Harmonised Transparency Template

2019 Version

Denmark Jyske Realkredit A/S

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



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency DKK

HTT 2019

	Reporting in Domestic Currency	DKK	1		
	CONTENT OF TAB A	I			
	1. Basic Facts				
	2. Regulatory Summary				
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	4. References to Capital Requirements Regulation (CRR) 129(7)				
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Field	1. Basic Facts				
Number					
G.1.1.1	Country	Denmark			
G.1.1.2 G.1.1.3	Issuer Name Link to Issuer's Website	Jyske Realkredit A/S www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-06-2019			
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					
00.1.1.8	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Υ			
G.2.1.2	CRR Compliance (Y/N)	Υ			
G.2.1.3 OG.2.1.1	LCR status	<u>Link</u>			
OG.2.1.1					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5 OG.2.1.6					
00.2.1.0	3. General Cover Pool / Covered Bond Information				
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	4,741			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	3,888 ND1			
OG.3.1.1	Outstanding Covered Bonds [NPV] (mn)	ND1 ND1			
OG.3.1.3					
OG.3.1.4	2 Over collete ii i i i i	Logal / Providetory	Agreed	Minimum Countries	Durac
G.3.2.1	2. Over-collateralisation (OC) OC (%)	Legal / Regulatory 8.0%	Actual 21.9%	Minimum Committed 0.0%	Purpose ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weigthed Assets	% of lending		
OG.3.2.3					
OG.3.2.4 OG.3.2.5					
OG.3.2.6					
G.3.3.1	3. Cover Pool Composition Mortgages	Nominal (mn) 3,888		% Cover Pool 82.0%	
G.3.3.2	Public Sector	0		0.0%	
G.3.3.3	Shipping	0		0.0%	
G.3.3.4	Substitute Assets	853		18.0%	
G.3.3.5 G.3.3.6	Other Total	0 4,741		0.0% 100.0%	
OG.3.3.1	Total	4,741		100.0%	
OG.3.3.2					
OG.3.3.3					
OG.3.3.4 OG.3.3.5					
OG.3.3.6					
G.3.4.1	Cover Pool Amortisation Profile Weighted Average life (in years)	Contractual 20.53	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepayments
0.5.4.1	weighted Average life (iii years)	20.33	NDI		
	Residual Life (mn)				
6242	By buckets:	500	ND	12.2%	
G.3.4.2 G.3.4.3	0 - 1 Y 1 - 2 Y	580 333	ND1 ND1	7.0%	
G.3.4.4	2 - 3 Y	337	ND1	7.1%	
G.3.4.5	3 - 4 Y	253	ND1	5.3%	
G.3.4.6	4 - 5 Y	168	ND1	3.5%	
G.3.4.7 G.3.4.8	5 - 10 Y 10+ Y	883 2,186	ND1 ND1	18.6% 46.1%	
G.3.4.9	Total		0	100.0%	0.0%
OG.3.4.1					
OG.3.4.2 OG.3.4.3					
OG.3.4.3					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7 OG.3.4.8					
OG.3.4.9					
OG.3.4.10	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	29	ND1	76 TOTAL HILLIAN IVIATURITY	70 Total Extended Waturity
6252	Maturity (mn)				
G.3.5.2 G.3.5.3	By buckets: 0 - 1 Y	0	ND1	0.0%	
G.3.5.4	1 - 2 Y	1	ND1	0.0%	
G.3.5.5	2 - 3 Y	0	ND1	0.0%	
G.3.5.6	3 - 4 Y	13	ND1	0.3%	
G.3.5.7 G.3.5.8	4 - 5 Y 5 - 10 Y	0 194	ND1 ND1	0.0% 5.0%	
G.3.5.9	10+Y	3,680	ND1	94.6%	
G.3.5.10	Total		0	100.0%	0.0%
OG.3.5.1					
OG.3.5.2 OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6 OG.3.5.7					
OG.3.5.7 OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	3,888	3,888	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10 G.3.6.11	JPY KRW	0	0	0.0%	0.0%
G.3.6.11	NOK	0	0	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	ō	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	3,888	3,888	100.0%	100.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0.0%	0.0%
G.3.7.2	AUD BRL	0	0	0.0%	0.0%
G.3.7.3 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	3,888	3,888	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	ō	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	3,888	3,888	100.0%	100.0%
OG.3.7.1					
OG.3.7.2 OG.3.7.3					
OG.3.7.3 OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	3,888	3,888	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	3,888	3,888	100.0%	100.0%
G.3.8.4 OG.3.8.1		3,888	3,888	100.0%	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.2		3,888	3,888	100.0%	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3		3,888	3,888	100.0%	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4		3,888	3,888	100.0%	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3		3,888 Nominal (mn)	3,888	100.0% % Substitute Assets	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Total		3,888		100.0%
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	Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments	Nominal (mn) 0 0	3,888	% Substitute Assets 0.0% 0.0%	100.0%
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	Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks	Nominal (mn) 0 0 0	3,888	% Substitute Assets 0.0% 0.0% 0.0%	100.0%
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	Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions	Nominal (mn) 0 0 0 0 8853	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 OG.3.8.1 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	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other	Nominal (mn) 0 0 0 0 853 0	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
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	Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total	Nominal (mn) 0 0 0 0 853 0 853	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 GG.3.8.1 GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.9.1 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gyts or quasi govts	Nominal (mn) 0 0 0 0 853 0 853 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
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	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to oredit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi	Nominal (mn) 0 0 0 0 853 0 853	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1	S. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	Nominal (mn) 0 0 0 0 853 0 853 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 GG.3.8.1 GG.3.8.3 GG.3.8.4 GG.3.8.5 GG.3.9.1 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi	Nominal (mn) 0 0 0 0 853 0 853 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1	S. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	Nominal (mn) 0 0 0 0 853 0 853 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.2 OG.3.9.3	### Party countries Credit Quality Step 2 (CQS2) gvts or quasi govers of we third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts of we third-party countries Credit Quality Step 1 (CQS2) gvts or quasi govts of whird-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts of we third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts of we countries Credit Quality Step 2 (CQS2) gvts or quasi govts of we control banks	Nominal (mn) 0 0 0 8853 0 853 ND1 ND1 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 OG.3.8.2 OG.3.8.3 OG.3.8.5 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	P. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	Nominal (mn) 0 0 0 8853 0 853 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
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.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.3	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G3.8.4 G63.8.1 G63.8.2 G63.8.3 G63.8.5 G3.9.1 G3.9.2 G3.9.5 G3.9.5 G3.9.6 G3.9.5 G3.9.6 G3.9.5 G3.9.6 G3.9.5 G3.9 G3.9 G3.9 G3.9 G3	Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal (mn) 0 0 0 0 8853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 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 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.7	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit Institutions	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
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.3.9.6 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 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.5	Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal (mn) 0 0 0 0 8853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 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.3.9.5 G.3.9.5 G.3.9.2 OG.3.9.3 OG.3.9.5 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.5 OG.3.9.6 OG.3.9.5	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit Institutions	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 OG.3.8.1 OG.3.8.3 OG.3.8.5 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.6 OG.3.9.7 OG.3.9.6 OG.3.9.7 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit Institutions	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
G.3.8.4 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.2 G.3.9.3 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.7.7 G.7.7 G.7.7 G.7.7 G.7.7 G.7 G	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit Institutions	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0%	100.0%
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G.3.8.4 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 OG.3.9.5 OG.3.9.6 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.9 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions Domestic (Country of Issuer)	Nominal (mn) 0 0 0 853 0 853 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0%	100.0%
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G.3.8.4 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.10.1 G.3.10.6 G.3.10.6 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1	### Page 14	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
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 OG.3.9.5 OG.3.9.6 OG.3.9.1 OG.3.9.5 OG.3.9.6 OG.3.9.1 OG.3.10.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
G3.8.4 G63.8.1 G63.8.2 G63.8.3 G63.8.4 G63.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.1 G3.9.1 G3.9.1 G3.9.1 G3.9.1 G3.9.1 G3.10.1 G3.10.1 G3.10.1 G3.10.1 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.11	P. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hird-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
G.3.8.4 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.5 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.3.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
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G3.8.4 G63.8.1 OG3.8.2 G63.8.3 G63.8.3 G63.8.4 G63.8.5 G3.9.1 G3.9.2 G3.9.4 G3.9.5 G3.9.6 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.1 OG3.9.1 G3.9.2 G3.9.6 G3.9.1 G3.9.6 G3.9.7 G3.9.8 G3.9.9 G3.9.10 G3.9.11 G3.10.1 G3.10.1 G3.10.1 G3.10.16 G3.10.11	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G.3.9.1 G3.9.2 G3.9.3 G3.9.5 G3.9.5 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.5 OG3.9.1 OG3.10.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
G.3.8.4 OG.3.8.2 OG.3.8.3 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 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.10.1	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
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 OG3.9.6 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.1 OG3.10.1 OG3.10.2 OG3.10.1 OG3.10.2 OG3.10.3	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%
G3.8.4 G63.8.1 OG3.8.2 G63.8.3 G63.8.4 G63.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.7 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 G3.9.6 G3.9.1 G3.9.1 G3.9.1 G3.10.1 G3.10.1 G3.10.1 G3.10.1 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.11 G3.10.12 G3.10.10 G3.10.11 G3.10.11 G3.10.12 G3.10.10	9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w EU central banks o/w Hord-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US Other	Nominal (mn)	3,888	% Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.0%



	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1 G.3.11.2	Substitute and other marketable assets Central bank eligible assets	853 0	18.0% 0.0%	21.9% 0.0%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4 OG.3.11.1	To	tal 853	18.0%	21.9%
OG.3.11.2				
OG.3.11.3				
OG.3.11.4 OG.3.11.5				
OG.3.11.6				
OG.3.11.7	12. Bond List			
G.3.12.1	Bond list	<u>Link</u>		
G.3.13.1	13. Derivatives & Swaps Derivatives in the cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3 OG.3.13.1	Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn)	0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0		
OG.3.13.3 OG.3.13.4	NPV of Derivatives outside the cover pool (mn)	0		
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.3.13.10 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				
	4. References to Capital Requirements Regulation (CRF	Row	Row	
	129(7)			
The issuer believe: In the form of cove	that, at the time of its issuance and based on transparency data made publicly available tred bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultima	by the issuer, these covered bonds would satisfy the eligit tely a matter to be determined by a relevant investor ins	ility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It s Itution and its relevant supervisory authority and the issuer does not accept any responsi	hould be noted, however, that whether or not exposures bility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2 G.4.1.3	(i) Value of covered bonds: (ii) Geographical distribution:	39 43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5 G.4.1.6	(ii) Loan size: (ii) Interest rate risk - cover pool:	186 for Residential Mortgage Assets 149 for Mortgage Assets	287 for Commercial Mortgage Assets 163	
G.4.1.7	(ii) Currency risk - cover pool:	111	<u>202</u>	
G.4.1.8 G.4.1.9	(ii) Interest rate risk - covered bond: (ii) Currency risk - covered bond:	163 137		
G.4.1.9 G.4.1.10	(II) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strateg			
G.4.1.10 G.4.1.11	(iii) Maturity structure of cover assets:			
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>65</u> <u>88</u>		
G.4.1.13 OG.4.1.1	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets		
OG.4.1.1 OG.4.1.2				
OG.4.1.3				
OG.4.1.4 OG.4.1.5				
OG.4.1.6				
OG.4.1.7 OG.4.1.8				
OG.4.1.9				
OG.4.1.10	5. References to Capital Requirements Regulation (CRF			
	129(1)			
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				



OG.6.1.1 OG.6.1.2 OG.6.1.3 OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	6. Other relevant information 1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed)	ND1
OG.6.1.2 OG.6.1.3 OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	NPV Test (passed/failed) Interest Covereage Test (passe/failed)	NO1
OG.6.1.2 OG.6.1.3 OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	NPV Test (passed/failed) Interest Covereage Test (passe/failed)	NO1
OG.6.1.3 OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9		INDI
OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9		ND1
OG.6.1.4 OG.6.1.5 OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	Cash Manager	ND1
OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	Account Bank	ND1
OG.6.1.6 OG.6.1.7 OG.6.1.8 OG.6.1.9	Stand-by Account Bank	ND1
OG.6.1.7 OG.6.1.8 OG.6.1.9	Servicer	ND1
OG.6.1.8 OG.6.1.9	Interest Rate Swap Provider	ND1
OG.6.1.9	Covered Bond Swap Provider	ND1
	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.11	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
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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
22.3.2.43		



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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

	Nominal (mn)	
1.00 1.00	M7.1.1 Residential 3,780 97.2% M7.1.2 Commercial 108 2.8% M7.1.3 Other 0 0.0% M7.1.1 O/W Cooperative Housing 430 100.0% OM.7.1.1 O/W Cooperative Housing 430 100.0% OM.7.1.2 o/W Agriculture 0 0 OM.7.1.3 o/W Own-coupled homes 141 4 OM.7.1.4 o/W Holiday houses 4 4 OM.7.1.5 O/W Solidsed Housing 2,933 4 OM.7.1.6 o/W Private rental 2.72 2 OM.7.1.7 o/W Manufacturing and Manual Industries 0 0 OM.7.1.8 o/W Office and Business 15 0 OM.7.1.9 o/W Social and cultural purposes 93 43 2,431 OM.7.1.10 o/W Office and Business 15 5 43 2,431 OM.7.1.1 Original Information on the mortage loans 2,388 43 2,431 43 OM.7.2.1 Optional Information eg, Number of purantors ND1 4 4 4 4 </th <th></th>	
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M.7.4.35 Switzerland 0.0% 0.0% 0.0% 0.0% M.7.4.36 Australia 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.37 Brazil 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.39 Japan 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.43 US 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.36 Australia 0.0% 0.0% 0.0% 0.0% M.7.4.37 Brazil 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.38 Canada 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.39 Japan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.37 Brazil 0.0% 0.0% 0.0% 0.0% M.7.4.38 Canada 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.39 Japan 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.43 US 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.38 Canada 0.0% 0.0% 0.0% 0.0% M.7.4.39 Japan 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.40 Korea 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.43 US 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.39		
M.7.4.40 Korea 0.0% 0.0% 0.0% 0.0% M.7.4.41 New Zealand 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.42 Singapore 0.0% 0.0% 0.0% 0.0% 0.0% M.7.4.43 US 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.4.2 Singapore 0.0% 0.0% 0.0% 0.0% M.7.4.4.3 US 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	M.7.4.40 Korea 0.0% 0.0% 0.0%	
M.7.4.43 US 0.0% 0.0% 0.0% 0.0% M.7.4.44 Other 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
M.7.4.44 Other 0.0% 0.0% 0.0% 0.0% 0.0M 0.0M 0.0M.7.4.1 0/w Greenland 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		
OM.7.4.1		
OM.7.4.2 o/w Faroe Islands 0.0% 0.0% 0.0% OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.7 OM.7.4.8		
OM.7.4.3 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8 OM.7.4.9		
OM.74.4 OM.74.5 OM.74.6 OM.74.7 OM.74.8 OM.74.9		
OM.74.5 OM.74.6 OM.74.7 OM.74.8 OM.74.9	OM.7.4.4	
OM.7.4.7 OM.7.4.8 OM.7.4.9	OM.7.4.5	
OM.7.4.8 OM.7.4.9		
OM.7.4.9		



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
1.7.5.1	Greater Copenhagen area (Region Hovedstaden)	58.0%	87.0%	58.8%	
1.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9.5%	4.3%	9.4%	
1.7.5.3	Northern Jutland (Region Nordjylland)	5.6%	0.2%	5.4%	
1.7.5.4	Eastern Jutland (Region Midtjylland)	17.6%	3.9%	17.2%	
.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9.3%	4.6%	9.1%	
7.5.6	TBC at a country level	ND1	ND1	ND1	
7.5.7	TBC at a country level	ND1	ND1	ND1	
			ND1		
7.5.8	TBC at a country level	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	
	TBC at a country level	ND1	ND1	ND1	
7.5.15					
.5.16	TBC at a country level	ND1	ND1	ND1	
.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	
	TBC at a country level	ND1	ND1	ND1	
.5.22					
.5.23	TBC at a country level	ND1	ND1	ND1	
.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	
		ND1	ND1	ND1	
.5.29	TBC at a country level				
.5.30	TBC at a country level	ND1	ND1	ND1	
7.5.31	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	
		ND1	ND1	ND1	
7.5.37	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	
			ND1		
7.5.44	TBC at a country level	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	
7.3.30		% Residential Loans			
	6. Breakdown by Interest Rate		% Commercial Loans	% Total Mortgages	
7.6.1	Fixed rate	100.0%	100.0%	100.0%	
7.6.2	Floating rate	0.0%	0.0%	0.0%	
7.6.3	Other	0.0%	0.0%	0.0%	
1.7.6.1					
1.7.6.2	o/w Index loans	92.4%	88.5%	92.3%	
1.7.6.3	o/w Adjustable Rate Mortgages	0.0%	0.0%	0.0%	
1.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%	
1.7.6.5	o/w Non capped floaters	0.0%	0.0%	0.0%	
.7.6.6	o/w Capped floaters	0.0%	0.0%	0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.7.1	Bullet / interest only	0%	0%	0%	
7.7.2	Amortising	100%	100%	100%	
7.7.3	Other	0%	0%	0%	
	Other	0/0	0/6	0/0	
.7.7.1					
1.7.7.2					
1.7.7.3					
1.7.7.4					
1.7.7.5					
	8. Laan Segsanina	% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.7.6	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.7.6	Up to 12months	0.0%	0.0%	0.0%	
.7.7.6 7.8.1 7.8.2	Up to 12months ≥ 12 - ≤ 24 months	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
7.8.1 7.8.2 7.8.3	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	
7.8.1 .7.8.2 .7.8.3	Up to 12months ≥ 12 - ≤ 24 months	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	
7.7.7.5 7.7.7.6 7.7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 7.7.8.1	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
7.7.7.6 7.7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 7.7.8.1	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
7.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5 1.7.8.1 1.7.8.1	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
1.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5 1.7.8.1 1.7.8.2 1.7.8.3	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 1.7.8.1 1.7.8.2	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - 346 months ≥ 36 - ≤ 60 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	
1.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5 1.7.8.1 1.7.8.2 1.7.8.3	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
7.7.7.6 7.7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 7.7.8.1	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - 346 months ≥ 36 - ≤ 60 months ≥ 36 - ≤ 60 months	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	
7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.3 1.7.8.4	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months > 60 months	0.0% 0.0% 0.0% 0.0% 100.0% **Residential Loans	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	
7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months > 60 months	0.0% 0.0% 0.0% 0.0% 100.0% **Residential Loans	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	
7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months > 60 months	0.0% 0.0% 0.0% 0.0% 100.0% **Residential Loans	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%	



	7.A Residential Cover Pool				
1171101	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,583			
	By buckets (mn):				
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	567	2,031	15.0% 12.6%	85.1%
M.7A.10.3 M.7A.10.4	DKK 5 - 20m	478 1,612	148 171	42.6%	6.2% 7.2%
M.7A.10.5	DKK 20 - 50m	1,042	37	27.6%	1.5%
M.7A.10.6	DKK 50 - 100m	83	1	2.2%	0.0%
M.7A.10.7	> DKK 100m	0	0	0.0%	0.0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9 M.7A.10.10	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15 M.7A.10.16	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20 M.7A.10.21	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
M.7A.10.21 M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1	100%	100%
M.7A.10.26	Total 11. Loan to Value (LTV) Information - UNINDEXED	3,780 Nominal	2,388 Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
M.7A.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1	ND1	ND1
M.7A.11.2 M.7A.11.3	>0 - <=40 % >40 - <=50 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7A.11.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7A.11.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7A.11.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7A.11.7 M.7A.11.8	>80 - <=90 % >90 - <=100 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
M.7A.11.9	>100%	ND1	ND1	ND1	ND1
M.7A.11.10	Total	ND1	ND1	ND1	ND1
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w>110 - <=120 %	ND1			
OM.7A.11.3 OM.7A.11.4	o/w >120 - <=130 % o/w >130 - <=140 %	ND1 ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8 OM.7A.11.9					
OM.7A.11.9	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 71.08%	Number of Loans	% Residential Loans	% No. of Loans
OM.7A.11.9			Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1 M.7A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	71.08% 2,806	ND1	74.2%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	71.08% 2,806 192	ND1 ND1	74.2% 5.1%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.3 M.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	71.08% 2,806 192 180	ND1 ND1 ND1	74.2% 5.1% 4.8%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.2 M.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	71.08% 2,806 192	ND1 ND1	74.2% 5.1%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	71.08% 2,806 192 180 144 104	ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	71.08% 2,806 192 180 144 104 74	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0%	% No. of Loans
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	71.08% 2,806 192 180 144 104 104 74 176	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	71.08% 2,806 192 180 144 104 74	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0%	% No. of Loans
M.7A.12.2 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10	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 %	71.08% 2,806 192 180 144 104 74 176 3,780 57	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.3	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 >100 - <=110 % o/w >110 - <=120 % o/w >10 - <=30 %	71.08% 2,806 192 180 144 104 74 176 3,780 57 47	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 M.7A.12.10 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 % >100 % Total 0/w >100 < <61 0 % 0/w >110 < <61 0 % 0/w >120 < <61 0 % 0/w >130 <60 % 0/w >130 < <61 0 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 -<100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >130 - <-120 % o/w >130 - <-130 % o/w >130 - <-130 % o/w >130 - <-140 % o/w >130 - <-140 %	71.08% 2,806 192 180 144 104 74 176 3,780 57 47	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.20 OM.7A.12.30 OM.7A.12.30 OM.7A.12.40 OM.7A.12.50 OM.7A.12.50 OM.7A.12.60 OM.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 < <60 % >50 % >100 % Total 0/w >100 < <61 0 % 0/w >110 < <61 0 % 0/w >120 < <61 0 % 0/w >130 <60 % 0/w >130 < <61 0 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 -<100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >130 - <-120 % o/w >130 - <-130 % o/w >130 - <-130 % o/w >130 - <-140 % o/w >130 - <-140 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.20 OM.7A.12.30 OM.7A.12.30 OM.7A.12.40 OM.7A.12.50 OM.7A.12.50 OM.7A.12.60 OM.7A.12.7	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 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >140 - <=150 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 -<100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >130 - <-120 % o/w >130 - <-130 % o/w >130 - <-130 % o/w >130 - <-140 % o/w >130 - <-140 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 -<100 % Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >120 - <-120 % o/w >120 - <-120 % o/w >150 - <-150 % o/w >150 %	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.12.8 OM.7A.12.8 OM.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >130 - <=30 % o/w >140 - <=130 % o/w >140 - <=150 % o/w >150 %	71.08% 2,806 192 180 144 104 74 176 3,780 57 47 36 18 111 7 ** Residential Loans 3.7% 0.1% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.1% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.4	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 >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=410 % o/w >150 - <=50 % >0 /w >150 - <=50 % >0 /w >150 - <=50 % o/w >150 %	71.08% 2,806 192 180 144 104 74 176 3,780 57 47 36 18 11 7 **Residential Loans 3.7% 0.1% 0.0% 96.1%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.1% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.13.1 M.7A.13.1 M.7A.13.4 OM.7A.13.4 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 74 176 3,780 57 47 36 18 111 7 ** Residential Loans 3.7% 0.1% 0.0% 96.1% 77.6% 7.2% 11.4%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.4 OM.7A.13.1 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >120 - <-120 % o/w >120 - <-120 % o/w >130 - <-140 % o/w >130 - <-140 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-160 % o/w >150	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 % Residential Loans 3.7% 0.0% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.1 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 OM.7A.13.4 OM.7A.13.4 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 74 176 3,780 57 47 36 18 111 7 ** Residential Loans 3.7% 0.1% 0.0% 96.1% 77.6% 7.2% 11.4%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.3 OM.7A.13.1 OM.7A.13.3 OM.7A.13.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >120 - <-120 % o/w >120 - <-120 % o/w >130 - <-140 % o/w >130 - <-140 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-160 % o/w >150	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 % Residential Loans 3.7% 0.0% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.1 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 OM.7A.13.4 OM.7A.13.4 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >120 - <-120 % o/w >120 - <-120 % o/w >130 - <-140 % o/w >130 - <-140 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-160 % o/w >150	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
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OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.7 OM.7A.13.1 M.7A.13.3 M.7A.13.4 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >120 - <-120 % o/w >120 - <-120 % o/w >130 - <-140 % o/w >130 - <-140 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >150 - <-160 % o/w >150	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.7 OM.7A.13.1 M.7A.13.3 M.7A.13.4 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 176 3,780 57 47 36 18 11 7 **Residential Loans 3.7% 0.0% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
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OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.11	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 0.0% 0.0% ** Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.1 OM.7A.12.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.1% 0.0% 96.1% 77.6% 7.2% 11.4% 0.0% 0.0% .0.0% 0.0% .0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.4 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 M.7A.14.1 M.7A.14.1 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 0.0% 0.0% ** Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.1 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 0.0% 0.0% ** Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	
OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.4 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.6 OM.7A.13.6 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.11 M.7A.14.11 M.7A.14.1 M.7A.14.1 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	71.08% 2,806 192 180 144 104 104 74 176 3,780 57 47 36 18 11 7 ** Residential Loans 3.7% 0.0% 0.0% 0.0% 0.0% ** Residential Loans 10.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.2% 5.1% 4.8% 3.8% 2.7% 2.8% 2.0% 4.7% 100.0% 1.5% 1.3% 0.9% 0.5%	



1170 45 4	7B Commercial Cover Pool				
1470 454					
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	2,504			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	14	38	13.0%	88.4%
M.7B.15.3	DKK 2 - 5m	5	2	4.3%	4.7%
M.7B.15.4	DKK 5 - 20m	14	2	12.8%	4.7%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	75	1	69.9%	2.3%
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	TBC at a country level	ND1	ND1		
И.7В.15.10	TBC at a country level	ND1	ND1		
И.7В.15.11	TBC at a country level	ND1	ND1		
1.7B.15.12	TBC at a country level	ND1	ND1		
1.7B.15.13	TBC at a country level	ND1	ND1		
1.7B.15.14	TBC at a country level	ND1	ND1		
1.7B.15.15	TBC at a country level	ND1	ND1		
1.7B.15.16	TBC at a country level	ND1	ND1		
1.7B.15.17	TBC at a country level	ND1	ND1		
.7B.15.18	TBC at a country level	ND1	ND1		
.7B.15.19	TBC at a country level	ND1	ND1		
.7B.15.20	TBC at a country level	ND1	ND1		
.7B.15.21	TBC at a country level	ND1	ND1		
.7B.15.22	TBC at a country level	ND1	ND1		
.7B.15.23	TBC at a country level	ND1	ND1		
.7B.15.24	TBC at a country level	ND1	ND1		
.7B.15.25	TBC at a country level	ND1	ND1		
.7B.15.26	Total	108	43	100.0%	100.0%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
И.7В.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
И.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
И.7В.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
И.7В.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
и.7В.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
И.7В.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
И.7B.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
И.7В.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
1.7B.16.10	Total	ND1	ND1	ND1	ND1
M.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			
M.7B.16.5	o/w >140 -<=150 %	ND1			
	o/w >150 %	ND1			
M.7B.16.7					
M.7B.16.7 M.7B.16.8					
M.7B.16.7 M.7B.16.8	17 Joan to Value (LTV) Information - INDEVED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
0M.7B.16.7 0M.7B.16.8 0M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weichted Average ITV (%)	Nominal 25 48%	Number of Loans	% Commercial Loans	% No. of Loans
0M.7B.16.7 0M.7B.16.8 0M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 25.48%	Number of Loans	% Commercial Loans	% No. of Loans
0M.7B.16.7 0M.7B.16.8 0M.7B.16.9	Weighted Average LTV (%)		Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.7 M.7B.16.8 M.7B.16.9 M.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn):	25.48%			% No. of Loans
M.7B.16.7 M.7B.16.8 M.7B.16.9 M.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	25.48% 102	ND1	94.5%	% No. of Loans
M.7B.16.7 M.7B.16.8 M.7B.16.9 vl.7B.17.1 vl.7B.17.2 vl.7B.17.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	25.48% 102 2	ND1 ND1	94.5% 1.6%	% No. of Loans
M.7B.16.7 M.7B.16.8 M.7B.16.9 V.7B.17.1 V.7B.17.2 V.7B.17.3 V.7B.17.4	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % >40 - <=50 % >50 - <=60 %	25.48% 102 2 1	ND1 ND1 ND1	94.5% 1.6% 1.4%	% No. of Loans
M.7B.16.7 M.7B.16.8 M.7B.16.9 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 %	25.48% 102 2 1 1	ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.1%	% No. of Loans
M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	25.48% 102 2 1 1 0	ND1 ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.1% 0.3%	% No. of Loans
M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	25.48% 102 2 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.1% 0.3% 0.2%	% No. of Loans
M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=100 %	25.48% 102 2 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.1% 0.3% 0.2%	% No. of Loans
M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %	25.48% 102 2 1 1 0 0 0 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 A.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % >100 % >100 % >100 % >100 % >100 % >100 % >100 % >100 % >100 %	25.48% 102 2 1 1 0 0 1 1 108	ND1 ND1 ND1 ND1 ND1 ND1 ND1	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 100.0%	% No. of Loans 0.0%
M.78.16.7 M.78.16.8 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 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% Total	25.48% 102 2 1 1 0 0 1 1 108	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2% 0.7% 100.0%	
M.78.16.7 M.78.16.8 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 %	25.48% 102 2 1 1 0 0 0 1 108 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2%	
M.78.16.7 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.8 A.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1 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 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	25.48% 102 2 1 1 0 0 1 108 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 0	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.7 M.78.17.8 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.3	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 >100 - <=130 % o/w >100 - <=140 %	25.48% 102 2 1 1 0 0 1 1 108 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O O O O O O O O O O O O O O O O O O	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.9 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.2 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 % >70 - <=80 % >80 - <=90 % >90 - <=110 % >100% Total o/w >110 - <=120 % o/w >120 - <=110 % o/w >130 - <=140 % o/w >140 - <=150 %	25.48% 102 2 1 1 0 0 1 108 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.8 M.78.17.9 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.78.17.4 M.78.17.5 M.78.17.5	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 >100 - <=130 % o/w >100 - <=140 %	25.48% 102 2 1 1 0 0 1 1 108 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O O O O O O O O O O O O O O O O O O O	94.5% 1.6% 1.4% 1.1% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=110 % >100% Total o/w >110 - <=120 % o/w >120 - <=110 % o/w >130 - <=140 % o/w >140 - <=150 %	25.48% 102 2 1 1 0 0 1 108 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.9 A.78.17.2 A.78.17.2 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.6 M.78.17.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=110 % >100% Total o/w >110 - <=120 % o/w >120 - <=110 % o/w >130 - <=140 % o/w >140 - <=150 %	25.48% 102 2 1 1 0 0 1 108 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.9 4.78.17.2 4.78.17.2 4.78.17.3 4.78.17.4 4.78.17.5 4.78.17.6 4.78.17.7 4.78.17.6 4.78.17.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.2 M.78.17.4 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 - <=110 % o/w >110 - <=110 % o/w >110 - <=110 % o/w >110 - <=10 % o/w >100 - <=10 %	25.48% 102 2 1 1 0 0 1 1 108 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.2 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.5 M.78.17.1 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >100 % Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >101 - <=120 % 0/w >101 - <=120 % 0/w >101 - <=10 % 0/w >10 - <=150 % 0/w >10 - <=150 %	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 0 0 0 % Commercial loans	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.7 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.78.17.4 M.78.17.5 M.78.17.1 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % >100 < <110 % o/w >110 < <120 % o/w >120 < <130 % o/w >140 < <150 % o/w >150 % 18. Breakdown by Type Retail	25.48% 102 2 1 1 0 0 0 1 1108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.7 M.78.17.8 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.9 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 >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 %	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.6 M.78.17.10 M.78.18.10 M.78.18.10 M.78.18.10 M.78.18.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 - <=160 %	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 5 Commercial loans 1.7% 97.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.1 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 M.78.17.1 M.78.17.8 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 A.78.18.1 A.78.18.2 A.78.18.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >90 - <=90 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=140 % o/w >150 - <=160 % o/w >150 %	25.48% 102 2 1 1 0 0 0 1 1108 0 0 0 0 0 0 5 Commercial loans 1.7% 97.9% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.6 A.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.3 M.78.17.4 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.78.17.7 M.78.17.8 M.78.17.8 M.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >101 - <=120 % o/w >100 - <=130 % o/w >100 - <=150 % o	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 0 **Commercial loans 1.7% 97.9% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.9 M.78.17.10 M.78.18.10	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % >100 < <110 % o/w >110 < <120 % o/w >101 < <120 % o/w >150 < <130 % o/w >150 % o/w >150 %	25.48% 102 2 1 1 0 0 0 1 1108 0 0 0 0 0 0 0 0 **Commercial loans 1.7% 97.9% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 4.78.17.2 4.78.17.2 4.78.17.3 1.78.17.4 4.78.17.5 1.78.17.6 4.78.17.7 7.81.7.6 4.78.17.9 4.78.17.2 M.78.17.2 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.2 M.78.17.8 M.78.17.1 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.8 1.78.18.8 1.78.18.8 1.78.18.8 1.78.18.8 1.78.18.8	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 >110 - <=120 % o/w >120 - <=130 % o/w >131 - <=140 % o/w >131 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 0 0 0 *Commercial loans 1.7% 97.9% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.17.1 4.78.17.1 4.78.17.2 4.78.17.3 4.78.17.4 4.78.17.5 4.78.17.6 4.78.17.7 4.78.17.10 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.78.17.1 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 4.78.18.2 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 A.78.18.6 A.78.18.7	Weighted Average LTV (%) By LTV buckets (mn): >0 < <40 % >40 < <50 % >50 < <60 % >50 < <60 % >50 < <70 % >70 < <80 % >80 < <90 % >90 < <100 % Total o/w >100 < <110 % o/w >110 < <120 % o/w >120 < <130 % o/w >120 < <130 % o/w >150 < <150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls industry Agriculture Other commercially used Land	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 **Commercial toans 1.7% 97.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
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M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.7 A.78.17.6 A.78.17.7 A.78.17.8 A.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.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.8	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 >110 - <=120 % o/w >110 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 % O/w >150 % Is. Breakdown by Type Retail Office	25.48% 102 2 1 1 0 0 0 1 1 108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.1 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.10 M.78.17.10 M.78.18.10 M.78.18.11 M.78.18.11 M.78.18.11 M.78.18.11	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=130 % o/w >100 - <=130 % o/w >100 - <=150 % o/w >150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Building under construction Other Oth	25.48% 102 2 1 1 0 0 0 1 108 0 0 0 0 0 0 0 0 **Commercial loans 1.7% 97.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.5 A.78.17.7 A.78.17.7 M.78.17.7 M.78.17.10 M.78.18.10 M.78.18.11	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 >110 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 > <=140 % o/w >150 > <=140 % o/w >150 % O/w >150 % 18. Breakdown by Type Retail Office O/w >150 % O/w >150	25.48% 102 2 1 1 0 0 0 1 1 108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.6 A.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.8 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn):	25.48% 102 2 1 1 0 0 0 0 1 108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.7 M.78.16.8 M.78.16.8 M.78.16.8 M.78.17.1 A.78.17.1 A.78.17.1 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.6 A.78.17.10 M.78.17.10 M.78.18.10 M.78.18.11 A.78.18.11	Weighted Average LTV (%) By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < 60 % >60 < < 70 % >70 < < 80 % >80 < < 90 % >70 < < 80 % >80 < < 90 % >90 < < 100 % >100 < < 110 % o/w >100 < < 120 % o/w >100 < < 120 % o/w >100 < < 120 % o/w >100 < < 140 % o/w >100 < < 140 % o/w >100 < < 150 % o/w >100 < < 140 % o/w >100 < < 150 % o/w >100 < < 140 % o/w >100 < < 150 % o/w >100 < < 150 % o/w >100 < < 140 % o/w >100 < < 150 % o/w >100 < < 140 % o/w >100 < < 150 % o/w >100 <	25.48% 102 2 1 1 0 0 0 1 1 108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	
M.78.16.6 M.78.16.7 M.78.16.7 M.78.16.8 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 M.78.17.7 M.78.17.1 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 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 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):	25.48% 102 2 1 1 0 0 0 0 1 108 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0	94.5% 1.6% 1.4% 1.11% 0.3% 0.2% 0.2% 0.7% 100.0% 0.2% 0.2% 0.2% 0.2% 0.2%	



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

HTT 2019

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: There are least where letterments and outstanding dight are adjusted with the development of an index which trainedly reflect trends in concurrent price. The least time was
		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 repayment throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay 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 a
		offered with interest-only periods.
		Adjustable Rate Mortgages:
		Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rat
		for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be
		prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms — as with all 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 determi
		in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an
		interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
		(Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ
		Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating the contract of
		rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
		Other:
HG.1.4		Any other loan types, which not comply with the above mentioned.
		Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest
HG.1.5	assumptions eg, in terms of prepayments? etc.]	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?	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest
	Etc.]	rate developments and cannot be anticipated by issuer.
HG.1.6		
		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, it
	LTVs: Definition	is distributed proportionally by bracket size from 0 to the marginal
HG.1.7	· · · · · · · · · · · · · · · · · · ·	
HG.1.8	LTVs: Calculation of property/shipping value	
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation	
	Model (AVM) or on-site audits	
HG.1.9		
	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10		
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
110.4.44	real estate, etc. Same for shipping where relecvant	The bullion 13A 3cts guidelines for the grouping of property in eategories. Troperty type is determined by its primary use.
HG.1.11		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
110.1.12		
110.4.43	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		
3.13.1.3	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3 HG.2.1	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3	2. Glassany - Evtra national and for Issuer Itams	[Innert Definition Relays]
HG.3.1	3. Glossary - Extra national and/or Issuer Items Other definitions deemed relevant	[Insert Definition Below] [For completion]
OHG.3.1		p
OHG.3.2		
OHG.3.3 OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data HTT 2019



Field						
Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1 E.1.1.2	Sponsor (if applicable) Servicer	0 BRFkredit	0 529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	BRFkredit	529900R9HQNZRT2OXB26			
E.1.1.6 E.1.1.7	Back-up cash manager Account bank	0 Jyske Bank	0 3M5E1GQGKL17HI6CPN30			
E.1.1.7 E.1.1.8	Account bank Standby account bank	Jyske Bank Nordea	6SCPQ280AIY8EP3XFW53			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11 OE.1.1.1	Cover Pool Monitor	BRFkredit	529900R9HQNZRT2OXB26			
OE.1.1.1 OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1 E.2.1.2	Counterparty 1					
E.2.1.2 E.2.1.3	Counterparty 2 Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5	Counterparty 5					
E.2.1.6 E.2.1.7	Counterparty 6					
E.2.1.8	Counterparty 7 Counterparty 8					
E.2.1.9	Counterparty 9					
E.2.1.10	Counterparty 10					
E.2.1.11 E.2.1.12	Counterparty 11 Counterparty 12					
E.2.1.12 E.2.1.13	Counterparty 12 Counterparty 13					
E.2.1.14	Counterparty 14					
E.2.1.15	Counterparty 15					
E.2.1.16	Counterparty 16					
E.2.1.17 E.2.1.18	Counterparty 17 Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22 E.2.1.23	Counterparty 22 Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25	Counterparty 25					
OE.2.1.1 OE.2.1.2						
OE.2.1.2 OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7 OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.11 OE.2.1.12						
OE.2.1.11 OE.2.1.12 OE.2.1.13	Additional information on the asset distribution					
OE.2.1.11 OE.2.1.12 OE.2.1.13	Additional information on the asset distribution General Information	Total Assets				
OE.2.1.11 OE.2.1.12 OE.2.1.13	General Information Weighted Average Seasoning (months)	285.4				
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2	1. General Information					
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2 OE.3.1.1	General Information Weighted Average Seasoning (months)	285.4				
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2	General Information Weighted Average Seasoning (months)	285.4				
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2 OE.3.1.1 OE.3.1.2	1. General Information Weighted Average Souring (months) Weighted Average Maturity (months) Weighted Average Maturity (months)	285.4 246.3				
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4	General Information Weighted Average Seasing (months) Weighted Average Maturity (months) Z. Arreers	285.4 246.3 % Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Loans
OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1	1. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arress < 30 days	285.4 246.3 % Residential Loans 0.0%	0.0%	0.0%	0.0%	0.0%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.2	2. Ceneral Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Armers	285.4 246.3 % Residential Loans 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4	2. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arreors 400 days 50-00 days 50-00 days 90-180 days	285.4 246.3 % Residential Loans 0.0% 0.0% 0.0% 0.1%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 1.4%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5	2. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Average 3. Average 3. 40 days 30 - 40 days 60 - 50 days	285.4 246.3 % Residential Loans 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.2 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4	2. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arreors 400 days 50-00 days 50-00 days 90-180 days	285.4 246.3 % Residential Loans 0.0% 0.0% 0.0% 0.1%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 1.4%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 0E.3.2.5 0E.3.2.1	2. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arreors 400 days 50-00 days 50-00 days 90-180 days	285.4 246.3 % Residential Loans 0.0% 0.0% 0.0% 0.1%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 1.4%
0E.2.1.11 0E.2.1.12 0E.2.1.13 E.3.1.1 E.3.1.2 0E.3.1.1 0E.3.1.2 0E.3.1.3 0E.3.1.2 0E.3.1.4 E.3.2.1 E.3.2.2 E.3.2.3 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4 E.3.2.5 E.3.2.4	2. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months) 2. Arreors 400 days 50-00 days 50-00 days 90-180 days	285.4 246.3 % Residential Loans 0.0% 0.0% 0.0% 0.1%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 1.4%

ECBC Label Template Capital Centre General, Q2 2019

Published 20 August 2019 • Data per 30 June 2019





👣 JYSKE REALKREDIT

ECBC Label Template: Contents

As of 30 June 2019

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Key Concepts

X1 Key Concepts Explanation
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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 distinquish 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

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Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Total Balance Sheet Assets	380.2	363.8	353.3	344.9
Total Customer Loans(fair value)	338.1	334.4	327.4	319.9
of which: Used/registered for covered bond collateral pool	324.5	323.0	319.5	312.9
Tier 1 Ratio (%)	21.9%	22.4%	22.1%	21.3%
Solvency Ratio (%)	21.9%	22.4%	22.1%	21.3%
Outstanding Covered Bonds (fair value)	338.7	336.2	333.2	326.3
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	46.3	43.5	42.2	41.9
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.4	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.4	0.4	0.4	0.4
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.0	323.4	320.3	313.5
Composition by				
Maturity				
- 0 <= 1 year	0.1	0.1	0.1	0.1
- < 1 <= 5 years	0.8	0.7	0.6	0.6
- over 5 years	324.2	322.6	319.6	312.7
Currency				
- DKK	324.9	323.3	320.2	313.3
- EUR	0.1	0.1	0.1	0.2
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday	233.9	232.1	230.2	224.6
houses)				
 Commercial (office and business, industry, agriculture, manufacture, 	42.0	41.2	40.6	39.6
social and cultural, ships)				
- Subsidised	49.1	50.0	49.5	49.3
eligibility as covered bond collateral	325.0	323.4	320.3	313.5
Non-performing loans (See definition in table X1)	0.17	0.13	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.38	0.38	0.42	0.45
quarter j				



Table G1.1 – General cover pool information



DKKbn / Percentage of nominal outstanding CBs	Q2 2019	Q1 2019	Q4 2018	Q3 2018	
Nominal cover pool (total value)		4.7	4.5	4.7	4.8
Transmission or liquidation proceeds to CB holders (for redem	nption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		0.9	0.4	0.4	0.6
Overcollateralisation ratio	Total	0.2	0.1	0.1	0.1
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		3.9	4.1	4.2	4.3
	 hereof amount maturing 0-1 day 	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.0	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		0.9	0.4	0.4	0.6
Total capital coverage (rating compliant capital)		0.9	0.4	0.4	0.6
Loan loss provisions (cover pool level - shown in Table A on iss	suer level) - Optional	0.03	0.04	0.15	0.19

Table G2 – Outstanding CBs

Nominal value of outstanding CBS 4.4 4.2 4.3 5.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.0 <t< th=""><th>DKKbn / Percentage of nominal outstanding CBs</th><th></th><th>Q2 2019</th><th>Q1 2013</th><th>Q4 2012</th><th>Q3 2012</th></t<>	DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2013	Q4 2012	Q3 2012
Maturity of issued CBs 0-1 day -	Nominal value of outstanding CBs		3.9	4.1	4.2	4.3
1 day - 1 year 1	Fair value of outstanding CBs (marked value)		5.6	5.4	5.5	5.5
1 year	Maturity of issued CBs	0-1 day	-	-	-	-
1 and ≤ 2 years 0.0		1 day - < 1 year	0.0	0.1	-	-
\$2 and \$3 years 0.0		1 year				
S and s 4 years 0.0		> 1 and ≤ 2 years	0.0	-	0.1	0.1
\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		> 2 and ≤ 3 years	0.0	0.0	-	-
S-10 years 10-20 years 10-30 1		> 3 and ≤ 4 years	0.0	0.0	0.0	0.0
10-20 years		> 4 and ≤ 5 years	0.0	0.0	0.0	0.0
Amortisation profile of issued CBs		5-10 years	0.2	0.1	0.1	0.1
Amortisation profile of issued CBS Bullet 3.9% 5.7% 1.5% 1.5% 2.8% 2.9% 2.9% 2.9% 2.9% 2.9% 2.9% 2.0%		10-20 years	0.3	0.5	0.5	0.5
Annuity 7.7% 8.1% 7.8% 8.2% Serial 88.4% 86.2% 90.7% 90.3% Interest rate profile of issued CBs Fixed rate (Fixed rate constant for more than 1 year) 100.0% <td< td=""><td></td><td>> 20 years</td><td>5.0</td><td>4.8</td><td>4.8</td><td>4.8</td></td<>		> 20 years	5.0	4.8	4.8	4.8
Note Serial Ser	Amortisation profile of issued CBs	Bullet	3.9%	5.7%	1.5%	1.5%
Interest rate profile of issued CBs Fixed rate (Fixed rate constant for more than 1 year) 100.0% 100.0% 100.0% 0.0%		Annuity	7.7%	8.1%	7.8%	8.2%
Floating rate (Floating rate constant for less than 1 year) 0.0% 0		Serial	88.4%	86.2%	90.7%	90.3%
Currency denomination profile of issued CBs Capped floating rate 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.6 5.0 5.0 2.0	Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
Currency denomination profile of issued CBs DKK 5.6 5.4 5.5 5.5 EUR -		Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
EUR -		Capped floating rate	0.0%	0.0%	0.0%	0.0%
SEK -	Currency denomination profile of issued CBs	DKK	5.6	5.4	5.5	5.5
CHF -		EUR	=	-	-	-
NOK USD - </td <td></td> <td>SEK</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		SEK	-	-	-	-
USD -		CHF	=	-	-	-
UCITS compliant 100%		NOK	=	-	-	-
UCITS compliant 100% 100% 100% 100% CRD compliant 100% 100% 100% 100% Eligible for central bank repo 100% 100% 100% 100% 100% Rating Moody's S&P AAA AAA AAA AAA		USD	-	-	-	-
CRD compliant 100%		Other	-	-	-	-
Eligible for central bank repo 100% 100% 100% 100% Rating Moody's -	UCITS compliant		100%	100%	100%	100%
Rating Moody's S&P AAA AAA AAA AAA AAA	CRD compliant		100%	100%	100%	100%
S&P AAA AAA AAA AAA	Eligible for central bank repo		100%	100%	100%	100%
	Rating	Moody's	=	-	-	=
Fitch		S&P	AAA	AAA	AAA	AAA
		Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	0.9	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	0.2	-	-	-	-	-	-	-	-	-
>1- <u>< 5</u> years	0.7	-	-	-	-	-	-	-	-	1
> 5 years	-	-	-	-	-	-	-	-	-	1
Total	0.9	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	=	=	-	-	=	-	-	-	-	=
Exposure to credit institute credit quality step 1	0.9	-	-	-	-	-	-	-	-	=
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0.9	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0- <u><</u> 1 year	>1- <u>< 5</u> years	>5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	T.	T.	-
Exposures to/guaranteed by govenments etc. third countries	=	=	=	=
Exposure to credit institute credit quality step 1	0.2	0.7	T.	0.9
Exposure to credit institute credit quality step 2	=	· ·		=
Exposure to credit institute credit quality step 3	=	=	=	=
Total	0.2	=	=	0.9

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

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

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 - Interest and currency risk

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

Table G3 - Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	X

Specific balance principle

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

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

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

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



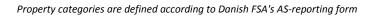




Table M1/B1

Number	Number of loans by property category											
<u> </u>						Manufacturing						
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural			
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total	
Total	966	61	790	186	385	2	21	-	19	1	2,431	
In %	39.7%	2.5%	32.5%	7.7%	15.8%	0.1%	0.9%	0.0%	0.8%	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	0.1	0.0	2.9	0.4	0.3	0.0	0.0	-	0.1	0.0	3.9
In %	3.6%	0.1%	75.4%	11.1%	7.0%	0.0%	0.4%	0.0%	2.4%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.6	0.5	1.6	1.0	0.2	-	3.9
In %	14.9%	12.4%	41.8%	26.8%	4.1%	0.0%	



Table M4a/B4a

Lending, by-loan to-value (LTV), current pr	operty value, DKI	Cbn								
					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
Owner-occupied homes	0.1	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	-	-	-
Subsidised Housing	2.0	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.2
Cooperative Housing	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	0.0	-	=	-	-	-	-	-	-	-
Office and Business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.1	0.0	0.0	0.0	0.0	0.0	=	-	-	-
Other	0.0	-	-	-	-	-	-	-	-	-
Total	2.5	0.5	0.4	0.1	0.1	0.1	0.1	0.0	0.0	0.2

Table M4b/B4b

Lending, by-loan to-value (LTV), current pr	operty value, per	cent								
					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	79.5%	17.9%	2.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	92.6%	7.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	67.8%	9.6%	7.4%	3.1%	2.4%	1.3%	1.2%	1.2%	0.9%	5.2%
Cooperative Housing	27.5%	19.9%	27.6%	9.6%	4.7%	2.7%	3.1%	1.2%	1.0%	2.6%
Private rental	47.0%	22.8%	12.3%	4.6%	4.3%	1.4%	1.2%	0.8%	1.0%	4.6%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	72.3%	3.5%	9.8%	5.2%	1.3%	0.6%	0.6%	0.6%	0.6%	5.3%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	96.5%	1.0%	2.0%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	63.0%	11.7%	9.6%	3.7%	2.7%	1.3%	1.3%	1.1%	0.9%	4.6%

Table M4c/B4c

Lending, by-loan to-value (LTV), current p	roperty value, DKI	Kbn (Entire loan	entered under	the top LTV brac	ket)						
					Per cen	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT
Owner-occupied homes	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	23.5%
Holiday houses	0.0	0.0	-	-	-	-	-	=	-	-	14.7%
Subsidised Housing	1.7	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	0.3	72.8%
Cooperative Housing	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	80.5%
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.3%
Manufacturing and Manual Industries	0.0	-	-	-	-	-	-	-	-	-	15.5%
Office and Business	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0	70.2%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.1	-	0.0	0.0	0.0	0.0	-	-	-	-	18.4%
Other	0.0	-	-	-	-	-	-	-	-	-	18.8%
Total	2.0	0.4	0.4	0.3	0.1	0.1	0.1	0.1	0.1	0.4	69.8%

Table M4d/B4d

ending, by-loan to-value (LTV), current pr	operty value, PER	CENT (Entire 10	un enterea una	er the top LIV b	•					
					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	47.8%	38.0%	12.4%	1.4%	0.0%	0.1%	0.0%	0.1%	0.2%	0.0%
Holiday houses	60.6%	39.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	58.3%	6.8%	7.7%	6.4%	3.1%	2.3%	2.8%	1.4%	1.7%	9.6%
Cooperative Housing	10.7%	23.6%	25.0%	10.4%	10.4%	2.7%	7.4%	2.4%	0.4%	7.2%
Private rental	18.9%	29.7%	15.4%	9.3%	4.6%	2.7%	2.2%	1.0%	0.8%	15.3%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	25.6%	0.2%	43.8%	17.7%	0.0%	0.0%	0.0%	0.0%	0.0%	12.7%
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 ourposes	93.5%	0.0%	2.0%	3.0%	0.8%	0.6%	0.0%	0.0%	0.0%	0.0%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	50.6%	11.3%	10.3%	6.8%	3.8%	2.2%	3.1%	1.4%	1.4%	9.1%



Table M5/B5 - Total

Lending by region, DKKbn

	Greater Copenhagen area Rema	aining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Holiday houses	0.0	0.0	0.0	0.0	0.0		0.0
Subsidised Housing	1.7	0.3	0.2	0.6	0.3	-	2.9
Cooperative Housing	0.4	0.0	0.0	0.0	0.0	-	0.4
Private rental	0.1	0.0	0.0	0.0	0.1	-	0.3
Manufacturing and Manual							
Industries	-	-	=	0.0	0.0	=	0.0
Office and Business	0.0	0.0	0.0	0.0	0.0	-	0.0
Agricultutal properties	-	-	=	-	=	=	-
Properties for social and cultural							
purposes	0.1	0.0	0.0	0.0	0.0	=	0.1
Other	-	-	-	-	0.0	-	0.0
Total	2.3	0.4	0.2	0.7	0.4	0.0	3.9



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	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-		-	-	-	-	-	-	-	-	-

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

Table M7/B7

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

						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	0.0	-	2.9	0.4	0.2	-	0.0	-	0.1	-	3.6
Fixed-rate to maturity	0.1	0.0	0.1	0.0	0.1	0.0	0.0	-	0.0	0.0	0.3
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.9	0.4	0.3	0.0	0.0	-	0.1	0.0	3.9

Table M8/B8

Lending by loan type - All 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	0.0	-	2.9	0.4	0.2	-	0.0	-	0.1	-	3.6
Fixed-rate to maturity	0.1	0.0	0.1	0.0	0.1	0.0	0.0	-	0.0	0.0	0.3
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
 rate fixed > 1 and ≤ 3 years 	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.9	0.4	0.3	0.0	0.0	-	0.1	0.0	3.9



Table M9/B9

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

						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
< 12 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	-	0.0	0.0	-	-	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	-	-	0.0	0.0	-	-	-	-	-	0.0
≥ 60 months	0.1	0.0	2.9	0.4	0.2	0.0	0.0	-	0.1	0.0	3.8
Total	0.1	0.0	2.9	0.4	0.3	0.0	0.0	-	0.1	0.0	3.9

Table M10/B10

Lending by remaining maturity, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ıral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0
≥ 5 - ≤ 10 Years	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.0	0.0	0.1
≥ 10 - ≤ 20 Years	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.1	-	0.3
≥ 20 Years	0.0	-	2.8	0.4	0.2	-	0.0	-	-	-	3.4
Total	0.1	0.0	2.9	0.4	0.3	0.0	0.0	-	0.1	0.0	3.9

Table M11/B11

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
90 day NPL	2.06	-	-	-	-	17.91	-	-	-	-	1.04

Note: 90-days arrear as of Q2 2019 (See definition in table X1)

Table M11a/B11a

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

-						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
90 day NPL	3.25	-	-	-	-	9.22	-	-	-	-	0.12

Note: 90-days arrear as of Q2 2019 (See definition in table X1)

Table M11b/B11b

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

						Manufacturing					,
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 60per cent LTV	3.11	-	-	-	-	9.22	-	-	-	-	0.11
60-69.9 per cent LTV	0.06	-	-	-	-	-	-	-	-	-	0.00
70-79.9 per cent LTV	0.05	-	-	-	-	-	-	-	-	-	0.00
80-89.9 per cent LTV	0.02	-	-	-	-	-	-	-	-	-	0.00
90-100 per cent LTV	0.01	-	-	-	-	-	-	-	-	-	0.00
>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 cult	ural purposes	Other	Total
Total realised losses	1.0	-	-	-	-	#REFERENCE!	0.0	-	-	-	1.1

Table M12a/B12a

Realised losses (%)

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

🗳 JYSKE REALKREDIT



7.2	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.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Example of application of which classifies property as commercial are:	s
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business Agriculture.	· Office · Retail/shop	
	Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date Standard in Table A is 90 day arrear.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage banks.	
the cover poor:	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?		
	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool. $ \\$	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	



Table X2 Key Concepts Explanation

Issuer specific (N/A for some issuers)

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 Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the prior liens to the marginal Itv 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. Loan-to-value (distribution continuously)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 266,667 266,667 266,667 133,333 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
	<u>Loan-to-value (discrete/"Sidste krone" distribution)</u>
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1,000,000

April 19 Apr



Table X3

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

Approx Ap

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 maturing	Liquidity due to be paid out next day in connection with refinancing
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.

0	Constitution of the State of the Constitution	The transport of the control of the
General explanation	General practice in Danish market	The issuer can elaborate on the applied balance priciple.
Table G3		E.g. describe if stricter pratice is applied than required by law
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds. The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. Ill 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 practice in Danish market					
nera practice in Maniar market					
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.					
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.					
No, (due to Danish legislation) asset substitution is not allowed/possible.					

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

General explanation	General practice in Danish market
Table M6-M8	
Index Loans	These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan ype was
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The
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
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 has a
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