Harmonised Transparency Template

2020 Version

Denmark Jyske Realkredit A/S

Reporting Date: 05/05/2020 Cut-off Date: 31/03/2020



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

E. Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2020

	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(5. References to Capital Requirements Regulation (CRR) 129(7)				
	6. Other relevant information	11				
Field						
Number	1. Basic Facts					
G.1.1.1	Country		Denmark			
G.1.1.2 G.1.1.3	lssuer Name Link to Issuer's Website		Jyske Realkredit A/S www.jyskerealkredit.com			
G.1.1.3 G.1.1.4	Cut-off date		31-03-2020			
OG.1.1.1	Optional information e.g. Contact names		Contact			
OG.1.1.2	Optional information e.g. Parent name		Jyske Bank A/S			
OG.1.1.3 OG.1.1.4						
OG.1.1.5						
OG.1.1.6						
OG.1.1.7 OG.1.1.8						
	2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)		Y			
G.2.1.2 G.2.1.3	CRR Compliance (Y/N) LCR status		Y <u>Link</u>			
OG.2.1.1			_			
OG.2.1.2						
OG.2.1.3 OG.2.1.4						
OG.2.1.5						
OG.2.1.6	3. Compared Course Book / Course of Book Information					
	3. General Cover Pool / Covered Bond Informati 1.General Information	OII	Nominal (mn)			
G.3.1.1	Cover Pool Size		24,214			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size (NPV) (mn)		24,164			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.3						
OG.3.1.4	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)		8.0%	0.2%	0.0%	ND1
OG.3.2.1 OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)		ND1 As a per cent of Risk Weigthed Assets	As a per cent of lending		
OG.3.2.3						
OG.3.2.4 OG.3.2.5						
OG.3.2.6						
6224	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1 G.3.3.2	Mortgages Public Sector		24,164 0		99.8% 0.0%	
G.3.3.3	Shipping		0		0.0%	
G.3.3.4	Substitute Assets		50		0.2%	
	Othor				0.09/	
G.3.3.5 G.3.3.6	Other	Total	0		0.0% 100.0%	
G.3.3.6 OG.3.3.1	Other	Total				
G.3.3.6 OG.3.3.1 OG.3.3.2	Other	Total	0			
G.3.3.6 OG.3.3.1	Other	Total	0			
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5	Other	Total	0			
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4	Other 4. Cover Paol Amortisation Profile	Total	0	Expected Upon Prepayments (mn)		% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5		Total	0 24,214	Expected Upon Prepayments (mn) ND1	100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	4. Cover Pool Amortisation Profile Weighted Average life (in years)	Total	0 24,214 Contractua l		100.0%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets:	Total	0 24,214 Contractual 22.89	ND1	100.0% **Total Contractual	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.2 OG.3.3.2 OG.3.3.3 OG.3.3.5 OG.3.3.6	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	Total	0 24,214 Contractual 22.89	ND1	100.0% **Total Contractual 5.7%	% Total Expected Upon Prepayments
G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3 OG.3.3.4 OG.3.3.5 OG.3.3.6	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105	ND1	100.0% **Total Contractual	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.2 G.3.4.2 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.5	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106	ND1 ND1 ND1 ND1 ND1	100.0% **Total Contractual 5.7% 4.6% 4.6% 4.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.3.2 G.3.3.2 G.3.3.3 G.3.3.5 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.4 G.3.4.5 G.3.4.5	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107	ND1 ND1 ND1 ND1 ND1	100.0% % Total Contractual 5.7% 4.6% 4.6% 4.6% 4.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.8 G.3.4.8 G.3.4.8 G.3.4.8 G.3.4.9	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472	ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 2.2.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.9 G.3.4.9 G.3.9 G.3.4.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.3.9 G.	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.1 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.1 G.3	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7	4. Cover Paol Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0%	
G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 1,938	ND1 ND1 ND1 ND1 ND1 ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6%	% Total Expected Upon Prepayments % Total Extended Maturity
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y		0 24,214 Contractual 22.89 1,381 1,105 1,106 1,107 5,472 12,938 24,214	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5 G.3.5 G.3.5	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn)		0 24,214 Contractual 22.89 1,381 1,105 1,106 1,107 5,472 12,938 24,214	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.1 G.3.5.1	4. Cover Paol Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960	ND1	5.7% 4.6% 4.6% 4.6% 53.4% 100.0% **Total Initial Maturity **Total Initial Maturity	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O Extended Maturity ND1 ND1	5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.5.1 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 4. SY 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y		0 24,214 Contractual 22.89 1,381 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988	ND1	\$ Total Contractual 5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0% **Total Initial Maturity 2.0% 4.0% 4.0% 4.0% 4.0% 4.0%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795	ND1	\$ Total Contractual \$ 7% 4.6% 4.6% 4.6% 4.6% 53.4% 100.0% \$ Total Initial Maturity \$ 4.0% 4.0% 4.0% 4.0% 81.9%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.4.3 G.3.4.1 G.3.5.1 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 4. SY 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y		0 24,214 Contractual 22.89 1,381 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988	ND1	\$ Total Contractual 5.7% 4.6% 4.6% 4.6% 22.6% 53.4% 100.0% **Total Initial Maturity 2.0% 4.0% 4.0% 4.0% 4.0% 4.0%	
G.3.4.0 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.1 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.1 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 G.3.5.1 G.3.5.9 G.3.5.10 G.3.5.1	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 G.3.5.10 G.3.5.11	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.16 G.3.21 G.3.32 G.3.33 G.3.34 G.3.35 G.3.3.5 G.3.41 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5 G.3 G.3.5 G.3	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.16 G.3.21 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.3 G.3.5 G.3 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.4.0 G.3.4.1 G.3.4.2 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.1 G.3.5.5 G.3.5.9 G.3.5.1 G.3.5.9 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5 G.	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.16 G.3.21 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.10 G.3.5.3 G.3.5 G.3 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3.5 G.3	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.4.1 G.3.4.2 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.6 G.3.5 G.	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity
G.3.4.0 G.3.4.1 G.3.4.2 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.6 G.3.4.9 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.9 G.3.5.1 G.3.5.9 G.3.5.	4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	0 24,214 Contractual 22.89 1,381 1,105 1,105 1,106 1,107 5,472 12,938 24,214 Initial Maturity 6.78 476 960 968 978 988 19,795 0	ND1	5.7% 4.6% 4.6% 4.6% 2.2.6% 53.4% 100.0% **Total initial Maturity **Total initial Maturity 2.0% 4.0% 4.0% 4.0% 4.1% 81.9% 0.0%	% Total Extended Maturity



					00 m + 101 f 3	W = 1 1 0 3
G.3.6.1	6. Cover Assets - Currency EUR		Nominal [before hedging] (mn) 0	Nominal [after hedging] (mn)	% Total [before] 0.0%	% Total [after] 0.0%
G.3.6.2	AUD		0	0	0.0%	0.0%
G.3.6.3	BRL		ō	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	DKK		24,164	24,164	100.0%	100.0%
G.3.6.8	GBP		0	0	0.0%	0.0%
G.3.6.9	HKD JPY		0	0	0.0%	0.0%
G.3.6.10 G.3.6.11	JPY KRW		0	0	0.0% 0.0%	0.0% 0.0%
G.3.6.11	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	24,164	24,164	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						
00.3.0.7	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		0	0	0.0%	0.0%
G.3.7.2	AUD		ō	0	0.0%	0.0%
G.3.7.3	BRL		0	0	0.0%	0.0%
G.3.7.4	CAD		0	0	0.0%	0.0%
G.3.7.5	CHF		0	0	0.0%	0.0%
G.3.7.6	CZK		0	0	0.0%	0.0%
G.3.7.7	DKK		24,164	24,164	100.0%	100.0%
G.3.7.8	GBP		0	0	0.0%	0.0%
G.3.7.9	HKD JPY		0	0	0.0% 0.0%	0.0% 0.0%
G.3.7.10 G.3.7.11	JPY KRW		0	0	0.0%	0.0%
G.3.7.11	NOK		0	0	0.0%	0.0%
G.3.7.12	PLN		0	0	0.0%	0.0%
G.3.7.14	SEK		o o	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	24,164	24,164	100.0%	100.0%
OG.3.7.1						
OG.3.7.2						
OG.3.7.3 OG.3.7.4						
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		24,164	24,164	1	1
G.3.8.2	Fixed coupon Floating coupon		24,164 0	24,164 0	1 0	1 0
G.3.8.2 G.3.8.3	Fixed coupon		24,164 0 0	24,164 0 0	1 0 0	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4	Fixed coupon Floating coupon	Total	24,164 0	24,164 0	1 0	1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1	Fixed coupon Floating coupon	Total	24,164 0 0	24,164 0 0	1 0 0	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2	Fixed coupon Floating coupon	Total	24,164 0 0	24,164 0 0	1 0 0	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Fixed coupon Floating coupon	Total	24,164 0 0	24,164 0 0	1 0 0	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2	Fixed coupon Floating coupon	Total	24,164 0 0	24,164 0 0	1 0 0 1	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type	Total	24,164 0 0 24,164 Nominal (mn)	24,164 0 0	1 0 0 1 1 % Substitute Assets	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash		24,164 0 0 24,164 Nominal (mn)	24,164 0 0	1 0 0 1 1 **Substitute Assets	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm		24,164 0 0 0 24,164 Nominal (mn) 0	24,164 0 0	1 0 0 1 1 **Substitute Assets 0.0% 0.0%	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks		24,164 0 0 24,164 Nominal (mn) 0 0	24,164 0 0	1 0 0 1 1 **Substitute Assets 0.0% 0.0% 0.0%	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions		24,164 0 0 0 24,164 Nominal (mn) 0 0 0	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks	ients	24,164 0 0 24,164 Nominal (mn) 0 0 0 50	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other	ents Total	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions	ients Total asi govts	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other	ients Total asi govts	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other	Total asi govts or quasi govts	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts	Total asi govts or quasi govts or quasi govts	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-porty countries Credit Quality Step 1 (CQS1) gyts	Total asi govts or quasi govts or quasi govts	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-porty countries Credit Quality Step 1 (CQS1) gyts o/w third-porty countries Credit Quality Step 2 (CQS2) gyts	Total asi govts or quasi govts or quasi govts and sands	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.4 GG3.8.2 GG3.8.3 GG3.8.3 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or quasi governments or comparts to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU central Quality Step 1 (CQS1) cent	Total asi govts or quasi govts or quasi govts agovts al banks	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-porty countries Credit Quality Step 1 (CQS1) gyts o/w third-porty countries Credit Quality Step 2 (CQS2) gyts	Total asi govts or quasi govts or quasi govts agovts al banks	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or quasi governments or comparts to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) central confidence of the confidence of t	Total asi govts or quasi govts or quasi govts al banks al banks	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU central countries Credit Quality Step 1 (CQS1) central countries Credit Quality Step 2 (CQS2) central countries Credit Quality Step	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.1 GG3.8.2 GG3.8.3 GG3.8.3 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.5 G3.9.5 G3.9.4 G3.9.5 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or quasi governments or comparts to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) central confidence of the confidence of t	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.1 OG3.9.9 OG3.9.9 OG3.9.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU central countries Credit Quality Step 1 (CQS1) central countries Credit Quality Step 2 (CQS2) central countries Credit Quality Step	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU central countries Credit Quality Step 1 (CQS1) central countries Credit Quality Step 2 (CQS2) central countries Credit Quality Step	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 24,164 Nominal (mn) 0 0 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.5 OG3.9.3 OG3.9.4 OG3.9.5 OG3.9.5 OG3.9.5 OG3.9.5 OG3.9.5 OG3.9.5 OG3.9.5 OG3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w third-party countries Credit Quality Step 1 (CQS1) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 100.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.3 OG3.9.4 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 % Substitute Assets 0.0% 0.0% 100.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w CQS1 credit ins o/w CQS2 credit ins Own CQS2 credit ins Own CQS2 credit ins Own CQS3 credit ins Own CQS3 credit ins Own CQS3 credit ins Own CQS4 credit ins Own CQS4 credit ins Own CQS4 credit ins Own CQS5 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 1 1 ** Substitute Assets 0.0% 0.0% 100.0% 100.0%	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or quasi governments or comparison of the Exposures to central banks Exposures to credit institutions Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of quality Step 1 (CQS1) center o/w third-party countries Credit Quality Step 2 (CQS2) center o/w third-party countries Credit Quality Step 2 (CQS2) center o/w CQS2 credit instance of quasi governments or quasi gover	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG3.9 OG	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or comments or comments or comments or comments or comments or quality Step 1 (CQS1) gyts of third-party countries Credit Quality Step 2 (CQS2) gyts of third-party countries Credit Quality Step 2 (CQS2) gent of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) centred of third-party countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the countries Credit Quality Step 2 (CQS2) gy to the	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.7 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.1 OG3.9.2 G3.10.1 G3.10.1 G3.10.2 G3.10.1 G3.10.3 G3.10.4 G3.10.3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of the	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Economic Area (not member of EU) Switzerland Australia	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.6 OG3.9.7 OG3.9.8 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to certarl banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS1 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or pusing sovernments or quasi governments of quality Step 1 (CQS1) gots of whird-party countries Credit Quality Step 2 (CQS2) gots of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party countries Credit Quality Step 2 (CQS2) centration of whird-party coun	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 50 0 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.9.5 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.0 OG.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.7 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or pulsification of the Exposures to central banks Exposures to credit institutions Other o/w EU gyts or queo/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of the CQS1 credit institution of the	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or comments or comments or comments or comments or quality Step 1 (CQS1) gyts of third-party countries Credit Quality Step 2 (CQS2) gyts of third-party countries Credit Quality Step 2 (CQS2) gents of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of the	Total asi govts or quasi govts or quasi govts or quasi govts all banks all banks all banks titutions	24,164 0 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.8 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 OG3.9.5 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.1 OG3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or comments or comments or comments or comments or quality Step 1 (CQS1) gyts of third-party countries Credit Quality Step 2 (CQS2) gyts of third-party countries Credit Quality Step 2 (CQS2) gents of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries Credit Quality Step 2 (CQS2) gytt centre of third-party countries	Total assi govts or quasi govts or quasi govts al banks al banks titutions titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 OG3.9.2 OG3.9.3 OG3.9.5 OG3.9.1 OG3.9.2 OG3.9.1 OG3.9.2 OG3.9.1 OG3.9.2 OG3.9.1 OG3.1 O	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total assi govts or quasi govts or quasi govts al banks al banks titutions titutions	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 50 0 50 ND1	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 OG3.9.5 G3.9.1 OG3.9.9 OG3.9.1 OG3.9.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 OG3.9.5 OG3.9.1 OG3.9.9 OG3.9.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.9 OG3.9.1 OG3.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.8 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.7 OG3.9.9 OG3.9.9 OG3.9.9 OG3.9.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.1 OG3.10.10 G3.10.10 G3.10.10 G3.10.10 G3.10.10 G3.10.11 G3.10.12 G3.10.10	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0
G3.8.2 G3.8.3 G3.8.4 G3.8.4 G3.8.4 G3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.6 G3.9.1 G3.9.6 G3.9.1 G3.9.6 G3.9.1 G3.9.6 G3.9.1 G3.9.6 G3.9.1 G3.10.1 G3.10.3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent. o/w third-party countries Credit Quality Step 2 (CQS2) gentr o/w third-party countries Credit Quality Step 2 (CQS2) centr o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Demestic (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	Total suspensive sense of the s	24,164 0 0 0 24,164 Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	24,164 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0



G.3.11.1	11. Liquid Assets Substitute and other marketable assets	Nominal (mn) 50	% Cover Pool 0.2%	% Covered Bonds 0.2%
G.3.11.2 G.3.11.3	Central bank eligible assets Other	0	0.0% 0.0%	0.0% 0.0%
G.3.11.3 G.3.11.4		O Fotal 50	0.0% 0.2%	0.0%
OG.3.11.1				
OG.3.11.2 OG.3.11.3				
OG.3.11.4				
OG.3.11.5 OG.3.11.6				
OG.3.11.7				
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)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1 OG.3.13.2	NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0		
OG.3.13.4 OG.3.13.5				
OG.3.13.6				
OG.3.13.7 OG.3.13.8				
OG.3.13.9				
OG.3.13.10 OG.3.13.11				
OG.3.13.12				
OG.3.13.13 OG.3.13.14				
OG.3.13.15				
OG.3.13.16 OG.3.13.17				
OG.3.13.18				
OG.3.13.19 OG.3.13.20				
OG.3.13.21 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.3.13.28				
OG.3.13.29				
OG.3.13.30 OG.3.13.31				
OG.3.13.32				
OG.3.13.33 OG.3.13.34				
OG.3.13.35				
OG.3.13.36 OG.3.13.37				
OG.3.13.38				
OG.3.13.39 OG.3.13.40				
OG.3.13.41				
OG.3.13.42 OG.3.13.43				
OG.3.13.44				
OG.3.13.45 OG.3.13.46				
OG.3.13.47				
OG.3.13.48 OG.3.13.49				
OG.3.13.50 OG.3.13.51				
00.5.15.51	4. References to Capital Requirements Regulation (CF	RR)		
	129(7)	Row	Row	
The issuer believe in the form of cov	s that, at the time of its issuance and based on transparency data made publicly availab ered bonds are eligible to preferential treatment under Requlation (EU) 648/2012 is ulti	le by the issuer, these covered bonds would satisfy the eligibli mately a matter to be determined by a relevant investor instit	lity criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, how tution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.	ever, that whether or not exposures
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2 G.4.1.3	(i) Value of covered bonds:	39 43 for Mortgage Assets		
G.4.1.3 G.4.1.4	(ii) Geographical distribution: (ii) Type of cover assets:	43 for Wortgage Assets 52		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	<u>163</u>	
G.4.1.7 G.4.1.8	(ii) Currency risk - cover pool: (ii) Interest rate risk - covered bond:	<u>111</u> <u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	105 137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate	egy) <u>17 for Harmonised Glossary</u>		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12 G.4.1.13	(iii) Maturity structure of covered bonds:(iv) Percentage of loans more than ninety days past due:	88 179 for Mortgage Assets		
OG.4.1.1				
OG.4.1.2 OG.4.1.3				
OG.4.1.4				
OG.4.1.5 OG.4.1.6				
OG.4.1.7				
OG.4.1.8 OG.4.1.9				
OG.4.1.10		201		
	5. References to Capital Requirements Regulation (CF 129(1)	(R)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>		
OG.5.1.1 OG.5.1.2				
OG.5.1.3				
OG.5.1.4 OG.5.1.5				
OG.5.1.6				



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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020



Field	7 Mortgage Accets				
Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	24,150		99.9%	
M.7.1.2	Commercial	15		0.1%	
M.7.1.3	Other	0		0.0%	
M.7.1.4		Total 24,164		100.0%	
OM.7.1.1	o/w Cooperative Housing	0			
OM.7.1.2	o/w Agriculture	0			
OM.7.1.3	o/w Owner-occupied homes	0			
OM.7.1.4	o/w Holiday houses	0			
OM.7.1.5	o/w Subsidised Housing	24,150			
OM.7.1.6	o/w Private rental	0			
OM.7.1.7	o/w Manufacturing and Manual Industries	0			
OM.7.1.8	o/w Office and Business	0			
OM.7.1.9	o/w Social and cultural purposes	15			
OM.7.1.10	o/w Other	0			
OM.7.1.11					
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	838	4	842	
OM.7.2.1	Optional information eg, Number of borrowers	ND1			
OM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	10.8%	100.0%	10.8%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.0%	100.0%	100.0%	
M.7.4.2	Austria	0.0%	0.0%	0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4	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	100.0%	100.0%	100.0%	
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.7.4.11	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.7.4.14 M.7.4.15	Hungary	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	ireiand Italy	0.0%	0.0%	0.0%	
M.7.4.17 M.7.4.18	Italy Latvia	0.0%	0.0%	0.0%	
M.7.4.18 M.7.4.19	Latvia Lithuania	0.0%	0.0%	0.0%	
		0.0%	0.0%		
M.7.4.20	Luxembourg			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%	
M.7.4.28	Sweden	0.0%	0.0%	0.0%	
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
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%	
M.7.4.41	New Zealand	0.0%	0.0%	0.0%	
M.7.4.42	Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44	Other	0.0%	0.0%	0.0%	
				0.0%	
OM.7.4.1	o/w Greer		0.0%		
OM.7.4.2	o/w Faroe Isl	lands 0.0%	0.0%	0.0%	
OM.7.4.3					
OM.7.4.4					
OM.7.4.5					
OM.7.4.5 OM.7.4.6					
OM.7.4.5 OM.7.4.6 OM.7.4.7					
OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8					
OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8 OM.7.4.9					



	5. Breakdown by domestic regions Greater Copenhagen area (Region Hovedstaden)	% Residential Loans 42.8%	% Commercial Loans 0.0%	% Total Mortgages	
M.7.5.1 M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	42.8% 12.4%	0.0%	42.8% 12.4%	
M.7.5.3		17.3%	0.0%	17.3%	
и.7.5.3 И.7.5.4	Northern Jutland (Region Nordjylland)	14.4%	0.0%	14.4%	
1.7.5.4	Eastern Jutland (Region Midtjylland)				
	Southern Jutland & Funen (Region Syddanmark)	13.2%	100.0%	13.2%	
.7.5.6	TBC at a country level	ND1	ND1	ND1	
.7.5.7	TBC at a country level	ND1	ND1	ND1	
.7.5.8	TBC at a country level	ND1	ND1	ND1	
.7.5.9	TBC at a country level	ND1	ND1	ND1	
7.5.10	TBC at a country level	ND1	ND1	ND1	
7.5.11	TBC at a country level	ND1	ND1	ND1	
7.5.12	TBC at a country level	ND1	ND1	ND1	
7.5.13	TBC at a country level	ND1	ND1	ND1	
7.5.14	TBC at a country level	ND1	ND1	ND1	
7.5.15	TBC at a country level	ND1	ND1	ND1	
7.5.16	TBC at a country level	ND1	ND1	ND1	
7.5.17	TBC at a country level	ND1	ND1	ND1	
7.5.18	TBC at a country level	ND1	ND1	ND1	
7.5.19	TBC at a country level	ND1	ND1	ND1	
7.5.20	TBC at a country level	ND1	ND1	ND1	
.5.21	TBC at a country level	ND1	ND1	ND1	
.5.22	TBC at a country level	ND1	ND1	ND1	
.5.23		ND1	ND1	ND1	
	TBC at a country level				
.5.24	TBC at a country level	ND1	ND1	ND1	
.5.25	TBC at a country level	ND1	ND1	ND1	
.5.26	TBC at a country level	ND1	ND1	ND1	
.5.27	TBC at a country level	ND1	ND1	ND1	
.5.28	TBC at a country level	ND1	ND1	ND1	
.5.29	TBC at a country level	ND1	ND1	ND1	
.5.30	TBC at a country level	ND1	ND1	ND1	
.5.31	TBC at a country level	ND1	ND1	ND1	
.5.32	TBC at a country level	ND1	ND1	ND1	
7.5.33	TBC at a country level	ND1	ND1	ND1	
7.5.34	TBC at a country level	ND1	ND1	ND1	
7.5.35	TBC at a country level	ND1	ND1	ND1	
7.5.36	TBC at a country level	ND1	ND1	ND1	
7.5.37		ND1	ND1	ND1	
	TBC at a country level				
7.5.38	TBC at a country level	ND1	ND1	ND1	
7.5.39	TBC at a country level	ND1	ND1	ND1	
7.5.40	TBC at a country level	ND1	ND1	ND1	
7.5.41	TBC at a country level	ND1	ND1	ND1	
7.5.42	TBC at a country level	ND1	ND1	ND1	
7.5.43	TBC at a country level	ND1	ND1	ND1	
7.5.44	TBC at a country level	ND1	ND1	ND1	
7.5.45	TBC at a country level	ND1	ND1	ND1	
.7.5.46	TBC at a country level	ND1	ND1	ND1	
.7.5.47	TBC at a country level	ND1	ND1	ND1	
7.5.48	TBC at a country level	ND1	ND1	ND1	
7.5.49	TBC at a country level	ND1	ND1	ND1	
7.5.50	TBC at a country level	ND1	ND1	ND1	
7.5.50		% Residential Loans		% Total Mortgages	
	6. Breakdown by Interest Rate	% Kesidentiai Loans	% Commercial Loans		
7.5.4			400.00/		
	Fixed rate	100.0%	100.0%	100.0%	
7.6.2	Fixed rate Floating rate	100.0% 0.0%	0.0%	100.0% 0.0%	
7.6.2 7.6.3	Fixed rate	100.0%		100.0%	
.7.6.2 .7.6.3 1.7.6.1	Fixed rate Floating rate Other	100.0% 0.0% 0.0%	0.0% 0.0%	100.0% 0.0% 0.0%	
7.6.2 7.6.3 .7.6.1	Fixed rate Floating rate	100.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2	Fixed rate Floating rate Other	100.0% 0.0% 0.0%	0.0% 0.0%	100.0% 0.0% 0.0%	
.7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3	Fixed rate Floating rate Other o/w Index Joans	100.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans	100.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters	100.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% 100.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4	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	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters 7. Breakdown by Repayment Type	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% % 8.0% 0.0% 0.0% 0.0% 0.	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% % Commercial Loans	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 .7.6.1 .7.6.2 .7.6.3 .7.6.4 .7.6.5 .7.6.6	Fixed rate Floating rate Other O/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Roped floaters 7. Breakdown by Repayment Type Bullet / interest only	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 0	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1	Fixed rate Floating rate Other O/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Roped floaters 7. Breakdown by Repayment Type Bullet / interest only	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 0	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 .7.6.1 .7.6.2 .7.6.3 .7.6.4 .7.6.5 .7.6.6 .7.7.1 .7.7.2 .7.7.2	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.3 1.7.6.2 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.6.7 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 7.7.6.1 7.6.2 7.6.4 7.6.5 7.6.6 7.7.1 7.7.2 7.7.3 7.7.1 7.7.2 7.7.3	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For More Type Bullet / interest only Amortising Other	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% \$.0.0% \$.0.0% 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.6.7 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For English of the Capped floaters Amortsing Bullet / interest only Amortsing	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 5.0% 0.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.5 1.7.7.6	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non capped floaters O/w Capped floaters For More Type Bullet / interest only Amortising Other	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% \$.0.0% \$.0.0% 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 7.6.3 7.6.4 7.6.4 7.7.6.5 7.7.1 7.7.2 7.7.3 7.7.1 7.7.2 7.7.3 7.7.1 7.7.3 7.7.4 7.7.5 7.7.6	Fixed rate Floating rate Other O/w Index Ioans O/w Adjustable Rate Mortgages O/w Money market based Ioans O/w Non Capped floaters O/w Ropped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% \$ 0.0% 100.0% 100.0% \$ 0.0% \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	100.0% 0.0% 0.0% 100.0% 100.0% 0.0% 0.0%	
7.6.2 7.6.3 7.7.6.1 7.7.6.2 7.7.6.3 17.6.4 1.7.6.5 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.4 1.7.7.5 7.8.1	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Capped floaters o/w Capped floaters **The Company of The Co	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 100.0% 100.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% **Total Mortgages 0.0% 100.0% 0.0% \$ **Total Mortgages 23.5% 28.6%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.6 1.7.7.6 1.7.7.6 1.7.7.6	Fixed rate Floating rate Other o/w Index Ioans o/w Algustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 35 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
17.6.2 17.6.3 17.7.6.1 17.7.6.1 17.7.6.2 17.7.6.3 17.6.4 17.6.5 17.7.6.5 17.7.1 17.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.1 17.7.3 17.7.4 17.7.5 17.8.1 17.8.2	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters //w	100.0%	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.1 1.7.6.3 1.7.6.1 1.7.6.3 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.8.4 1.7.8.5	Fixed rate Floating rate Other o/w Index Ioans o/w Algustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 35 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
17.6.2 17.6.3 14.7.6.1 14.7.6.2 14.7.6.2 14.7.6.3 14.7.6.4 14.7.6.6 14.7.6.6 14.7.7.1 14.7.7.2 14.7.7.1 14.7.7.2 14.7.7.3 14.7.7.4 14.7.7.6 14.7.8.1 17.8.3 17.8.4 17.8.8	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters //w	100.0%	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
17.6.2 17.6.3 14.7.6.1 14.7.6.2 14.7.6.3 14.7.6.3 14.7.6.4 14.7.6.5 14.7.6.6 17.7.1 17.7.2 14.7.7.3 14.7.7.1 14.7.7.5 14.7.7.5 14.7.7.6 17.8.1 17.8.2 17.8.3 17.8.4 17.8.5 14.7.8.5	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters //w	100.0%	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.1 1.7.8.1 1.7.8.1 1.7.8.1 1.7.8.1 1.7.8.2	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters //w	100.0%	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6 7.8.1 7.8.2 7.8.3 1.7.8.1 1.7.8.2 1.7.8.3	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Capped floaters o/w Capped floaters **Preceded of the Company of the Capped Floaters **Preceded of the Capped Floaters **Other Seasoning Up to 12months 2 12 - 22 4 months 2 36 - 56 0 months 2 36 - 56 0 months 2 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.7.6.2 7.7.6.3 7.7.6.3 7.7.6.1 7.7.6.2 7.7.6.4 7.7.6.5 7.7.7.1 7.7.7.2 7.7.7.3 7.7.7.1 7.7.7.3 7.7.7.4 7.7.7.5 7.7.7.5 7.7.7.8 7.7.7.8 7.7.8.1 7.7.8.2 7.7.8.3 7.7.8.4 7.7.8.3 7.7.8.4 7.7.8.3 7.7.8.4 7.7.8.5 7.7.8.5 7.7.8.1	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. Breckdown by Repoyment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 100.0% 100.0% 0.0% 0.0%	
7.7.6.2 7.7.6.3 7.7.6.3 7.7.6.1 7.7.6.2 7.7.6.4 7.7.6.5 7.7.7.1 7.7.7.2 7.7.7.3 7.7.7.1 7.7.7.3 7.7.7.4 7.7.7.5 7.7.7.5 7.7.7.8 7.7.7.8 7.7.8.1 7.7.8.2 7.7.8.3 7.7.8.4 7.7.8.3 7.7.8.4 7.7.8.3 7.7.8.4 7.7.8.5 7.7.8.5 7.7.8.1	Fixed rate Floating rate Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Capped floaters o/w Capped floaters **Preceded of the Company of the Capped Floaters **Preceded of the Capped Floaters **Other Seasoning Up to 12months 2 12 - 22 4 months 2 36 - 56 0 months 2 36 - 56 0 months 2 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	
7.7.6.2 7.7.6.3 7.7.6.1 7.7.6.2 7.7.6.3 7.7.6.4 7.7.6.5 7.7.7.1 7.7.7.2 7.7.7.3 7.7.7.1 7.7.7.3 7.7.7.4 7.7.7.5 7.7.7.6 7.7.8.1 7.7.8.2 7.7.8.3 7.7.8.4 7.7.8.1 7.7.8.1 7.7.8.1 7.7.8.1 7.7.8.1 7.7.8.2	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. Breckdown by Repoyment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 100.0% 100.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.6 1.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.1 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.1 1.7.8.3 1.7.8.4	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. Breckdown by Repoyment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 100.0% 100.0% 0.0% 0.0%	
7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.6 1.7.8.1 7.8.2 7.8.3 7.8.4 1.7.8.2 1.7.8.3 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.1 1.7.8.2 1.7.8.3	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. Breckdown by Repoyment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	100.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0	0.0% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 100.0% 0.0% **Commercial Loans 0.0% 0.0% 0.0% 0.0%	100.0% 0.0% 0.0% 100.0% 100.0% 0.0% 0.0%	



The Content of Content Pool
Page
1,000 1,00
20.00
2.4.1.3
2.46.10
20.00 20.0
Table Tabl
TABLE Title of scorety word File Fil
The security well 100 1
Mode
Main
Mail
Mail
Mail
Manual M
Mail Tito all a county level MOI M
Main Time as country level NOI
Main
March Marc
March Marc
Table Tabl
Main
A. 10.24
Main
11. Lose to Value (ETV) Informention - UNINDEEDE Nominal Number of Loses Needential
No. September Septembe
Part
TALL
TALL
77-113
77.11.1
77.1.1.6 \$70 - <40 % \$10
77.1.17
79.11.8 \$90 - <-100 % ND1 N
NA11 NO NO NO NO NO NO NO
Nat.110
7.3.1.1
7.41.13 0/w 120 - <-130 % ND1 7.41.15 0/w 140 - <-150 % ND1 7.41.16 0/w 150
7.4.1.1.4 0/w 1-210 -<-140 % ND1 7.4.1.1.5 0/w 1-210 % ND1 7.4.1.1.6 0/w 1-20 % ND1 7.4.1.1.8 7.4.1.1.8
7.4.1.1.5 0,
7.41.15 0/w > 1.50 % ND1 7.41.17 7.41.18 7.41.18 7.41.18 7.41.19
7.4.1.17 7.4.1.18 7.4.1.19 7.4.1.2
7.4.1.1.8
7.0.1.1.9 12. Loon to Value (LTV) Information - INDEXED Nominal Number of Loans
12. Loan to Value (LTV) Information - MODEED
SPLTV buckets (mm): 7A.12.2
7A.12.2
7A.12.2
7.4.1.2.3 \$40 - <=50 % 0
7.4.1.2.4
7.4.1.2.5 S-9.0 - <-70 % 0
7.4.1.2.7
7.4.12.8
7A.12.9
Total
.7A.12.1
.7A.122
.7A.12.3
.7A.12.4
.7A.12.5
7.A.1.2.7 7.A.1.2.8 7.A.1.2.9 7.A.1.2.9 7.A.1.3.1 7.A.1.3.1 7.A.1.3.2 7.A.1.3.3 7.A.1.3.4 7.A.1.3.5 7.A.1.3.1 7.A.1.
.7A.128 .7A.129 .7B.128 .7B.128 .7B.128 .7B.128 .7B.131 .7B.132 .B.133 .B.134 .A.134 .A.135 .A.135 .A.135 .A.136 .A.137 .A.137 .A.137 .A.137 .A.138 .B.138 .
.7A.12.9 13. Breakdown by type
13. Breakdown by type % Residential Loans 7A.13.1 Owner occupied 0.0% 7A.13.2 Second home/Holiday houses 0.0% 7A.13.3 Buy-to-let/Non-owner occupied 0.0% 7A.13.4 Agricultural 0.0% 7A.13.5 Other 100.0% 7A.13.1 O/w Subsidised housing of where rental of the private
7A.13.1 Owner occupied 0.0% 7A.13.2 Second home/holiday houses 0.0% 7A.13.3 Buy-to-let/Non-owner occupied 0.0% 7A.13.4 Agricultural 0.0% 7A.13.1 0/W Subsidised housing 100.0% 7A.13.1 0/W Subsidised housing 100.0% 7A.13.1 0/W Subsidised housing 100.0% 7A.13.2 0/W Private rental 0.0% 7A.13.3 0/W Multi-family housing 0.0% 7A.13.4 0/W Buildings under construction 0.0% 7A.13.5 0/W Buildings land 7A.13.6 0/W Buildings land 7A.13.7 7A.13.8
7A.1.1.2 Second home/Holiday houses 0.0% 7A.1.3.3 Buy-to-let/Non-owner occupied 0.0% 7A.1.3.4 Agricultural 0.0% 7A.1.3.5 Other 100.0% 7A.1.3.1 o/w Subsidised housing 100.0% 7A.1.3.2 o/w Private rental 0.0% 7A.1.3.3 o/w Multi-family housing 0.0% 7A.1.3.4 o/w Buildings under construction 0.0% 7A.1.3.6 o/w Buildings land 0.0% 7A.1.3.7 7A.1.3.8
7A.13.4 Agricultural 0.0% 7A.13.5 Other 100.0% 7A.13.1 o/w Subsidised housing 100.0% 7A.13.2 o/w Private rental 0.0% 7A.13.3 o/w Multi-family housing 0.0% 7A.13.4 o/w Buildings under construction 0.0% 7A.13.5 o/w Buildings land 0.0% 7A.13.6
7A.13.5 Other 100.0% 7A.13.1
.7A.13.1
.7A.13.2
.7A.13.3
.7A.13.4 o/w Buildings under construction 0.0% .7A.13.5 o/w Buildings land 0.0% .7A.13.6 .7A.13.7 .7A.13.8
.7A.13.5
7A.13.6 7A.13.7 7A.13.8
.7A.13.8
7.4.13.9
7A.13.10
7A.13.11 14. Loan by Ranking
7A.14.1 1st lien/ Np prior ranks 100.0%
A.1.4.2 Guaranteed 0.0%
7A.14.3 Other 0.0%
.7A.14.1
.7A.14.2
.7A.14.2 .7A.14.3
7A.14.2 .7A.14.3 .7A.14.4
.7A.14.2 .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)	3,708			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	3	2	20.6%	50.0%
M.7B.15.3	DKK 2 - 5m	0	0	0.0%	0.0%
M.7B.15.4	DKK 5 - 20m	12	2	79.4%	50.0%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.7	> DKK 100m	0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9 M.7B.15.10	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
И.7B.15.17 И.7B.15.18	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
л.7В.15.16 Л.7В.15.19	TBC at a country level	ND1	ND1		
л.7B.15.19 Л.7B.15.20	TBC at a country level	ND1	ND1		
И.7В.15.21	TBC at a country level	ND1	ND1		
И.7В.15.22	TBC at a country level	ND1	ND1		
1.7B.15.23	TBC at a country level	ND1	ND1		
1.7B.15.24	TBC at a country level	ND1	ND1		
1.7B.15.25	TBC at a country level	ND1	ND1		
1.7B.15.26	Total	15 Nominal	A Number of Loans	100%	100%
M.7B.16.1	16. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	Nominal ND1	Number of Loans	% Commercial Loans	% No. of Loans
5.10.1	Trengineed (Trendge ETV (/0)	1101			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6 M.7B.16.7	>70 - <=80 % >80 - <=90 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7B.16.7 M.7B.16.8	>80 - <=90 % >90 - <=100 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
DM.7B.16.1	o/w >100 - <=110 %	ND1			
M.7B.16.2	o/w >110 - <=120 %	ND1			
M.7B.16.3	o/w >120 - <=130 %	ND1			
M.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6 OM.7B.16.7	o/w >150 %	ND1			
OM.7B.16.8					
OM.7B.16.9					
	17. Loan to Value (LTV) Information - INDEXED		Number of Loans	% Commercial Loans	% No. of Loans
		Nominal	Nulliber of Loans	% Commercial Loans	
M.7B.17.1	Weighted Average LTV (%)	0.00%	Number of Loans	% Commercial Loans	
M.78.17.1	Weighted Average LTV (%)		Number of Loans	% Commercial Loans	
	Weighted Average LTV (%) By LTV buckets (mn):	0.00%			
M.7B.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	0.00%	ND1	100.00%	
M.7B.17.2 M.7B.17.3	Weighted Average LTV (%) By LTV buckets (mn):	0.00%			
M.7B.17.2 M.7B.17.3 M.7B.17.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	0.00% 15 0	ND1 ND1	100.00% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >60 < <70 % >70 < <80 %	0.00% 15 0 0 0	ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	0.00% 15 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	0.00% 15 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.8 M.7B.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	0.00% 15 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0,000
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.8 M.7B.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 %	0.00% 15 0 0 0 0 0 0 0 15	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.10	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >70 < <80 % >80 < <90 % >80 < <90 % >80 < <90 % >80 < <90 % >90 < <100 % Total o/w >100 < <=110 %	0.00% 15 0 0 0 0 0 0 0 15 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 % >10 - <=100 %	0.00% 15 0 0 0 0 0 0 0 15	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.1	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 >101 - <=120 %	0.00% 15 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00%	0.00%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 / w >100 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=120 % 0/w >130 - <=10 % 0/w >130 - <=140 % 0/w >140 - <=150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.9 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >110 - <=110 % o/w >10 - <=110 % o/w >10 - <=130 % o/w >10 - <=140 %	0.00% 15 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 M.78.17.1 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	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 / w >100 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=120 % 0/w >130 - <=10 % 0/w >130 - <=140 % 0/w >140 - <=150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.9 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.3 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5 M.7B.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 / w >100 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=120 % 0/w >130 - <=10 % 0/w >130 - <=140 % 0/w >140 - <=150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <10 % >30 < <100 % >30 < <110 % Total o/w >110 < <110 % o/w >110 < <110 % o/w >110 < <10 % o/w >140 < <140 % o/w >140 < <150 %	0.00% 15 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.9 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.78.17.5 M.78.17.5 M.78.17.5 M.78.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 / w >100 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=110 % 0/w >110 - <=120 % 0/w >130 - <=10 % 0/w >130 - <=140 % 0/w >140 - <=150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.9 M.78.17.10 M.78.17.10 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.8 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >1100 - <=110 % o/w >1100 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 %	0.00% 15 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8	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 >131 - <=120 % o/w >131 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >160 -	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 5 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3	Weighted Average LTV (%) By LTV buckets (mn):	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 5 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.6 M.78.17.7 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5	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 >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 5 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.6	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >70 < <80 % >80 < <90 % >90 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % >100 < <100 % √w >110 < <120 % √w >120 < <130 % √w >120 < <130 % √w >140 < <150 % √w >140 < <150 % √w >150 % √w >150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 **Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=120 % o/w >100 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >160 - <=150 % o	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 % Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.8 M.78.18.8	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 >130 - <=130 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 5 Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 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.78.18.6 M.78.18.6 M.78.18.7	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 - <=110 % o/w >110 - <=120 % o/w >150 - <=10 % o/w >150 W 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls industry Agriculture Other commercially used Land Property developers / Bulding under construction	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 M.78.18.8	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 >130 - <=130 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 5 Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.7B.17.3 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.10 M.7B.17.10 M.7B.17.10 M.7B.17.10 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.7 M.7B.17.8 M.7B.17.8 M.7B.17.8 M.7B.18.1 M.7B.18.1 M.7B.18.3 M.7B.18.3 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8 M.7B.18.8	Weighted Average LTV (%) By LTV buckets (mn):	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 5 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 5 Commercial loans 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 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.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >90 - <=10 % >90 - <=110 % >100%	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn):	0.00% 15 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.3 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.10 M.78.18.10 M.78.18.10 M.78.18.10 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.8 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 % o/w >100 - <=150 % o/w >150 - <=140 % o/w >150 - <=140 % o/w >150 - <=140 % o/w >150 % O/w >150 % 18. Breokdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ot	0.00% 15 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.1 M.78.18.9 M.78.18.1 M.78.18.9	Weighted Average LTV (%) By LTV buckets (mn):	0.00% 15 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < 60 % >50 < < 60 % >70 < < 90 % >70 < < 90 % >80 < < 90 % >90 < < 100 % >100 < < 110 % >100 % >100 < < 110 % >100 % >100 < < 110 % >100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100 < > < 100 % >100	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >90 - <=100 % >100	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.9 M.78.17.9 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.10 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.1 M.78.18.8 M.78.18.1 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=70 % >70 - <=80 % >80 - <=10 % >80 - <=10 % >90 - <=100 % >100%	0.00% 15 0 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.1 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >70 - <=110 % o/w >100 - <=110 % o/w >110 - <=120 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=160 % o/w >150 - <=160 % o/w >160 - <=150 % o/w >150 - <=160 % o/w >160 - <=150 % o/w >160 - <=160 % o/w Office with a construction of the commercially used the commercial	0.00% 15 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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.78.17.7 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.18.9 M.78.18.9 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.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >80 - <=90 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 <=110 % o/w >100 <=110 % o/w >100 <=110 % o/w >100 <=150 % o/w >100 <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 %	0.00% 15 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 % o/w >150 - <=140 % o/w >150 - <=140 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ot	0.00% 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.3 M.78.17.10 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.8 M.78.18.9 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >90 - <=100 % >100 / w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other Commercially used Land Property developers Bulding under construction Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Office and Business o/w Agricultural properties o/w If relevant, please specify	0.00% 15 0 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%
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 M.78.17.8 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.10 M.78.17.3 M.78.17.3 M.78.18.3 M.78.18.3 M.78.18.3 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.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=150 % o/w >150 - <=140 % o/w >150 - <=140 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ot	0.00% 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	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%



C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

rrie definitions belo	w reflect the national specificities	
Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1 HG.1.2 HG.1.3	OC Calculation: Actual OC Calculation: Legal minimum OC Calculation: Committed	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st), Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
	Interest Rate Types	Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighted against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms—as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CTA (Copenhagen Interbank Offered Rate) are Copenhagen Interbank Offered Rate) or CTA (Copenhagen Interbank Offered Rate) are Interbank Offered Rate) or CTA (Copenhagen Interbank Offered Rate) are Interbank Offered Rate) are Interbank Offered Rate) or CTA (Copenhagen Interbank Offered Rate) are Interbank Offered Rate) are Interbank Offered Rate) or CTA (Copenhagen Interbank Offered Rate) are Interbank Offered Rate) or CTA (Copenhagen Int
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances: Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank,
HG.1.7		it is distributed proportionaly by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13 OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
OHG.1.3 OHG.1.4		
OHG.1.5		
110 -	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.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1 OHG.2.2		
OHG.2.3		
HG.3.1	3. Glossary - Extra national and/or Issuer Items Other definitions deemed relevant	[Insert Definition Below] [For completion]
OHG.3.1	Other definitions declined relevant	t or completion)
OHG.3.2		
OHG.3.3 OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data HTT 2020



Marie							
Secret S	Field	1 Additional information on the programme					
1.11	Number						
1.11		Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
1.11			DDSkradit	52990009940N79T20V926			
1.11	E.1.1.2	Back-up servicer	BREADEUIL	329900K9HQN2K12OXB20			
1.11		BUS facilitator					
1.1.1			BRFkredit	529900R9HQNZRT2OXB26			
1.11							
111							
1132 Touris SPANSON	E.1.1.8	Standby account bank	Nordea	6SCPQ280AIY8EP3XFW53			
1111 Core riped Mondary Stiffweet							
Color Colo			BRFkredit	529900R9HON7RT20XR26			
Col.							
1.1.1 1.1.	OE.1.1.2						
State Stat							
1.1.1.1.2							
St.12 St.1							
2. Additional information on the saveys	OE.1.1.6						
2.1 Send Controprints							
Light Country Countr	01.1.1.0	2 Additional information on the swans					
California Contempri Con			Legal Entity Identifier (LEI)	Type of Swap			
1.11	E.2.1.1		and a series (LL)	. 15. 21 2100			
1.1.1 Contempt 4	E.2.1.2	Counterparty 2					
1.15		Counterparty 3					
1.1.15 Contempro 1.2.17 Contempro 1.2.18 Contempro 1.2.19 Contempro 1.2.19 Contempro 2.2.10 Contempro 2.2.10 Contempro 2.2.11 Contempro 2.2.12 Contempro		Counterparty 4					
1.1.1 Contempty 7 1.2.1.2 Contempty 10							
1.13	E.2.1.6	Counterparty 6					
1.1.19 Conterpanty 9							
12.110 Counterparty 10 12.111	E.2.1.9						
1.1.12 Counterpart 1	E.2.1.10						
1.1.11 Counterparty 14							
E.1.15 Counterparty 15							
E.2.1.16 Counterpary 15 E.2.1.17 Counterpary 17 E.2.1.18 Counterpary 18 E.2.1.19 Counterpary 19 E.2.1.21 Counterpary 20 E.2.1.22 Counterpary 20 E.2.1.23 Counterpary 21 E.2.1.24 Counterpary 21 E.2.1.25 Counterpary 22 E.2.1.26 Counterpary 23 E.2.1.27 Counterpary 24 E.2.1.28 Counterpary 25 E.2.1.29 Counterpary 25 E.2.1.21 Counterpary 26 E.2.1.21 Counterpary 27 E.2.1.22 Counterpary 28 E.2.1.23 Counterpary 29 E.2.1.24 Counterpary 29 E.2.1.25 Counterpary 20 E.2.1.26 Counterpary 20 E.2.1.27 Counterpary 20 E.2.1.28 Counterpary 20 E.2.1.29 Counterpary 20 E.2.1.29 Counterpary 20 E.2.1.20 Counterpary 20 E.2.1.21 Counterpary 20 E.2.1.21 Counterpary 20 E.2.1.22 Counterpary 20 E.2.1.23 E.2.22 E.2.22 E.2.1.24 E.2.22 E.2.22 E.2.24 E.2.22 E.2.22 E.2.25 E.2.25 E.2.25							
E.1.17 Counterpary 17 E.1.18 Counterpary 18 E.1.18 Counterpary 18 E.1.19 Counterpary 19 E.1.19 Counterpary 19 E.1.19 Counterpary 20 E.1.19 Counterpary 21 E.1.19 Counterpary 21 E.1.19 Counterpary 21 E.1.19 Counterpary 23 E.1.19 Counterpary 24 E.1.19 Counterpary 24 E.1.19 Counterpary 25 E.1.19 Counterpary 24 E.1.19 Counterpary 25 E.1.19 Counterpary 26 E.1.19 Counterpary 27 E.1.19 Counterpary 27 E.1.19 Counterpary 28 E.1.19 Counterpary 29 E.1.19 Counter							
E2.1.18 Counterparty 18 E2.1.19 Counterparty 19 Counterparty 19 Counterparty 19 Counterparty 20 Counterparty 20 Counterparty 21 Counterparty 22 Counterparty 22 Counterparty 22 Counterparty 23 Counterparty 24 Counterparty 24 Counterparty 24 Counterparty 24 Counterparty 24 Counterparty 25 Counterparty 25 Counterparty 26 Counterparty 27 Counterparty 27 Counterparty 27 Counterparty 28 Counterparty 29 Counterparty 29 Counterparty 29 Counterparty 29 Counterparty 29 Counterparty 29 Counterparty 20 Counterpar		Counterparty 17					
E.1.120 Counterparty 20	E.2.1.18						
E.2.121 Counterparty 21 E.2.122 Counterparty 22 E.2.123 Counterparty 23 E.2.123 Counterparty 23 E.2.123 Counterparty 24 E.2.123 Counterparty 25 E.2.123 Counterparty 25 E.2.123 Counterparty 25 E.2.123 E.							
E.1.122 Counterparty 23 E.1.123 Counterparty 13 E.1.124 Counterparty 13 E.1.125 Counterparty 13 E.1.126 Counterparty 15 E.1.127 Counterparty 15 E.1.128 Counterparty 15 E.1.129 Counterparty 15 E.1.129 Counterparty 15 E.1.120 Counterparty 15 E.1.211 Counterparty 15 E.1.212 Counterparty 15 E.1.213 Counterparty 15 E.1.214 Counterparty 16 E.1.215 Counterparty 17 E.1.216 Counterparty 17 E.1.217 Counterparty 18 E.1.218 Counterparty 18 E.1.219 Counterparty 18 E.1.219 Counterparty 18 E.1.219 Counterparty 18 E.1.210 Counterparty 18 E.1.211 Counterparty 18 E.1.212 Counterparty 18 E.1.213 Counterparty 18 E.1.214 Counterparty 18 E.1.215 Counterparty 18 E.1.216 Counterparty 18 E.1.217 Counterparty 18 E.1.218 Counterparty 18 E.1.219 Counterparty 18 E.1.219 Counterparty 18 E.1.211 Counterparty 18 E.1.212 Counterparty 18 E.1.213 Counterparty 18 E.1.214 Counterparty 18 E.1.215 Counterparty 18 E.1.215 Counterparty 18 E.1.216 Counterparty 18 E.1.217 Counterparty 18 E.1.218 Counterparty 18 E.1.219 Counterparty 18 E.1.219 Counterparty 18 E.1.211 Counterparty 18 E.1.212 Counterparty 18 E.1.213 Counterparty 18 E.1.214 Counterparty 18 E.1.215 Counterparty 18 E.1.216 Counterparty 18 E.1.217 Counterparty 18 E.1.218 Counterparty 18 E.1.		Counterparty 20					
E.1.12 Counterparty 24 E.1.13 Counterparty 25 E.1.13 Counterparty 25 E.1.14 Counterparty 25 E.1.15 Counterparty 25 E.1.16 Counterparty 26 E.1.17 Counterparty 27 E.1.18 Counterparty 27 E.1.19 Counterparty 28 E.1.10 Counterparty 29 E.1.10 Counterparty 29 E.1.11 Counterparty 29 E.1.12 Counterparty 29 E.1.12 Counterparty 29 E.1.13 Counterparty 29 E.1.14 Counterparty 29 E.1.15 Counterparty 29 E.1.16 Counterparty 29 E.1.17 Counterparty 29 E.1.18 Counterparty 29 E.1.19 Counterparty 29 E.1.19 Counterparty 29 E.1.10 Counterparty 29 E.1.11 Counterparty 29 E.1.12 Counterparty 29 E.1.12 Counterparty 29 E.1.13 Counterparty 29 E.1.14 Counterparty 29 E.1.15 Counterparty 29 E.1.16 Counterparty 29 E.1.17 Counterparty 29 E.1.18 E.1.19 E.1.19 E.1.19 E.1.19 E.1.19 E.1.19 E.1.19 E.1.10 E.1.19 E.1.10 E.1.19 E.1.11 E.1.19 E.1		Counterparty 21					
E.1.124 Counterparty 24 E.1.125 Counterparty 25 Counterparty 25 E.1.126 Counterparty 25 Counterparty 25 E.1.127 Counterparty 25 Counterparty 25 Counterparty 25 Counterparty 26 Counterparty 26 Counterparty 26 Counterparty 27 Counterparty 27 Counterparty 27 Counterparty 28							
12.125 Counterparty 25 Counterparty 26 Counterparty 26 Counterparty 26 Counterparty 27 C	E.2.1.25	Counterparty 25					
DELTAIL							
CE-1214 CE-1	OE.2.1.1						
DE.2.14	OE.2.1.2						
DEL126							
OC.1.17 OC.1.18 OC.1							
DEL 218 CREATED CREA							
DEL 213 DEL							
OE 2.111 OE 2.112 OE 2.113 OE 2.114 OE 2.115	OE.2.1.9						
Cl 2 112 Cl 2 112 Cl 2 Cl							
3. Additional information on the asset distribution							
3. Additional information on the asset distribution 1. General information on the asset distribution 1. Early Septem Average Seasoning (month) 178.7 E.1.1.1 Weighted Average Maturity (month) 274.7 Weighted Average Maturity (month) 0.6.1.1.2 0.6.1.1.3 0.6.1.1.4 1. Arrear N. Residental Loans N. Commercial Loans N. Public Sector Assets N. Shipping Loans N. Total Loan	OE.2.1.12						
1. Control Information Total Assets	UE.Z.1.13	2. Addising linformation on the cost distribution		<u></u>		<u> </u>	
E.3.1 Weighted Average Seasoning (month) 178.7 E.3.1.1 Weighted Average Maturity (months) 274.7 CK.3.1.2 CK.3.1.3 CK.3.1.4 CK.3.1.3 CK.3.1.4 2. Arrear			Total Arrets				
E.1.1 Weighted Average Maturity (months) 274.7 OE.3.1.1 OE.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.1 OE.3.1.1 OE.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.2 OE.3.1.2 OE.3.1.3 OE.3.1.3	E.3.1.1	Weighted Average Seasoning (months)					
DE.3.11 DE.3.12 DE.3.13 DE.3.14 DE.3.15 DE.3.16 DE.3	E.3.1.2						
OE.3.1.3 OE.3.1.3 OE.3.1.4	OE.3.1.1						
CE.1.1.4	OE.3.1.2						
2. Arrest % existential Loans % Commercial Loans % Public Sector Assetts % Shipping Loans % Total Loans £3.2.1 1-50 days 0.0%							
E3.21 1-50 days 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.0	OE.3.1.4						
E3.22 30 -60 days 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	5221	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.3 60~50 days 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		20-c60 days					
E3.2.4 90-180 days 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		60-<90 days				0.0%	
E3.25 >= 180 days 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		90≺180 days					
06.3.22 06.3.23	E.3.2.5						
08.3.2.3							
	OE.3.2.2						
Violating 1							
	0.3.2.4						

ECBC Label Template

Capital Centre S, Q1 2020

(not labeled)

Published 5 May 2020 • Data per 31 March 2020





ECBC Label Template: Contents

As of 31 March 2020

Specialised finance institutes

General Issuer Detail

A <u>General Issuer Detail</u>

Cover Pool Information

General cover pool information

G2 Outstanding CBs

G3 Legal ALM (balance principle) adherence

G4 Additional characteristics of ALM business model for issued CBs

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

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

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

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

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

Appendix of the second second

M5/B5 Lending by region, DKKbn

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

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

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

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

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

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

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

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

 M12/B12
 Realised losses (DKKm)

 M12a/B12a
 Realised losses (%)

Key Concepts

X1 Key Concepts Explanation
X2 Key Concepts Explanation
X3 General explanation

Volentary tables

V1 Regulatory requirement

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

quarter)

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q1 2020	Q4 2019	Q3 2019	Q2 2019
Total Balance Sheet Assets	376.7	384.9	391.6	380.2
Total Customer Loans(fair value)	337.7	338.7	339.8	338.1
of which: Used/registered for covered bond collateral pool	332.2	329.0	326.1	324.5
Tier 1 Ratio (%)	23.8%	23.1%	22.2%	21.9%
Solvency Ratio (%)	23.3%	23.1%	22.2%	21.9%
Outstanding Covered Bonds (fair value)	337.8	339.4	337.5	338.7
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	46.5	45.8	47.1	46.3
Net loan losses (Net loan losses and net loan loss provisions)	0.0	0.4	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0	0	0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	330.8	329.0	325.6	325.0
Composition by				
Maturity				
- 0 <= 1 year	0.05	0.04	0.05	0.05
- <1<=5 years	1.09	0.77	0.75	0.76
- over 5 years	329.68	328.23	324.77	324.20
Currency				
- DKK	330.72	328.93	325.45	324.88
- EUR	0.11	0.11	0.13	0.13
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday	238.19	237.53	235.10	233.88
houses)				
- Commercial (office and business, industry, agriculture, manufacture,	43.97	42.94	41.87	42.03
social and cultural, ships)				
- Subsidised	48.66	48.57	48.61	49.10
eligibility as covered bond collateral	330.82	329.04	325.58	325.02
Non-performing loans (See definition in table X1)	0.14	0.14	0.16	0.17
Loan loss provisions (sum of total individual and group wise loss provisions, end of	0.51	0.35	0.36	0.38

0.51

0.35

0.36

0.38



DKKbn / Percentage of nominal outstanding CBs Q1 2020 Q4 2019 Q3 2019 Q2 2019 Nominal cover pool (total value) 24.2 23.8 23.4 Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day) 0.0 0.0 0.0 0.0 Overcollateralisation 0.1 0.1 0.1 Overcollateralisation ratio 0.0 0.0 0.0 0.0 Mandatory (percentage of risk weigted assets, general, by law) 8.0% 8.0% 8.0% 8.0% Nominal value of outstanding CBs 23.4 21.9 - hereof amount maturing 0-1 day 0.0 0.0 0.0 0.0 Proceeds from senior secured debt 0.0 0.0 0.0 0.0 Proceeds from senior unsecured debt 0.0 0.0 0.0 0.0 Tier 2 capital 0.0 0.0 0.0 0.0 Additional tier 1 capital (e.g. hybrid core capital) 0.0 0.0 0.0 0.0

0.1

0.1

0.0

0.1

0.1

0.1

0.1

0.1

0.0

0.1

0.1

0.0

Table G2 - Outstanding CBs

Core tier 1 capital invested in gilt-edged securities

Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional

Total capital coverage (rating compliant capital)

Table G1.1 – General cover pool information

Table G2 – Outstanding CBS					
DKKbn / Percentage of nominal outstanding CBs		Q1 2020	Q4 2019	Q3 2019	Q2 2019
Nominal value of outstanding CBs		24.2	23.7	23.4	21.9
Fair value of outstanding CBs (marked value)		26.6	26.0	26.4	24.3
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0.5	0.7	0.9	0.2
	1 year				
	> 1 and ≤ 2 years	1.0	1.0	1.0	0.9
	> 2 and ≤ 3 years	1.0	1.0	1.0	0.9
	> 3 and ≤ 4 years	1.0	1.0	1.0	0.9
	> 4 and ≤ 5 years	1.1	1.0	1.0	0.9
	5-10 years	22.0	21.3	21.5	20.5
	10-20 years	-	-	-	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	100.0%	100.0%	100.0%	100.0%
	Annuity	0.0%	0.0%	0.0%	0.0%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	26.6	26.0	26.4	24.3
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	-	-	-	-	-	-	-	-	-	-
>1- <u>< 5</u> years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-		-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	-	-	-

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

Table G2.1f - Other Derivatives (subordinated)

Table 02.11 - 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)	24.2
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

Table G3 - Legal ALM (balance principle) adherence¹

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

rabio o i raditional onalactoriotico oi rem bacinico i	110401101100404 020	
	Issue adherence	
	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	х	
Pass-through cash flow from borrowers to investors?	x	
Asset substitution in cover pool allowed?		x

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



JYSKE REALKREDIT

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

Table M1/B1

Number	r of loans by property (category									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	-	-	838	-	-	-	-	-	4	-	842
In %	0.0%	0.0%	99.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	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	-	-	24.1	-	-	-	-	-	0.0	-	24.2
In %	0.0%	0.0%	99.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.1	0.3	2.9	7.0	6.4	7.4	24.2
In %	0.5%	1.1%	11.9%	29.1%	26.6%	30.8%	



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	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	24.1	-	-	-	-	-	-	-	-	-
Cooperative Housing	-	-	-	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-	-	-	-
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	24.2	-	-	-	-	-		-	-	

Table M4b/B4b

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

tenang, by loan to value (ETV), carrent pr	, , , , , , , , , , , , , , , , , , , ,				Per cen	t				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cooperative Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table M4c/B4c

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

		Per cent Per cent										
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV	
Owner-occupied homes	_	-	_	-	-	-	_	-	-	-	0.0%	
Holiday houses	-	-	-	-	-	-	-	-	-	-	0.0%	
Subsidised Housing	24.1	-	-	-	-	-	-	-	-	-	0.0%	
Cooperative Housing	-	-	-	-	-	-	-	-	-	-	0.0%	
Private rental	-	-	-	-	-	-	-	-	-	-	0.0%	
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0.0%	
Office and Business	-	-	-	-	-	-	-	-	-	-	0.0%	
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%	
Properties for social and cultural purposes	0.0	-	-	-	-	-	-	-	-	-	0.0%	
Other	-	-	-	-	-	-	-	-	-	-	0.0%	
Total	24.2	_		_	_	_	_	_			0.0%	

Table M4d/B4d

Lending, by-loan to-value (LTV), current pr	operty value, PE	R CENT (Entire le	oan entered und	der the top LTV	bracket)						
					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT
Owner-occupied homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Holiday houses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Subsidised Housing	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Cooperative Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Office and Business	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.09
Total	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Table M5/B5 - Total

Lending by region, DKKbn

JYSKE	REALKREDIT

		Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen	0.11.0	
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	=	=	=	=	=	=	-
Holiday houses	=	-	=	-	=	=	-
Subsidised Housing	10.3	3.0	4.2	3.5	3.2	=	24.1
Cooperative Housing	-	=	=	-	-	=	-
Private rental	=	-	=	-	=	=	-
Manufacturing and Manual							
Industries	=	-	=	-	=	=	-
Office and Business	-	-	-	-	-	-	-
Agricultutal properties	=	-	=	-	=	=	-
Properties for social and cultural							
purposes	-	-	-	-	0.0	-	0.0
Other	-	-	-	-	-	-	=
Total	10.3	3.0	4.2	3.5	3.2		24.2

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

JYSKE REALKREDIT

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

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

Table M7/B7

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	24.1	-	-	-	-	-	0.0	-	24.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	24.1	-	-	-	-	-	0.0	-	24.2
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	24.1	-	-	-	-	-	0.0	-	24.2

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu		Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	24.1	-	-	-	-	-	0.0	-	24.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	24.1	-	-	-	-	-	0.0	-	24.2
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	24.1	-	-	-	-	-	0.0	-	24.2



Table M9/B9

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

and	Social	and		
iness	Agriculture cultural purp	oses	Other	Total
-	-	-	-	0.0
		0.0		0.1

						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
< 12 months	-	-	0.0	-	-	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	-	-	0.1	-	-	-	-	-	0.0	-	0.1
≥ 24 - ≤ 36 months	-	-	0.7	-	-	-	-	-	-	-	0.7
≥ 36 - ≤ 60 months	-	-	1.6	-	-	-	-	-	-	-	1.6
≥ 60 months	-	-	21.8	-	-	-	-	-	-	-	21.8
Total	-	-	24.1	-	-	-	-	-	0.0	-	24.2

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner assuried		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	Owner-occupied homes	Holiday houses	Housing	Cooperative Housing	Private rental	Industries	Business	Agriculture cult		Other	Total
< 1 Years	-	-	0.0	-	-	-	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	-	-	0.0	-	-	-	-	-	-	-	0.0
≥ 3 - ≤ 5 Years	-	-	-	-	-	-	-	-	-	-	-
≥ 5 - ≤ 10 Years	-	-	0.2	-	-	-	-	-	-	-	0.2
≥ 10 - ≤ 20 Years	-	-	5.1	-	-	-	-	-	-	-	5.1
≥ 20 Years	-	-	18.9	-	-	-	-	-	0.0	-	18.9
Total	-	-	24.1	-	-	-	-	-	0.0	-	24.2

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	ıral purposes	Other	Total
90 day NPL	-	-	-	-	-	-	-	-	-	-	-

Note: 90-days arrear as of Q1 2020 (See definition in table X1)

Table M11a/B11a

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

						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
90 day NPI											

Note: 90-days arrear as of Q1 2020 (See definition in table X1)

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

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

Table M12/B12

Realised losses (DKKm)

•						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
Total realised losses								_		_	

Table M12a/B12a

Realised losses (%)

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



🖒 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.
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.	
	Property which primary purpose is owner occupation is characterised as	
	residential. Whereas properties primarily used for commercial purposes are	
	classified as commercial (cf. below).	
B	The Danish FSA sets guidelines for the grouping of property in categories. Examples	
Describe when you classify a property as commercial?	of application of which classifies property as commercial are:	
	· Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	· Retail/shop	
	· Warehouse	
	Restaurants, inns etc.	
	Hotels and resorts	
	Congress and conference centres.	
	Campsites. Traffic terminals, consists stations, fire stations, quations.	
	 Traffic terminals, service stations, fire stations, auction and export houses. 	
	· Agriculture	
	· Forestry	
	Nurseries	
	· Ships	
NPL (Non-performing loans)		
THE EAST DESIGNATION OF THE PROPERTY OF THE PR	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.	
bescribe now you define Nr LS	Standard in Table A is 90 day arrear.	
	Standard III rable 715 50 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
	No distinction made. Asset substitution i not allowed for specialised mortgage	
Explain how you distinguish between performing and nonperforming loans in	banks.	
the cover pool?		
	The Basel definition of NPL's is applied for commercial bank CB issuers	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible	Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
assets in cover pool?	. 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 CB issuers loans in foreclosure procedure are eligible assets	
	in the cover peal	

in the cover pool.

If NPL and/or loans in foreclosure procedure are part of the covered pool which The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool? impairment provisioning for loss must be made.



Table X2 Key Concepts Explanation

Issuer specific (N/A for some issuers)

Guaranteed loans (if part of the cover pool)	
How are the loans guaranteed?	
Please provide details of guarantors	
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007
	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely.
Describe the method on which your LTV calculation	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.
is based	The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.
	Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a Explanation Example of a proportionaly distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.
	<u>Loan-to-value (distribution continuously)</u>
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100
	266,667 266,667 266,667 133,333 66,667
	Example 1b Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. 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
	571,429 285,714 142,857
	Example 2
	Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75
	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

HIPTON AND THE PARTY OF THE PAR



Table X3

Table A3					
General explanation	General practice in Danish market				
Table A	neral 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)					

THE PARTY OF THE P

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

General explanation	General practice in Danish market
Table G4	The section of the se
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.

<u> </u>	
General explanation	General practice in Danish market
Table M1-M5	General practice in Danish Harket
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