for the issuer and/or CB programme at the present time Not available at the present time	ND2 ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3	2 Classes Folia and the Market Market	
HC 2.1	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1 OHG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data

HTT 2019



Field						
Number	1. Additional information on the programme					
realises	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	Jyske Realkredit	529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager	Jyske Realkredit 0	529900R9HQNZRT2OXB26 0			
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	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11 OE.1.1.1	Cover Pool Monitor	Jyske Realkredit	529900R9HQNZRT2OXB26			
OE.1.1.1 OE.1.1.2						
OE.1.1.2						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7 OE.1.1.8						
UE.1.1.8	2. Additional information on the swaps					
	2. Additional information on the swaps Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap	·	·
E.2.1.1	Jyske Bank A/S	Guarantor (if applicable)	3M5E1GQGKL17HI6CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	5299000DI3047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20IVIUJ8J3ZU0QE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2PZIM8XOY22M4GG883	IRS		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6 E.2.1.7	Counterparty 6	0	0	0		
E.Z.1.7 E.2.1.8	Counterparty 7 Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13 E.2.1.14	Counterparty 13	0	0	0		
E.2.1.14 E.2.1.15	Counterparty 14 Counterparty 15	0	0	0		
E.2.1.15	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20 E.2.1.21	Counterparty 20 Counterparty 21	0	0	0		
E.2.1.21 E.2.1.22	Counterparty 21 Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3 OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9 OE.2.1.10						
OE.2.1.10 OE.2.1.11						
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)	120.8				
E.3.1.2	Weighted Average Maturity (months)	293.1				
OE.3.1.1 OE.3.1.2						
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	<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 E.3.2.4	60-<90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4 E.3.2.5	90<180 days >= 180 days	0.1%	0.2%	0.0%	0.0%	0.1%
OE.3.2.1	~- 100 only 3	0.270	0.0%	0.0%	0.074	0.00
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

ECBC Label Template

Capital Centre E, Q2 2019

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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

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 <u>Lending, by-loan to-value (LTV), current property value, DKKbn</u>

 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 <u>Lending by region, DKKbn</u>

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

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 <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 continous LTV bracket, %

 M12/B12
 Realised losses (DKKm)

 M12a/B12a
 Realised losses (%)

Key Concepts

X1 Key Concepts Explanation
X2 Key Concept Explanation
X3 General explanation

Volentary information

V1 Regulatory requirement

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. **General Issuer Detail**

quarter)

♣ JYSKE REALKREDIT

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	324.2	322.6	319.58	312.72
Currency	-	-	-	-
- DKK	324.9	323.3	320.17	313.30
- EUR	0.1	0.1	0.14	0.16
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	
 Residential (owner-occ., private rental, corporate housing, holiday 	233.9	232.1	230.21	224.56
houses)				
 Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships) 	42.0	41.2	40.61	39.60
- Subsidised	49.1	50.0	49.49	49.30
eligibility as covered bond collateral	325.0	323.4	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	0.17	0.13	0.13	0.13
Loan 1055 provisions (sum or total individual and group wise 1055 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

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DKKbn / Percentage of nominal outstanding C	CBs CBs	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal cover pool (total value)		304.1	307.1	305.6	300.2
Transmission or liquidation proceeds to CB holders (f	0.0	0.0	0.0	0.0	
Overcollateralisation		17.9	17.4	17.2	16.7
Overcollateralisation ratio	Total	0.06	0.1	0.06	0.06
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		286.2	289.7	288.4	283.5
	 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		15.0	14.5	14.1	14.6
Total capital coverage (rating compliant capital)		17.9	17.4	16.9	16.5
		0.0	0.0	0.0	0.0
Loan loss provisions (cover pool level - shown in Tabl	e A on issuer level) - Optional	0.4	0.4	0.4	0.4

Table G2 - Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal value of outstanding CBs		286.2	289.7	288.4	283.5
Fair value of outstanding CBs (marked value)		292.9	297.0	292.5	288.0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	65.8	54.0	50.3	50.2
	1 year	-	-	-	-
	> 1 and ≤ 2 years	42.2	43.4	37.7	36.7
	> 2 and ≤ 3 years	35.4	40.9	40.8	47.8
	> 3 and ≤ 4 years	20.7	21.6	30.8	29.7
	> 4 and ≤ 5 years	8.1	9.2	14.5	11.0
	5-10 years	20.1	25.7	19.8	18.7
	10-20 years	15.5	16.5	16.8	17.6
	> 20 years	85.2	85.8	81.8	76.4
Amortisation profile of issued CBs	Bullet	49.1%	49.1%	49.1%	47.8%
	Annuity	50.9%	50.9%	50.9%	52.2%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	82.9%	82.8%	82.9%	84.6%
	Floating rate (Floating rate constant for less than 1 year)	16.2%	16.2%	16.1%	14.4%
	Capped floating rate	1.0%	1.0%	1.0%	0.9%
Currency denomination profile of issued CBs	DKK	270.9	274.7	273.9	269.3
	EUR	22.1	22.4	18.6	18.7
	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 - 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	16.9	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	6.4	-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	9.3	-	-	-	-	-	-	-	-	-
> 5 years	1.1	-	-	-	-	-	-	-	-	-
Total	16.9	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	1	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	16.9	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	16.9	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0- <u><</u> 1 year	>1- < 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	6.4	9.3	1.1	16.9
Exposure to credit institute credit quality step 2	-		-	-
Exposure to credit institute credit quality step 3	-			-
Total	6.4	9.3	1.1	16.9

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><</u> 1 year	31.64
>1- <u>< 5</u> years	23.97
>5 years	13.27
Total	68.88

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 - Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	286.2
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which	0%

Table G3 - Legal ALM (balance principle) adherence1

3. (Issue adherence
General balance principle	х
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	Number of loans by property category											
<u> </u>						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	123,525	10,551	2,934	1,278	4,307	227	2,431	14	210	51	145,528	
In %	84.9%	7.3%	2.0%	0.9%	3.0%	0.2%	1.7%	0.0%	0.1%	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	160.6	7.8	19.1	13.7	44.3	1.7	34.0	0.1	4.7	0.1	286.2
In %	56.1%	2.7%	6.7%	4.8%	15.5%	0.6%	11.9%	0.0%	1.7%	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	104.5	69.7	42.7	30.2	18.9	20.2	286.2
In %	36.5%	24.4%	14.9%	10.6%	6.6%	7.1%	



Table M4a/B4a

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

					Per cen	it				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	53.4	49.2	37.5	11.7	6.2	1.0	0.5	0.3	0.2	0.6
Holiday houses	3.0	2.7	1.7	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	11.6	4.8	1.7	0.3	0.1	0.0	0.0	0.0	0.0	0.4
Cooperative Housing	5.2	3.6	2.6	1.0	0.7	0.2	0.1	0.1	0.1	0.1
Private rental	12.9	12.8	11.4	4.3	2.2	0.3	0.1	0.1	0.1	0.2
Manufacturing and Manual Industries	0.7	0.6	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	11.9	11.9	8.1	1.3	0.4	0.1	0.1	0.1	0.1	0.2
Agricultutal properties	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-
Properties for social and cultural purposes	2.0	1.5	0.9	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-	-	-
Total	100.8	87.3	64.2	19.0	9.8	1.6	0.9	0.6	0.5	1.5

Table M4b/B4b

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

					Per cen	it				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	33.2%	30.7%	23.3%	7.3%	3.9%	0.6%	0.3%	0.2%	0.2%	0.4%
Holiday houses	38.1%	34.5%	21.4%	3.7%	1.4%	0.3%	0.2%	0.1%	0.1%	0.2%
Subsidised Housing	60.8%	25.2%	8.9%	1.6%	0.7%	0.2%	0.2%	0.2%	0.2%	2.1%
Cooperative Housing	37.7%	26.6%	19.0%	7.4%	5.3%	1.3%	0.8%	0.6%	0.4%	1.0%
Private rental	29.2%	29.0%	25.8%	9.6%	4.9%	0.6%	0.3%	0.2%	0.2%	0.4%
Manufacturing and Manual Industries	39.1%	35.6%	22.3%	2.4%	0.1%	0.1%	0.1%	0.1%	0.0%	0.3%
Office and Business	35.0%	34.9%	23.7%	3.7%	1.1%	0.4%	0.3%	0.2%	0.2%	0.5%
Agricultutal properties	39.4%	35.7%	19.9%	4.5%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	43.1%	31.2%	18.6%	3.7%	1.0%	0.4%	0.4%	0.4%	0.3%	0.9%
Other	56.7%	36.7%	4.4%	1.2%	0.9%	0.2%	0.0%	0.0%	0.0%	0.0%
Total	35.2%	30.5%	22.4%	6.6%	3.4%	0.6%	0.3%	0.2%	0.2%	0.5%

Table M4c/B4c

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT
Owner-occupied homes	3.3	17.8	44.0	32.1	38.4	13.7	3.7	2.0	1.4	4.2	63.1%
Holiday houses	0.1	1.1	3.7	1.5	0.9	0.2	0.1	0.0	0.0	0.1	56.3%
Subsidised Housing	9.0	4.6	3.8	0.9	0.2	0.0	0.0	0.0	0.0	0.5	37.1%
Cooperative Housing	1.8	2.8	2.7	1.8	2.3	0.8	0.4	0.3	0.1	0.7	56.7%
Private rental	1.0	5.0	10.1	10.7	11.5	3.6	0.9	0.3	0.3	1.0	63.0%
Manufacturing and Manual Industries	0.1	0.3	0.9	0.3	0.1	0.0	-	-	0.0	0.0	52.5%
Office and Business	1.0	6.2	15.1	7.2	2.0	0.5	0.5	0.2	0.1	1.2	55.0%
Agricultutal properties	-	0.0	0.0	0.0	0.0	-	-	-	-	-	55.2%
Properties for social and cultural purposes	0.6	1.2	1.7	0.7	0.2	0.1	0.1	0.0	0.1	0.2	49.3%
Other	0.0	0.1	0.1	0.0	0.0	0.0	0.0	-	-	-	39.4%
Total	16.7	39.0	82.1	55.1	55.7	19.0	5.6	3.0	2.1	7.9	56.1%

Table M4d/B4d

Lending, by-loan to-value (LTV), current property value, PER CENT (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	2.0%	11.1%	27.4%	20.0%	23.9%	8.5%	2.3%	1.3%	0.9%	2.6%	63.1%
Holiday houses	1.4%	14.0%	47.7%	19.3%	11.7%	2.1%	1.2%	0.6%	0.5%	1.5%	56.3%
Subsidised Housing	46.9%	23.9%	20.1%	4.6%	1.3%	0.2%	0.2%	0.3%	0.1%	2.4%	37.1%
Cooperative Housing	12.8%	20.3%	19.9%	12.8%	17.0%	6.0%	3.0%	2.0%	1.0%	5.2%	56.7%
Private rental	2.2%	11.3%	22.7%	24.2%	25.9%	8.2%	1.9%	0.8%	0.6%	2.2%	63.0%
Manufacturing and Manual Industries	3.8%	15.4%	54.2%	20.0%	5.7%	0.3%	0.0%	0.0%	0.2%	0.5%	52.5%
Office and Business	3.0%	18.1%	44.5%	21.1%	5.7%	1.6%	1.4%	0.6%	0.4%	3.5%	55.0%
Agricultutal properties	0.0%	9.0%	48.2%	36.4%	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%	55.2%
Properties for social and cultural purposes	12.0%	24.7%	35.0%	14.1%	5.2%	2.0%	1.4%	0.6%	1.7%	3.3%	49.3%
Other	4.6%	42.2%	44.0%	1.3%	2.8%	2.9%	2.1%	0.0%	0.0%	0.0%	39.4%
Total	5.8%	13.6%	28.7%	19.3%	19.4%	6.6%	2.0%	1.0%	0.7%	2.8%	56.1%



Table M5/B5 - Total

Lending by region, DKKbn

-	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	67.7	22.0	10.5	39.6	19.5	1.3	160.6
Holiday houses	1.9	1.9	1.2	1.6	1.2	=	7.8
Subsidised Housing	10.7	1.5	2.0	2.5	2.4	=	19.1
Cooperative Housing	11.0	1.2	0.2	0.6	0.6	-	13.7
Private rental	20.5	3.1	2.8	7.8	10.1	=	44.3
Manufacturing and Manual							
Industries	0.5	0.1	0.2	0.6	0.2	=	1.7
Office and Business	17.5	2.6	1.8	6.1	6.0	-	34.0
Agricultutal properties	0.0	-	0.0	0.0	0.0	=	0.1
Properties for social and cultural							
purposes	2.7	0.6	0.1	0.9	0.4	=	4.7
Other	0.1	0.0	0.0	0.1	0.0	-	0.1
Total	132.6	33.1	18.9	59.8	40.5	1.3	286.2

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

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultur		Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	14.3	0.4	0.0	2.2	4.3	0.0	1.2	-	0.5	0.0	23.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	43.4	2.3	0.2	4.5	15.6	0.1	11.7	0.0	0.1	0.1	78.0
- rate fixed ≤ 1 year	20.9	1.3	-	0.0	1.8	0.0	2.8	-	0.0	0.0	26.9
 rate fixed > 1 and ≤ 3 years 	10.0	0.4	-	0.1	1.2	-	2.3	0.0	-	0.0	14.0
- rate fixed > 3 and ≤ 5 years	12.0	0.6	0.1	1.0	7.3	0.1	4.6	0.0	0.0	0.0	25.7
- rate fixed > 5 years	0.5	0.0	0.1	3.3	5.3	-	2.0	-	0.0	0.0	11.4
Money market based loans	1.7	0.1	-	-	-	-	-	-	-	0.0	1.8
Non Capped floaters	8.4	0.6	0.2	0.0	10.9	0.1	7.2	-	0.9	0.0	28.3
Capped floaters	5.2	0.2	-	0.0	0.6	-	-	-	-	0.0	6.0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	73.0	3.7	0.4	6.7	31.5	0.2	20.1	0.0	1.5	0.1	137.1

^{*}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 cultu	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	42.4	1.8	12.3	6.3	5.4	0.4	5.1	0.0	2.3	0.0	76.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	39.2	2.1	6.4	0.7	5.8	0.7	5.4	0.0	0.5	0.0	60.8
- rate fixed ≤ 1 year	17.8	1.0	0.3	0.1	0.7	0.2	1.5	-	0.1	0.0	21.7
- rate fixed > 1 and ≤ 3 years	10.2	0.5	0.2	0.0	0.9	0.0	1.2	-	0.0	0.0	13.0
- rate fixed > 3 and ≤ 5 years	10.7	0.5	5.8	0.3	3.1	0.4	2.1	0.0	0.3	0.0	23.1
- rate fixed > 5 years	0.6	0.0	0.1	0.3	1.1	0.1	0.6	-	0.0	-	2.9
Money market based loans	0.0	0.0	-	-	-	-	-	-	-	-	0.0
Non Capped floaters	0.7	0.0	0.0	0.0	1.7	0.4	3.5	0.0	0.5	0.0	6.8
Capped floaters	5.3	0.2	-	0.0	0.0	-	-	-	-	-	5.5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	87.6	4.1	18.7	7.0	12.8	1.5	14.0	0.0	3.3	0.0	149.1

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 cultu	ral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	56.7	2.2	12.3	8.5	9.7	0.5	6.3	0.0	2.8	0.0	99.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	82.6	4.4	6.5	5.2	21.4	0.8	17.1	0.0	0.5	0.1	138.7
- rate fixed ≤ 1 year	38.7	2.4	0.3	0.1	2.6	0.2	4.3	-	0.1	0.0	48.6
- rate fixed > 1 and ≤ 3 years	20.1	0.9	0.2	0.1	2.1	0.0	3.5	0.0	0.0	0.0	27.0
- rate fixed > 3 and ≤ 5 years	22.7	1.1	5.9	1.3	10.4	0.5	6.6	0.0	0.3	0.0	48.8
- rate fixed > 5 years	1.1	0.1	0.2	3.7	6.4	0.1	2.7	-	0.1	0.0	14.3
Money market based loans	1.7	0.1	-	-	-	-	-	-	-	0.0	1.9
Non Capped floaters	9.1	0.7	0.3	0.0	12.5	0.5	10.6	0.0	1.4	0.0	35.1
Capped floaters	10.4	0.4	-	0.0	0.6	-	-	-	-	0.0	11.5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	160.6	7.8	19.1	13.7	44.3	1.7	34.0	0.1	4.7	0.1	286.2



Table M9/B9

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

JYSKE	REALKREDIT

						Manufacturing					,
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultur	al purposes	Other	Total
< 12 months	8.8	0.3	-	0.3	2.2	0.2	0.9	0.0	0.2	0.0	12.9
≥ 12 - ≤ 24 months	12.7	0.5	0.0	0.6	5.5	0.3	1.5	0.0	0.5	0.0	21.6
≥ 24 - ≤ 36 months	20.8	0.7	0.2	0.9	6.5	0.1	2.5	0.0	0.5	0.0	32.4
≥ 36 - ≤ 60 months	46.1	2.1	1.3	1.5	7.9	0.6	5.0	0.0	0.9	0.0	65.6
≥ 60 months	72.2	4.2	17.5	10.4	22.1	0.5	24.0	0.0	2.6	0.0	153.7
Total	160.6	7.8	19.1	13.7	44.3	1.7	34.0	0.1	4.7	0.1	286.2

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 cultur	al purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.2
≥ 3 - ≤ 5 Years	0.2	0.0	0.1	0.0	0.0	0.0	0.2	-	0.0	-	0.5
≥ 5 - ≤ 10 Years	2.7	0.2	0.6	0.1	0.3	0.3	1.2	-	0.1	0.0	5.3
≥ 10 - ≤ 20 Years	28.0	1.6	6.5	0.6	3.2	1.2	15.1	0.0	1.0	0.0	57.1
≥ 20 Years	129.7	6.0	11.9	13.0	40.9	0.3	17.6	0.0	3.7	0.1	223.1
Total	160.6	7.8	19.1	13.7	44.3	1.7	34.0	0.1	4.7	0.1	286.2

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	iral purposes	Other	Total
90 day NPL	0.21	0.33	-	-	0.34	-	0.38	-	-	-	0.20

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, %

						Adam from the					
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
90 day NPL	0.19	0.21	-	-	0.19	-	0.25	-	-	-	0.17

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 culti	ural purposes	Other	Total
< 60per cent LTV	0.13	0.17	-	-	0.12	-	0.16	-	-	-	0.12
60-69.9 per cent LTV	0.02	0.02	-	-	0.02	-	0.03	-	-	-	0.02
70-79.9 per cent LTV	0.01	0.01	-	-	0.02	-	0.03	-	-	-	0.01
80-89.9 per cent LTV	0.01	0.01	-	-	0.02	-	0.01	-	-	-	0.01
90-100 per cent LTV	0.01	-	-	-	0.01	-	-	-	-	-	0.01
>100 per cent LTV	0.01	-	-	-	-	-	0.02	-	-	-	0.01

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 cult	ural purposes	Other	Total
Total realised losses	66.1	2.8	-	-	3.4	-	16.1	-	-	-	88.4

Table M12a/B12a

Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
Total realised losses, %	0.02	0.00	-	-	0.00	-	0.01	-	-	-	0.03



💲 JYSKE REALKREDIT

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Rey Concepts Explanation	General practice in Danish market	in issuers key concepts explanation uniers from general practice. State and explain in this countil.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and	The Danish FSA sets guidelines for the grouping of property in categories. Property	
commercial properties	type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business Agriculture.	s, · Retail/shop	
	 Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships 	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans i the cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage n banks.	
	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligibl assets in cover pool?	e part of the cover pool.	
	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CR incurre loans in forcelocure procedure are elicible accept	

For commercial bank CB issuers loans in foreclosure procedure are eligible assets $% \left\{ \left(1\right) \right\} =\left\{ \left(1\right) \right\} =$

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.





Tabl	e X2	
Key	Concepts	Explanation

Issuer specific (N/A for some issuers)

Communication of the communication of the communication							
Guaranteed loans (if part of the cover pool) How are the loans guaranteed?							
Please provide details of guarantors							
rease provide details of guarantors							
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007						
Describe the method on which your LTV calculation is based	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start 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. 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						
	Example 1b Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. Loan-to-value (distribution continuously)						
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100						
	Example 2 Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75 Loan-to-value (discrete/"Sidste krone" distribution) 0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1,000,000						



Table X3

Table X3	
General explanation	General practice in Danish market
Table A	General practice in Danish market
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise 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 fail due one day prior to the payments to investors.) Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down. Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.	

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

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

General explanation	General practice in Danish market
Table M6-M8	
Index Loans	These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan ype was
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
	Adjustable-rate mortgages (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