Harmonised Transparency Template 2020 Version

Denmark Jyske Realkredit A/S Reporting Date: 03/11/2020 Cut-off Date: 30/09/2020



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HTT 2020

A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency		DKK	1		
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	2. Regulatory Summary 3. General Cover Pool / Covered Bond Information					
	4. References to Capital Requirements Regulation (CRR) 129(7)				
	5. References to Capital Requirements Regulation (CRR) 129(1 6. Other relevant information)				
Field	<u>o. Other relevanci mormation</u>					
umber	1. Basic Facts					
5.1.1.1 5.1.1.2	Country Issuer Name		Denmark Jyske Realkredit A/S			
5.1.1.3	Link to Issuer's Website		www.jyskerealkredit.com			
5.1.1.4 G.1.1.1	Cut-off date Optional information e.g. Contact names		30-09-2020 Contact			
G.1.1.2 G.1.1.3	Optional information e.g. Parent name		Jyske Bank A/S			
G.1.1.4						
G.1.1.5 G.1.1.6						
G.1.1.7						
G.1.1.8	2. Regulatory Summary					
5.2.1.1 5.2.1.2	UCITS Compliance (Y/N) CRR Compliance (Y/N)		Y Y			
5.2.1.3	<u>LCR status</u>		Link			
G.2.1.1 G.2.1.2						
G.2.1.3						
G.2.1.4 G.2.1.5						
G.2.1.6	3. General Cover Pool / Covered Bond Informatic	on				
5.3.1.1	1.General Information Total Cover Assets		Nominal (mn) 6,232			
5.3.1.2	Outstanding Covered Bonds		5,673			
G.3.1.1 G.3.1.2	Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn)		ND1 ND1			
)G.3.1.3)G.3.1.4						
5.3.2.1	2. Over-collateralisation (OC) OC (%)		Legal / Regulatory 8.0%	Actual 9.9%	Minimum Committed 0.0%	Purpose ND1
G.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		ND1		0.0%	NDI
G.3.2.2 G.3.2.3	Optional information e.g. OC (NPV basis)		% of Risk Weigthed Assets	% of lending		
G.3.2.4						
G.3.2.5 G.3.2.6						
5.3.3.1	3. Cover Pool Composition Mortgages		Nominal (mn) 5,673		% Cover Pool 91.0%	
G.3.3.2 G.3.3.3	Public Sector		0 0		0.0%	
3.3.3.3 3.3.3.4	Shipping Substitute Assets		559		9.0%	
3.3.3.5 3.3.3.6	Other	Total	0 6,232		0.0% 100.0%	
G.3.3.1			-,			
IG.3.3.2 IG.3.3.3						
G.3.3.4 G.3.3.5						
G.3.3.6	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepaymer
5.3.4.1	Weighted Average life (in years)		20.23	ND1	% Total Contractual	% rotal expected opon Prepaymen
	Residual Life (mn)					
5.3.4.2	By buckets: 0 - 1 Y		363	ND1	5.8%	
3.3.4.3 3.3.4.4	1 - 2 Y 2 - 3 Y		253 260	ND1 ND1	4.1% 4.2%	
5.3.4.4 5.3.4.5	2 - 3 f 3 - 4 Y		269	ND1 ND1	4.2%	
5.3.4.6 5.3.4.7	4 - 5 Y 5 - 10 Y		276 1,502	ND1 ND1	4.4% 24.1%	
5.3.4.8	10+Y		3,309	ND1	53.1%	
G.3.4.9 G.3.4.1		Total	6,232	0	100.0%	0.0%
G.3.4.2						
G.3.4.3 IG.3.4.4						
G.3.4.5 G.3.4.6						
G.3.4.7						
G.3.4.8 G.3.4.9						
5.3.4.10	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
5.3.5.1	S. Maturity of Coverea Bonas Weighted Average life (in years)		24.44	ND1		70 Total Extended Maturity
	Maturity (mn)					
3.3.5.2 3.3.5.3	By buckets: 0 - 1 Y		0	ND1	0.0%	
5.3.5.4	1 - 2 Y		0	ND1	0.0%	
G.3.5.5 G.3.5.6	2 - 3 Y 3 - 4 Y		0 6	ND1 ND1	0.0%	
	4 - 5 Y		0 42	ND1 ND1	0.0% 0.7%	
G.3.5.8 G.3.5.9	5 - 10 Y 10+ Y		5,625	ND1	99.2%	
G.3.5.8 G.3.5.9 G.3.5.10	5 - 10 Y	Total		ND1 0.00	99.2% 100.0%	0.0%
G.3.5.8 G.3.5.9 G.3.5.10 DG.3.5.1 DG.3.5.2	5 - 10 Y	Total	5,625			0.0%
G.3.5.8 G.3.5.9 G.3.5.10 OG.3.5.1 OG.3.5.2 OG.3.5.3	5 - 10 Y	Total	5,625			0.0%
G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.10 DG.3.5.1 DG.3.5.2 DG.3.5.3 DG.3.5.4 DG.3.5.5	5 - 10 Y	Total	5,625			0.0%
G.3.5.8 G.3.5.9 G.3.5.10 JG.3.5.1 JG.3.5.2 JG.3.5.3 JG.3.5.4	5 - 10 Y	Total	5,625			0.0%

OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9 OG.3.5.10

G.3.6.1	6. Cover Assets - Currency	• · · · · · · · · · · · · · · · · · · ·	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
	EUR	Nominal [before hedging] (mn) 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	5,673	5,673	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	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16 G.3.6.17	USD Other	0 0	0 0	0.0%	0.0%
G.3.6.17 G.3.6.18	Total	5,673	5,673	100.0%	100.0%
OG.3.6.1	10101	5,075	5,075	100.076	100.076
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 Pende Currency	Nominal (hoforo hodging) (mn)	Nominal (after hedging) (mn)	% Total [hofora]	% Total [after]
G.3.7.1	7. Covered Bonds - Currency EUR	Nominal [before hedging] (mn) 0	Nominal [after hedging] (mn) 0	% Total [before] 0.0%	% Total [after] 0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	5,673	5,673	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY KRW	0 0	0 0	0.0%	0.0%
G.3.7.11 G.3.7.12	KRW NOK	0	0	0.0%	0.0%
G.3.7.12 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	5,673	5,673	100.0%	100.0%
OG.3.7.1 OG.3.7.2					
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					
6391	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	5,673 0	5,673 0	100.0% 0.0%	100.0% 0.0%
6383				0.0%	
G.3.8.2	Floating coupon			0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.3 G.3.8.4	Hoating coupon Other Total			0.0% 100.0%	0.0% 100.0%
G.3.8.3	Other	0	0		
G.3.8.3 G.3.8.4 OG.3.8.1	Other	0	0		
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Other	0	0		
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Other Total	0 5,673	0	100.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Other Total 9. Substitute Assets - Type	0 5,673 Nominal (mn)	0	100.0% % Substitute Assets	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1	Other Total 9. Substitute Assets - Type Cash	0 5,673 Nominal (mn) 0	0	100.0% % Substitute Assets 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Other Total 9. Substitute Assets - Type	0 5,673 Nominal (mn)	0	100.0% % Substitute Assets	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments	0 5,673 Nominal (mn) 0 0	0	100.0% % Substitute Assets 0.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks	0 5,673 Nominal (mn) 0 0 0	0	100.0% % Substitute Assets 0.0% 0.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 OG.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions	0 5,673 Nominal (mn) 0 0 0 559	0	100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to central banks Other	0 5,673 Nominal (mn) 0 0 559 0	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Exposures to credit institutions Other Total o/w EU gvts or quasi govts	0 5,673 Nominal (mn) 0 0 0 559 0 559 0 559 NDI	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Exposures to credit institutions Other Total	0 5,673 Nominal (mn) 0 0 559 0 559	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Exposures to credit institutions Other Total o/w EU gvts or quasi govts	0 5,673 Nominal (mn) 0 0 0 559 0 559 0 559 NDI	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
6.3.8.3 6.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.9.1 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.3	Other Total Other 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	0 5,673 Nominal (mn) 0 0 0 559 559 559 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
63.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.2 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	Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments. Exposures to cedit institutions Other Total o/w EU govts 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	0 5,673 Nominal (mn) 0 0 0 559 0 559 001 ND1 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
6.3.8.3 6.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.9.1 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.3	Other Total Other 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	0 5,673 Nominal (mn) 0 0 0 559 559 559 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
63.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5	Other Total Other 9. Substitute Assets - Type Cash Exposures to/guaranteed porsonments or quasi governments Exposures to central banks Exposures to central banks Other 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 third-party countries Credit Quality Step 1 (CQS1) 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 1 (CQS1) gvts or quasi govts	0 5,673 Nominal (mn) 0 0 0 559 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.2 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 OG.3.9.3 OG.3.9.3 OG.3.9.4 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5	Other Total Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by central banks Exposures to credit institutions Other Total o/w EU gots or quasi governments o/w third-party countries Credit Quality Step 1 (CQS1) gots or quasi gover o/w third-party countries Credit Quality Step 2 (CQS2) gots or quasi gots o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS2) central banks	0 5,673 Nominal (mn) 0 0 0 559 559 559 559 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.4 GG.3.8.4 GG.3.9.1 GG.3.9.3 GG.3.9.4 GG.3.9.4 GG.3.9.4 GG.3.9.4 GG.3.9.4 GG.3.9.4 GG.3.9.4 GG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.2 OG.3.9.2 OG.3.9.4 OG.3.9.2 OG.3.9.5 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.7	Other Total 9. Substitute Assets - Type Cash Raposures to/guaranteed by governments or quasi governments Exposures to/guaranteed by governments or quasi governments Governments Other Total o/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) govts 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 third-party countries Credit Quality Step 2 (CQS2) 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	0 5,673 Nominal (mn) 0 0 0 559 0 0 559 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
6.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.9.3 G.3.9.1 G.3.9.1 G.3.9.3 G.3.9.4 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.3 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.5 OG.3.9	Other Total Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by central banks Exposures to credit institutions Other Total o/w EU gots or quasi governments o/w third-party countries Credit Quality Step 1 (CQS1) gots or quasi gover o/w third-party countries Credit Quality Step 2 (CQS2) gots or quasi gots o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS2) central banks	0 5,673 Nominal (mn) 0 0 0 559 559 559 559 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0	100.0% % Substitute Assets 0.0% 0.0% 100.0% 0.0%	
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G.3.8.3 G.3.8.4 GG.3.8.1 GG.3.8.1 GG.3.8.2 GG.3.8.3 GG.3.8.3 GG.3.8.3 GG.3.8.4 GG.3.8.3 GG.3.9.3 GG.3.9.3 GG.3.9.1 GG.3.9.3 GG.3.9.3 GG.3.9.5 GG.3.9.4 GG.3.9.5 GG.3.9.5 GG.3.9.6 GG.3.9.7 GG.3.9.6 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.2 GG.3.9.1 GG.3.9.3 GG.3.9.2 GG.3.9.4 GG.3.9.2 GG.3.9.3 GG.3.9.3 GG.3.9.4 GG.3.9.2 GG.3.9.1 GG.3.9.2 GG.3.9.2 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.9.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 GG.3.10.1 <td< td=""><td>Other Total Cash Exposures to Quarance tood by governments or quasi governments capausing to securital banks Exposures to central banks Exposures to central banks Exposures to central banks Exposures to central banks Orke U gots or quasi govts Other Total Onter Onter Onter Onter Onter Onter Onter Onter Of Cash Onter Of Cash <td>0 5,673 Nominal (mn) 0 0 0 559 0 0 559 0 0 0 0 0 0 0 0 0 0 0</td><td>0</td><td>100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%</td><td></td></td></td<>	Other Total Cash Exposures to Quarance tood by governments or quasi governments capausing to securital banks Exposures to central banks Exposures to central banks Exposures to central banks Exposures to central banks Orke U gots or quasi govts Other Total Onter Onter Onter Onter Onter Onter Onter Onter Of Cash Onter Of Cash <td>0 5,673 Nominal (mn) 0 0 0 559 0 0 559 0 0 0 0 0 0 0 0 0 0 0</td> <td>0</td> <td>100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%</td> <td></td>	0 5,673 Nominal (mn) 0 0 0 559 0 0 559 0 0 0 0 0 0 0 0 0 0 0	0	100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%	
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G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.3 OG.3.8.4 OG.3.8.3 OG.3.8.3 OG.3.8.3 OG.3.9.3 OG.3.9.1 OG.3.9.4 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.4 OG.3.9.5 OG.3.9.4 OG.3.9.6 OG.3.9.1 OG.3.9.7 OG.3.9.1 OG.3.9.10 OG.3.9.1 OG.3.9.11 OG.3.9.12 G.3.10.1 OG.3.10.2 G.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.1 OG.3.10.1	Other Total Cash Exposures to Quarance tood by governments or quasi governments capausing to securital banks Exposures to central banks Exposures to central banks Exposures to central banks Exposures to central banks Orke U gots or quasi govts Other Total Onter Onter Onter Onter Onter Onter Onter Onter Of Cash Onter Of Cash <td>0 5,673 Nominal (mn) 0 0 0 559 0 0 559 0 0 0 0 0 0 0 0 0 0 0</td> <td>0</td> <td>100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%</td> <td></td>	0 5,673 Nominal (mn) 0 0 0 559 0 0 559 0 0 0 0 0 0 0 0 0 0 0	0	100.0% % Substitute Assets 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 0.0%	

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G.3.11.1 G.3.11.2	11. Liquid Assets Substitute and other marketable assets	Nominal (mn) 559	% Cover Pool % Covered E 9.0% 9.9%	
0.5.11.2	Central bank eligible assets	0	9.0% 9.9% 0.0% 0.0%	
G.3.11.3	Other	0	0.0% 0.0%	
G.3.11.4		Total 559	9.0% 9.9%	
OG.3.11.1 OG.3.11.2				
OG.3.11.2				
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 13. Derivatives & Swaps	Link		
G.3.13.1 G.3.13.2	Derivatives in the cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both)	0 0		
G.3.13.2 G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	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				
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OG.3.13.51 the issuer believes at there issuer believes at G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.1 G.4.	129(7) bat, at the time of its issuance and based on transparency data made publicly available to preferential treatment under Regulation (EU) 642/0212 to utimately to value of to value of covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover dond: (iii) Interest rate risk - cover dond: (iii) Interest rate risk - cover dond: (iii) Interest rate risk - cover dond: (iii) Maturity structure of covered bonds: (iii) Maturity structure of covered bonds: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CL) 429(1)	e by the issuer, these covered bonds would satisfy the eligible a matter to be determined by a relevant institution 32 <u>43 for Mortgage Assets</u> 52 <u>186 for Residential Mortgage Assets</u> <u>111</u> 163 137 egy) <u>17 for Harmonised Glossary</u> <u>65</u> <u>88</u> <u>179 for Mortgage Assets</u>	bility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or n and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.	not expos

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

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B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

	Reporting in Domestic Currency	DKK			
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field					
Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	5,663		99.8%	
M.7.1.2	Commercial	10		0.2%	
M.7.1.3	Other	0		0.0%	
M.7.1.4 OM.7.1.1	o/w Cooperative Housing	otal 5,673 717		100.0%	
OM.7.1.2	o/w Agriculture	0			
OM.7.1.3	o/w Owner-occupied homes	12			
OM.7.1.4	o/w Holiday houses	0			
OM.7.1.5	o/w Subsidised Housing	4,726			
OM.7.1.6	o/w Private rental	208			
OM.7.1.7	o/w Manufacturing and Manual Industries	0			
OM.7.1.8	o/w Office and Business	2			
OM.7.1.9 OM.7.1.10	o/w Social and cultural purposes o/w Other	8			
OM.7.1.11	of w other	0			
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	1,861	26	1,887	
OM.7.2.1	Optional information eg, Number of borrowers	ND1			
OM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3 OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	7.8%	85.4%	7.8%	
OM.7.3.1 OM.7.3.2					
OM.7.3.2 OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
M.7.4.1	4. Breakdown by Geography	% Residential Loans	% Commercial Loans 100.0%	% Total Mortgages	
M.7.4.1 M.7.4.2	European Union Austria	100.0%		<u>100.0%</u> 0.0%	
141.7.4.2		0.0%			
		0.0%	0.0%		
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.3 M.7.4.4	Belgium Bulgaria Croatia Cyprus	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7	Belgium Bulgaria Croatia Cyprus Czech Republic	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark	0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia	0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia	0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.11 M.7.4.13 M.7.4.13 M.7.4.14	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.19 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.13 M.7.4.15 M.7.4.15 M.7.4.16	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.11 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.17	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16	Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland Finland Finland Grence Germany Greece Netherlands Hungary Ireland Italy Latvia	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
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47.6.5 0/w Non capped floaters 0.0% 11.4% 0.0% A.7.6.5 0/w Capped floaters 0.0% 0.0% 0.0% A.7.6.6 0/w Capped floaters 0.0% 0.0% 0.0% 7.7.1 Bullet / interest only 0.0% 0.0% 0.0% .7.7.2 Amortising 100.0% 100.0% 0.0% .7.7.3 Other 0.0% 0.0% 0.0% .7.7.4						
A.7.6.6 o/w Capped floaters 0.0% 0.0% 7.7 December of the rest only 0.0% 0.0% 0.0% .7.7.1 Bullet / interest only 0.0% 0.0% 0.0% .7.7.2 Amortising 100.0% 100.0% 0.0% .7.7.3 Other 0.0% 0.0% 0.0% .7.7.4 Version of the rest only 0.0% 0.0% 0.0% .7.7.3 Other 0.0% 0.0% 0.0% .7.7.4 Version of the rest only 0.0% 0.0% 0.0% .7.7.3 Version of the rest only Version of the rest only 0.0% 0.0% .7.7.3 Version of the rest only Version of the rest only Version of the rest only 0.0% 0.0% .7.7.3 Version of the rest only Version of the rest only Version of the rest only 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% <td>M.7.6.4</td> <td></td> <td></td> <td></td> <td></td> <td></td>	M.7.6.4					
7. Breakdown by Repayment Type % Residential Loans % Commercial Loans % Total Mortgages .7.7.1 Bullet / Interest only 0.0% 0.0% 0.0% .7.7.2 Amortsing 100.0% 100.0% 100.0% .7.7.3 Other 0.0% 0.0% 0.0% .7.7.4	M.7.6.5					
7.7.1 Bullet / interest only $0.0%$ $0.0%$ $0.0%$ $7.7.2$ Amortising $100.0%$ $100.0%$ $100.0%$ $7.7.3$ Other $0.0%$ $0.0%$ $0.0%$ $17.7.3$ Other $0.0%$ $0.0%$ $0.0%$ $17.7.1$ $0.0%$ $0.0%$ $0.0%$ $17.7.2$ $7.7.3$ $0.0%$ $0.0%$ $17.7.3$ $0.0%$ $0.0%$ $0.0%$ $17.7.4$ $7.7.4$ $7.7.6$ $7.7.6$ 8. Loan Seasoning % Residential Loans % Commercial Loans 8. Loan Seasoning 8. Loan Seasoning <t< td=""><td>M.7.6.6</td><td></td><td></td><td></td><td></td><td></td></t<>	M.7.6.6					
7.7.2 Amortising 100.0% 100.0% 100.0% 7.7.3 Other 0.0% 0.0% 0.0% 7.7.4 0.0% 0.0% 0.0% 0.0% 7.7.3 V V V V 7.7.4 V V V V 7.7.7 V V V V 7.7.8 V V V V 7.8.3 224 < 36 months		7. Breakdown by Repayment Type			% Total Mortgages	
7.7.2 Amortising 100.0% 100.0% 7.7.3 Other 0.0% 0.0% 7.7.4 0.0% 0.0% 0.0% 7.7.7	VI.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%	
7.7.3 Other 0.0% 0.0% 1.7.3 0.0% 0.0% 1.7.4 0.0% 0.0% 1.7.5 0.0% 0.0% 1.7.6 1.00% 0.0% 1.7.81 Up to 12months 0.0% 0.0% 1.7.82 212 - 24 months 0.0% 0.0% 1.7.83 24 - 54 months 0.0% 0.0%	VI.7.7.2		100.0%	100.0%	100.0%	
X.7.1 X.7.2 X.7.3 X.7.4 X.7.5 X.7.6 X.7.6 X.00% X.00% .7.8.1 Up to 12months 0.0% 0.0% .7.8.2 ≥ 12 - ≤ 24 months 0.0% 0.0% .7.8.3 ≥ 24 < ≤ 36 months	VI.7.7.3					
X.7.2 X.7.3 X.7.4 X.7.5 X.7.6 X.7.6 X.8.1 Up to 12months 0.0% 0.0% X.8.2 21 ≤ 54 months 0.0% 0.0% X.8.3 24 ≤ 36 months 0.0% 0.0%	M.7.7.1					
X.7.3 X.7.4 X.7.5 X.7.6 X.7.6 X.7.6 X.7.7 X.7.6 X.7.6 X.7.6 X.7.7 X.7.6 X.7.8 2.4 - 5.24 months 0.0% 0.0% X.7.8 2.24 - 5.36 months 0.0% 0.0% 0.0%						
X.7.4 X.7.5 X.7.5 X.7.6 8. Loan Seasoning % Residential Loans % Commercial Loans % Total Mortgages .7.8.1 Up to 12months 0.0% 0.0% 0.0% .7.8.2 ≥ 12 ≤ 24 months 0.0% 1.14% 0.0% .7.8.3 ≥ 24 < 36 months 0.0% 0.0% 0.0%						
A7.7.5 B. Loan Seasoning % Residential Loans % Commercial Loans % Total Mortgages .7.8.1 Up to 12months 0.0% 0.0% 0.0% .7.8.2 ≥ 12 - ≤ 24 months 0.0% 11.4% 0.0% .7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%						
K.7.7.6 8. Coan Seasoning % Residential Loans % Commercial Loans % Total Mortgages .7.8.1 Up to 12months 0.0% 0.0% 0.0% .7.8.2 ≥ 12 - ≤ 24 months 0.0% 11.4% 0.0% .7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%						
8. Loan Seasoning % Residential Loans % Commercial Loans % Total Mortgages 7.8.1 Up to 12months 0.0% 0.0% 0.0% 7.8.2 ≥ 12 - 524 months 0.0% 11.4% 0.0% 7.8.3 ≥ 24 - 536 months 0.0% 0.0% 0.0%	M.7.7.5					
JUP to 12months 0.0% 0.0% 0.0% .7.8.2 ≥ 12 - ≤ 24 months 0.0% 11.4% 0.0% .7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%	M.7.7.6					
.7.8.2 ≥ 12 - ≤ 24 months 0.0% 11.4% 0.0% .7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%			% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.8.2 ≥ 12 - ≤ 24 months 0.0% 11.4% 0.0% .7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%	vl.7.8.1	Up to 12months	0.0%	0.0%	0.0%	
.7.8.3 ≥ 24 - ≤ 36 months 0.0% 0.0% 0.0%	VI.7.8.2					
	VI.7.8.3					
	VI.7.8.4	\geq 36 - \leq 60 months	0.0%	0.0%	0.0%	
	vi.7.8.4 Vi.7.8.5					
		2 ou months	100.0%	00.0%	100.0%	
	M.7.8.1					
	M.7.8.2					
1.7.8.3	M.7.8.3					
1.7.8.4	M.7.8.4					
9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages		9. Non-Performina Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.9.1 % NPLs 0.00% 0.00%						
	VI.7.9.1					
7.9.3 	M.7.9.1 M.7.9.1 M.7.9.2					

CO

OM.7.9.2 OM.7.9.3 OM.7.9.4

	7.A Residential Cover Pool				
W.7A.10.1	10. Loan Size Information Average Ioan size (000s)	Nominal 3,043	Number of Loans	% Residential Loans	% No. of Loans
	By buckets (mn):				
VI.7A.10.2	DKK 0 - 2m	485	1,221	8.6%	65.6%
И.7А.10.3 И.7А.10.4	DKK 2 - 5m DKK 5 - 20m	938 2,918	283 310	16.6% 51.5%	15.2% 16.7%
M.7A.10.5	DKK 20 - 50m	1,134	45	20.0%	2.4%
vl.7A.10.6 vl.7A.10.7	DKK 50 - 100m > DKK 100m	68 121	1	1.2% 2.1%	0.1%
M.7A.10.7	TBC at a country level	ND1	ND1	2.176	0.1%
M.7A.10.9	TBC at a country level	ND1	ND1		
1.7A.10.10 1.7A.10.11	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.11	TBC at a country level	ND1	ND1		
1.7A.10.13	TBC at a country level	ND1	ND1		
1.7A.10.14 1.7A.10.15	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.16	TBC at a country level	ND1	ND1		
1.7A.10.17	TBC at a country level	ND1	ND1		
1.7A.10.18 1.7A.10.19	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.20	TBC at a country level	ND1	ND1		
1.7A.10.21 1.7A.10.22	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.22 1.7A.10.23	TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.24	TBC at a country level	ND1	ND1		
1.7A.10.25 1.7A.10.26	TBC at a country level Total	ND1 5,663	ND1 1,861	100.0%	100.0%
И.7А.11.1	11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	Nominal ND1	Number of Loans	% Residential Loans	% No. of Loans
		NDI			
W.7A.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1	ND1	ND1
И.7A.11.3	>40 - <=50 %	ND1	ND1	ND1	ND1
И.7А.11.4 И.7А.11.5	>50 - <=60 % >60 - <=70 %	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
И.7А.11.6	>70 - <=80 %	ND1	ND1	ND1	ND1
И.7А.11.7	>80 - <=90 %	ND1	ND1	ND1	ND1
И.7А.11.8 И.7А.11.9	>90 - <=100 % >100%	ND1 ND1	ND1 ND1	ND1 ND1	ND1 ND1
1.7A.11.10	Total	ND1	ND1	ND1	ND1
M.7A.11.1 M.7A.11.2	o/w >100 - <=110 % o/w >110 - <=120 %	ND1 ND1			
M.7A.11.2 M.7A.11.3	0/w >110 - <=120 % 0/w >120 - <=130 %	ND1 ND1			
M.7A.11.4	o/w >130 - <=140 %	ND1			
M.7A.11.5 M.7A.11.6	o/w >140 - <=150 % o/w >150 %	ND1 ND1			
M.7A.11.7	0/w >130 %	NDI			
M.7A.11.8					
M.7A.11.9	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	46.5%			
vl.7A.12.2	By LTV buckets (mn): >0 - <=40 %	4,285	ND1	75.7%	
M.7A.12.3	>40 - <=50 %	406	ND1	7.2%	
N.7A.12.4	>50 - <=60 %	311	ND1	5.5%	
vl.7A.12.5 vl.7A.12.6	>60 - <=70 % >70 - <=80 %	237 174	ND1 ND1	4.2% 3.1%	
И.7А.12.7	>80 - <=90 %	112	ND1	2.0%	
VI.7A.12.8 VI.7A.12.9	>90 - <=100 % >100%	43 96	ND1 ND1	0.8% 1.7%	
1.7A.12.10	Total	5,663	ND1	100.0%	0.0%
M.7A.12.1	o/w >100 - <=110 %	44	ND1	0.8%	
M.7A.12.2 M.7A.12.3	o/w >110 - <=120 %	21 14	ND1 ND1	0.4% 0.2%	
	0/w >120 - <= 120 %	± *		0.1%	
M.7A.12.4	o/w >120 - <=130 % o/w >130 - <=140 %	8	ND1		
M.7A.12.4 M.7A.12.5	o/w >130 - <=140 % o/w >140 - <=150 %	3	ND1	0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6	o/w >130 - <=140 %			0.1% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8	o/w >130 - <=140 % o/w >140 - <=150 %	3	ND1		
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9	0/w >130 - <=140 % 0/w >140 - <=150 % 0/w >150 % 13. Breakdown by type	3 6 % Residential Loans	ND1		
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 4.7A.13.1 <i>J</i> .7A.13.1	0/w >130 - <=140 % 0/w >140 - <=150 % 0/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses	3 6 % Residential Loans 0.2% 0.0%	ND1		
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.2	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied	3 6 % Residential Loans 0.2% 0.0% 0.0%	ND1		
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.13.1 A.7A.13.2 A.7A.13.2 A.7A.13.3 A.7A.13.3	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural	3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing	3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 99.8% 83.5%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.13.1 A.7A.13.2 A.7A.13.3 A.7A.13.3 A.7A.13.4 M.7A.13.4 M.7A.13.1 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental	3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 99.8% 83.5% 3.7%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.2 M.7A.13.1 M.7A.13.2 A.7A.13.3 A.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.2	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing	3 6 % Residential Loans 0.2% 0.0% 0.0% 0.0% 99.8% 83.5%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.13.9 M.7A.13.2 A.7A.13.2 A.7A.13.3 A.7A.13.4 A.7A.13.4 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3	a/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % Downer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.1 A.7A.13.2 A.7A.13.2 A.7A.13.4 A.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.6	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.7 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.6 M.7A.13.7	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 M.7A.13.2 A.7A.13.2 A.7A.13.2 A.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.3 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.8 M.7A.13.9	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.8 M.7A.13.8 M.7A.13.8 M.7A.13.10	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.9 M.7A.13.9 M.7A.13.10 M.7A.13.10 M.7A.13.11	α/w >130 - c=140 % β/w >140 - α=150 % ο/w >150 % 12. Breakdown by type Dwner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Buildings under construction o/w Buildings land	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.13.1 A.7A.13.1 A.7A.13.2 A.7A.13.2 A.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.2 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.6 M.7A.13.7 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.14.1	a/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0% 0.0% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 A.7A.13.2 A.7A.13.2 A.7A.13.2 A.7A.13.4 A.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.9 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.13.10 M.7A.14.1 M.7A.14.2 M.7A.14.2	a/w >130 - <=140 % a/w >140 - <=150 % a/w >150 % 13. Breakdown by type Domer occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other a/w Subsidised housing a/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 12.7% 0.0% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.1 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.10 M.7A.13.10 M.7A.13.11 M.7A.13.10 M.7A.13.10 M.7A.13.11 M.7A.14.1 M.7A.14.1 M.7A.14.1 M.7A.14.1	a/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0% 0.0% 0.0%	ND1		
M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.2 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.8 M.7A.13.8 M.7A.13.8 M.7A.13.10	a/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land 14. Loan by Ranking 1st lien / No prior ranks Guaranteed	3 6 % Residential Loans 0.2% 0.0% 0.0% 99.8% 83.5% 3.7% 12.7% 0.0% 0.0% 0.0%	ND1		

	7B Commercial Cover Pool				
NA 70 45 4	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	382			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	10	26	100.0%	100.0%
M.7B.15.3	DKK 2 - 5m	0	0	0.0%	0.0%
M.7B.15.4	DKK 5 - 20m	0	0	0.0%	0.0%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m > DKK 100m	0	0	0.0%	0.0%
M.7B.15.7 M.7B.15.8	TBC at a country level	ND1	ND1	0.0%	0.0%
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total 16. Loan to Value (LTV) Information - UNINDEXED	10 Nominal	26 Number of Loans	100.0% % Commercial Loans	100.0% % No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1	Number of Loans	% commercial coans	% NO. OI LOANS
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7B.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
M.7B.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
M.7B.16.10	Total	ND1	ND1	ND1	ND1
DM.7B.16.1	o/w >100 - <=110 %	ND1			
DM.7B.16.2	o/w >110 - <=120 %	ND1			
DM.7B.16.3	o/w >120 - <=130 %	ND1			
DM.7B.16.4	o/w >130 - <=140 % o/w >140 - <=150 %	ND1 ND1			
DM.7B.16.5					
DM.7B.16.6	o/w >150 %	ND1			
DM.7B.16.6 DM.7B.16.7					
DM.7B.16.6					
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED	ND1 Nominal	Number of Loans	% Commercial Loans	% No. of Loans
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8	o/w >150 %	ND1	Number of Loans	% Commercial Loans	% No. of Loans
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	ND1 Nominal	Number of Loans	% Commercial Loans	% No. of Loans
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9 M.7B.17.1	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0%			
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 %	ND1 Nominal 11.0% 9	ND1	95.0%	ND1
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9 M.7B.17.1 M.7B.17.2	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	ND1 Nominal 11.0%	ND1 ND1	95.0% 0.6%	ND1 ND1
DM.7B.16.6 DM.7B.16.7 DM.7B.16.8 DM.7B.16.9 M.7B.17.1 M.7B.17.1 M.7B.17.2 M.7B.17.3	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 %	ND1 Nominal 11.0% 9 0	ND1	95.0%	ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 %	ND1 Nominal 11.0% 9 0 0	ND1 ND1 ND1	95.0% 0.6% 0.6%	ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 %	ND1 11.0% 9 0 0 0 0	ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 0.6%	ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): → 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 %	ND1 11.0% 9 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0%	ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.8 M.78.17.9	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): → 0 - <=40 % → 40 - <=50 % → 50 - <=60 % → 50 - <=70 % → 70 - <=80 % → 80 - <=90 % → 90 - <=100 % → 100 %	ND1 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.8 M.78.17.8 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >60 - <=70 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w > 100 - <=110 % o/w > 110 - <=120 %	ND1 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.9 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 DM.78.17.10 DM.78.17.3	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.4	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 JM.78.16.7 JM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.3	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >60 - <=70 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w > 120 - <=110 % 0/w > 120 - <=130 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.9 M.78.16.9 M.78.17.1 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.78.17.7 M.78.17.7 M.78.17.7 M.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.5 DM.78.17.6	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 JM.78.16.7 JM.78.16.8 JM.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.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 JM.78.17.1 JM.78.17.3 JM.78.17.3 JM.78.17.4 JM.78.17.3 JM.78.17.4 JM.78.17.5 JM.78	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >60 - <=70 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w > 120 - <=110 % 0/w > 120 - <=130 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 M.78.16.7 M.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78.17.3 DM.78.17.5 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.7	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >60 - <=70 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w > 120 - <=110 % 0/w > 120 - <=130 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 JM.78.16.7 JM.78.16.8 JM.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.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 JM.78.17.1 JM.78.17.3 JM.78.17.3 JM.78.17.4 JM.78.17.3 JM.78.17.4 JM.78.17.5 JM.78	o/w > 150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - <=40 % >40 - <=50 % >60 - <=70 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w > 120 - <=110 % 0/w > 120 - <=130 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.2 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.7 DM.78.17.9 M.78.17.9	$\rho/w > 150 \%$ 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) $W_{ij}(TV buckets (mn)); \rho < -<40 \% > 40 < -50 \% > 60 < -70 \% > 60 < -70 \% > 60 < -70 \% > 80 < <90 \% > 80 < <90 \% > 90 < <100 \% Total \rho/w > 210 < <120 \% \rho/w > 120 < <130 \% o/w > 120 < <130 \% o/w > 150 \% 18. Breakdown by Type Retail$	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78.17.4 DM.78.17.5 DM.78.17.7 DM.78.17.8 DM.78.17.8 DM.78.17.8 DM.78.17.8 DM.78.17.8 DM.78.17.8 DM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2	o/w >150 % 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.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.78.17.5 M.78.17.4 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.3 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.4 M.78.18.4	ی کرد کرد کرد 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 50 - (=40 % 540 - (=50 % 550 - (=60 % 560 - (=77 % 570 - (=80 % 500 - (=710 % 5100 % 5100 % Total 0/w 5100 - (=120 % 0/w 5100 - (=130 % 0/w 5100 + (=140 % 0/w 510 % 0/w 510 % 0/w 5150 % 0/w 5150 % 18. Breekdown by Type Retail Office Hotel/Tourism Shopping malls Industry	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.3 DM.78.17.3 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.8 DM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.7	$p_{W} > 150 \%$ J2. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - (=40 %) > 40 - (=50 %) > 50 - (=70 %) > 50 - (=70 %) > 70 - (=80 %) > 80 - (=70 %) > 90 - (=100 %) > 90 - (=100 %) > 90 - (=100 %) 0/w > 120 - (=120 %) 0/w > 120 - (=120 %) 0/w > 120 - (=130 %) 0/w > 120 - (=150 %) 0/w > 150 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.4 M.78.17.7 M.78.17.7 M.78.17.7 M.78.17.0 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.18.1 M.78.18.1 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.7 M.78.	ی کرد	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.0 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.4 DM.78.17.5 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.18.1 M.78.18.2 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.5 M.78.18.8 M.78.18.5 M.78.18.7 M.78.18.8 M.78.18.5 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.7 M.78.18.8 M.78.18.18 M	d/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): 0 - (=40 % 3 40 - (=50 % 3 50 - (=60 % 3 50 - (=70 % 3 50 - (=10 % 3 80 - (=90 % 3 90 % 3 90 - (=100 % 3 90 % 3 90 - (=100 % 3 00 % 3 90 - (=100 % 3 00 //w >100 - (=120 % 0/w >100 - (=120 %	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.7 M.78.17.7 M.78.17.9 M.78.17.10 DM.78.17.10 DM.78.17.10 DM.78.17.3 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.17.8 DM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.6 M.78.18.7 M.78.18.7 M.78.18.10	ی کرد کرد	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
DM.78.16.6 DM.78.16.7 DM.78.16.8 DM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.4 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.4 M.78.17.5 M.78.17.7 M.78.17.7 M.78.17.0 DM.78.17.1 DM.78.17.1 DM.78.17.1 DM.78.17.3 DM.78.17.3 DM.78.17.4 DM.78.17.5 DM.78.17.5 DM.78.17.5 DM.78.18.1 M.78.18.2 M.78.18.4 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.1 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.1 M.78.18.	(2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	ND1 Nominal 11.0% 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	95.0% 0.6% 0.6% 3.0% 0.1% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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CE



The definitions below reflect the national specificities

HTT 2020

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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 HG.1.3	OC Calculation: Legal minimum OC Calculation: Committed	Minimum legal required OC of RWA ND2
110.115		Index Loans:
		These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was
		introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		depends on the loan type. Especially the matching for subsidized housing depends on the size of the future innation rate.
		Fixed-rate loans: The lone-term – tvoically 30-year – fixed-rate, callable loan is considered the most traditional morteage loan. With this loan, the borrower knows in advance the fixed repaym
		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 i also offered with interest-only periods.
		Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when rai
		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
		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 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
	Interest Rate Types	mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans:
		The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate
		determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CIT.
		(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 rat 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 fit
		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.
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on int
HG.1.5	defined r what assumptions eg, in terms of prepayments r etc.j	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	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on int rate developments and cannot be anticipated by issuer.
	conditions/circumstances? Etc.]	
HG.1.6		
		LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first r
HG.1.7	LTVs: Definition	it is distributed proportionaly by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	
110.1.8		
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	d
HG.1.9	Valuation Model (AVM) or on-site audits	
110.1.5		
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
110.1.10		
	Explain how mortgage types are defined whether for residential housing, multi-family housing,	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
	commercial real estate, etc. Same for shipping where relecvant	The building sets guidelines for the grouping of property in categories. Troperty type is determined by its printary use.
HG.1.11		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
110.1.12		
	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	NPV assumptions (when stated)	104
OHG.1.1 OHG.1.2	NPV assumptions (when stated)	ND1
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Reason for No Data	Value
HG.2.1 HG.2.2	Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time	ND1 ND2
HG.2.2 HG.2.3	Not relevant for the issuer and/or CB programme at the present time Not available at the present time	ND2 ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3	2 Clossons Extra national and/or lawson theme	finner Pathotics Pathod
HG.3.1	3. Glossary - Extra national and/or Issuer Items Other definitions deemed relevant	[Insert Definition Below] [For completion]
HG.3.1 OHG.3.1	other demissions deemed relevant	i completioni
OHG.3.2		
OHG.3.3		
OHG.3.4		

OHG.3.4 OHG.3.5



HTT 2020

E. Optional ECB-ECAIs data

 Reporting in Domestic Currency
 DXX

 CONTENT OF TAB E
 1. Additional information on the programme
 2. Additional information on the supplement
 2. Additional information means
 2. Additinformation means
 2. Additional informat

	Additional information on the asset distribution					
Field	1. Additional information on the programme					
Number						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1 E.1.1.2	Sponsor (if applicable) Servicer	0 Jyske Realkredit A/S	0 529900R9HONZRT2OX826			
E.1.1.2 E.1.1.3	Servicer Back-up servicer	Jyske Realkredit A/S 0	0			
E.1.1.3 E.1.1.4	Buck-up servicer BUS facilitator	0	0			
E.1.1.4 E.1.1.5	Cash manager	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager	Jyske Kealkreuit Ays	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	5299000DI3047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
OE.1.1.1						
OE.1.1.2 OE.1.1.3						
OE.1.1.3 OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Counterparty 1					
E.2.1.2	Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5 E.2.1.6	Counterparty 5 Counterparty 6					
E.2.1.6 E.2.1.7	Counterparty 6 Counterparty 7					
E.2.1.8	Counterparty 8					
E.2.1.9	Counterparty 9					
E.2.1.10	Counterparty 10					
E.2.1.11	Counterparty 11					
E.2.1.12	Counterparty 12					
E.2.1.13	Counterparty 13					
E.2.1.14	Counterparty 14					
E.2.1.15 E.2.1.16	Counterparty 15 Counterparty 16					
E.2.1.16 E.2.1.17	Counterparty 16 Counterparty 17					
E.2.1.17	Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22	Counterparty 22					
E.2.1.23	Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25 OE.2.1.1	Counterparty 25					
OE.2.1.1 OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9 OE.2.1.10						
OE.2.1.10 OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	330.43				
E.3.1.2	Weighted Average Maturity (months)	242.77				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2. Arrears	% Residential Loans 0.00%	% Commercial Loans 0.00%	% Public Sector Assets 0.00%	% Shipping Loans 0.00%	% Total Loans 0.00%
E.3.2.1 E.3.2.2	1-<30 days 30-<60 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.2 E.3.2.3	30-<60 days 60-<90 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.4	90-<180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.5	>= 180 days	0.00%	0.00%	0.00%	0.00%	0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

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This addendum is optional

F.Harmonised Transparency Template - Optional COVID 19 impact

HTT 2020

	Reporting in Domestic Currency	DKK					
	CONTENT OF	TAR E1		For further information concerning the na	ation-specific dispositions regarging the impact of	the Covid 19 outbreak on cover pools plea	
	 Share of assets affected by payment 				refer to the:	and covid 15 outbreak on cover pools, pice.	-
	 Additional information on the cover pool 				COVID-19: EMF-ECBC Response		
		cetton anceced by payment honeays			<u>cono is can coo no ponse</u>		-
	1. Share of assets affected by payment	helideur erward hu COMID 40					
	I. Breakdown of payment holiday	Nominal (mn)	Number of Joans		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool	-
COV.1.1.1	no payment holiday	0	0		0.0%	0.0%	
COV.1.1.2	payment holiday requested	0	0		0.0%	0.0%	
COV.1.1.3	payment holiday granted	0	0		0.0%	0.0%	
COV.1.1.4	under review	0	0		0.0%	0.0%	
COV.1.1.5	payment holiday rejected	0	0		0.0%	0.0%	
COV.1.1.7	Total affected by payment holiday	0	0		0.0%	0.0%	
DCOV.1.1.8							
DCOV.1.1.9							
COV.1.1.10							
	2. Additional information on the cover						
	1. types of granted payment holiday	1 month	2 months	3 months	up to 6 months	over 6 months	total
	in % nominal (mn) to total cover pool						
COV.2.1.1	principal & interest rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
COV.2.1.2	interest rate only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
COV.2.1.3	other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
COV.2.1.4	Total payment holiday	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
COV.2.1.5	o/w [if relevant, please specify]						
COV.2.1.6	o/w [if relevant, please specify]						
COV.2.1.7	o/w [if relevant, please specify]						
DCOV.2.1.8	o/w [if relevant, please specify]						

ECBC Label Template Other Capital Centres, Q3 2020

(not labeled)

Published 03 November 2020 • Data per 30 September 2020



ECBC Label Template : Contents

As of 30 September 2020

Specialised finance institutes	
General Issuer Detail	
Α	General Issuer Detail
Cover Pool Information	
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G2	Outstanding CBs
G3	Legal ALM (balance principle) adherence
G4	Additional characteristics of ALM business model for issued CBs
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M2/B2	Lending by property category, DKKbn
M3/B3	Lending, by loan size, DKKbn
M4a/B4a	Lending, by-loan to-value (LTV), current property value, DKKbn
M4b/B4b	Lending, by-loan to-value (LTV), current property value, Per cent
M4c/B4c	Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)
M4d/B4d	Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket)
M5/B5	Lending by region, DKKbn
M6/B6	Lending by loan type - IO Loans, DKKbn
M7/B7	Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn
M8/B8	Lending by loan type - All loans, DKKbn
M9/B9	Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)
M10/B10	Lending by remaining maturity, DKKbn
M11/B11	90 day Non-performing loans by property type, as percentage of instalments payments, %
M11a/B11a	90 day Non-performing loans by property type, as percentage of lending, %
M11b/B11b	90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %
M12/B12	Realised losses (DKKm)
M12a/B12a	Realised losses (%)
Key Concepts	
X1	Key Concepts Explanation
X2	Key Concepts Explanation
Х3	General explanation
Volentary tables	
V1	Pogulatory requirement

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JYSKE REALKREDIT

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

Mandatory tables

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

Specialised mortgage banks Tables A, G1.1, G2-4, M1-M12, X1-3 Ship finance institutes Tables A, G1.1, G2-4, S1-S13, X1-3 Non-specialised bank CBs issuers Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

Voluntary tables

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

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

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

Table A. General Issuer Detail

S JYSKE REALKREDIT

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q3 2020	Q2 2020	Q1 2020	Q4 2019
Total Balance Sheet Assets	374.9	367.0	376.7	384.9
Total Customer Loans(fair value)	343.4	340.9	337.7	338.7
of which: Used/registered for covered bond collateral pool	333.4	331.8	332.2	329.0
Tier 1 Ratio (%)	24.0%	23.6%	23.8%	23.1%
Solvency Ratio (%)	24.0%	23.6%	23.3%	23.1%
Outstanding Covered Bonds (fair value)	341.3	341.4	337.8	339.4
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)	44.7	46.1	46.5	45.8
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.0	0.4
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1	0.0

Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	332.8	331.3	330.8	329.
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
 < 1 <= 5 years 	1.1	1.1	1.1	0.8
- over 5 years	331.7	330.1	329.7	328.2
Currency				
- DKK	332.7	331.2	330.7	328.9
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing,	239.5	238.2	238.2	237.5
holiday houses)				
 Commercial (office and business, industry, agriculture, 	44.7	44.5	44.0	42.9
manufacture, social and cultural, ships)				
- Subsidised	48.6	48.6	48.7	48.6
eligibility as covered bond collateral	332.8	331.3	330.8	329.0
Non-performing loans (See definition in table X1)	0.15	0.14	0.14	0.14
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.50	0.53	0.51	0.35

Table G1.1 – General cover pool information	🎝 JYSK	EREAL	KREDIT		
DKKbn / Percentage of nominal outstanding CBs	Q3 2020	Q2 2020	Q1 2020	Q4 2019	
Nominal cover pool (total value)		6.2	6.5	6.1	6.2
Transmission or liquidation proceeds to CB holders (for redemption of	CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		0.6	0.7	0.3	0.2
Overcollateralisation ratio	Total	0.1	0.1	0.0	0.0
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		5.7	5.8	5.8	6.0
	 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		0.6	0.7	0.3	0.2
Total capital coverage (rating compliant capital)		0.6	0.7	0.3	0.2
Loan loss provisions (cover pool level - shown in Table A on issuer level	l) - Optional	0.00	0.11	0.11	0.03

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2020	Q2 2020	Q1 2020	Q4 2019
Nominal value of outstanding CBs		5.7	5.8	5.8	6.0
Fair value of outstanding CBs (marked value)		8.0	8.0	8.1	8.8
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0.0	0.0	0.0	0.0
	1 year				
	> 1 and \leq 2 years	-	-	-	0.0
	> 2 and \leq 3 years	-	-	-	-
	> 3 and \leq 4 years	0.0	0.0	0.0	-
	> 4 and \leq 5 years	0.0	0.0	0.0	0.0
	5-10 years	0.0	0.1	0.1	0.1
	10-20 years	0.0	0.0	0.0	0.0
	> 20 years	8.0	7.9	8.0	8.7
Amortisation profile of issued CBs	Bullet	0.4%	0.4%	0.4%	0.5%
	Annuity	0.5%	0.6%	0.6%	0.6%
	Serial	99.1%	99.0%	99.0%	98.8%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	8.0	8.0	8.1	8.8
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
-	S&P	-	AAA	AAA	AAA
	Fitch	-	-	-	-

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

Table G2.1a - Assets other than the loan portfolio in the cover pool										
Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	0.6	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	-	-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	0.6	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	0.6	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	0.6	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Issue adherence

х

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><</u> 5 years	>5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	-	0.6	-	0.6
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	0.6	-	0.6

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

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

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

0- <u><</u> 1 year	-
>1- <u><</u> 5 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)	5.7
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

Table G3 – Legal ALM (balance principle) adherence¹

General balance principle

Specific balance principle

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

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

	Issue adherence			
	Yes	No		
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	x			
Pass-through cash flow from borrowers to investors?	x			
Asset substitution in cover pool allowed?		x		
Note: * A few older traditional danish mortgage bonds are not CRD compliant				

JYSKE REALKREDIT

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

B. B. B.

Table M1/B1

CBUR

Number	Number of loans by property category											
						Manufacturing						
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural			
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total	
Total	248	1	1,047	314	251	-	9	-	17	-	1,887	
In %	13.1%	0.1%	55.5%	16.6%	13.3%	0.0%	0.5%	0.0%	0.9%	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	0.0	0.0	4.7	0.7	0.2	-	0.0	-	0.0	-	5.7
In %	0.2%	0.0%	83.3%	12.6%	3.7%	0.0%	0.0%	0.0%	0.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.5	0.9	2.9	1.1	0.1	0.1	5.7
In %	8.7%	16.5%	51.4%	20.0%	1.2%	2.1%	

Table M4a/B4a

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

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					Per cer	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Holiday houses	0.0	-	-	-	-	-	-	-	-	-
Subsidised Housing	2.8	0.8	0.3	0.2	0.2	0.0	0.0	0.0	0.0	0.1
Cooperative Housing	0.4	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private rental	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	0.0	0.0	-	-	-	-	-	-	-	-
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	3.3	1.0	0.4	0.2	0.2	0.1	0.0	0.0	0.0	0.1

Table M4b/B4b

Lending, by-loan to-value (LTV), current property 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	94.4%	3.7%	0.1%	0.3%	0.1%	0.7%	0.5%	0.3%	0.0%	0.0%
Holiday houses	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	62.0%	17.7%	7.5%	4.8%	3.6%	1.1%	0.8%	0.4%	0.4%	1.7%
Cooperative Housing	54.8%	27.8%	9.3%	2.1%	1.2%	2.1%	0.2%	0.1%	0.1%	2.1%
Private rental	58.6%	18.9%	4.6%	4.0%	3.3%	4.5%	1.6%	1.4%	0.9%	2.2%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	84.4%	15.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	92.8%	1.9%	0.7%	0.7%	3.7%	0.1%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Fotal	61.1%	19.0%	7.6%	4.4%	3.3%	1.4%	0.7%	0.4%	0.4%	1.8%

Table M4c/B4c

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	-	13.3%
Holiday houses	0.0	-	-	-	-	-	-	-	-	-	9.1%
Subsidised Housing	2.1	0.7	0.7	0.4	0.3	0.2	0.1	0.1	0.1	0.2	44.2%
Cooperative Housing	0.2	0.1	0.3	0.0	0.0	0.0	0.0	-	0.0	0.0	56.7%
Private rental	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.9%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0.0%
Office and Business	0.0	0.0	-	-	-	-	-	-	-	-	7.2%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.0	-	-	0.0	0.0	-	-	-	-	11.8%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	2.4	0.9	1.0	0.4	0.3	0.2	0.1	0.1	0.1	0.2	46.5%

Table M4d/B4d

Lending, by-loan to-value (LTV), current property value, PER CENT ("Sidste krone")

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	82.1%	15.6%	0.0%	0.2%	0.6%	0.0%	1.3%	0.3%	0.0%	0.0%	13.3%
Holiday houses	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.1%
Subsidised Housing	44.9%	14.4%	14.0%	8.3%	5.9%	3.4%	2.7%	1.4%	1.2%	3.8%	44.2%
Cooperative Housing	26.3%	20.2%	37.2%	5.1%	2.6%	1.4%	1.3%	0.0%	1.0%	4.8%	56.7%
Private rental	17.3%	28.3%	26.8%	4.3%	6.1%	1.5%	2.7%	1.8%	1.8%	9.3%	66.9%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	32.6%	67.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.2%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	86.6%	6.5%	0.0%	0.0%	2.9%	4.0%	0.0%	0.0%	0.0%	0.0%	11.8%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	41.7%	15.6%	17.3%	7.7%	5.5%	3.1%	2.5%	1.3%	1.2%	4.1%	46.5%

Table M5/B5 - Total

a m m

Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	-	0.0
Holiday houses	-	-	-	0.0	-	-	0.0
Subsidised Housing	3.0	0.7	0.1	0.5	0.4	-	4.7
Cooperative Housing	0.3	0.2	0.0	0.1	0.1	-	0.7
Private rental	0.1	0.0	0.0	0.0	0.0	-	0.2
Manufacturing and Manual							
Industries	-	-	-	-	-	-	-
Office and Business	0.0	0.0	-	-	0.0	-	0.0
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.0	-	0.0	0.0	-	-	0.0
Other	-	-	-	-	-	-	-
Total	3.4	0.9	0.2	0.6	0.5	-	5.7

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

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	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

	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	0.0	-	4.7	0.7	0.2	-	0.0	-	0.0	-	5.6
Fixed-rate to maturity	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
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	-	-	-	-	-	-	0.0	-	-	-	0.0
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
Total	0.0	0.0	4.7	0.7	0.2	-	0.0	-	0.0	-	5.7

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 cultu	ural purposes	Other	Total
Index Loans	0.0	-	4.7	0.7	0.2	-	0.0	-	0.0	-	5.6
ixed-rate to maturity	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
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	-	-	-	-	-	-	0.0	-	-	-	0.0
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
Total	0.0	0.0	4.7	0.7	0.2		0.0	-	0.0	-	5.7

Table M9/B9

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

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						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 12 months	-	-	-	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	0.0	-	0.0	-	0.0	-	-	-	0.0
≥ 24 - ≤ 36 months	-	-	-	-	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	-	0.0	0.0	0.0	-	-	-	-	-	0.1
≥ 60 months	0.0	0.0	4.7	0.7	0.1	-	0.0	-	0.0	-	5.6
Total	0.0	0.0	4.7	0.7	0.2	-	0.0	-	0.0	-	5.7

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	cultural purposes	Other	Total
< 1 Years	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
≥ 1 - ≤ 3 Years	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	-	0.0	0.0	0.0	-	-	-	0.0	-	0.0
≥ 5 - ≤ 10 Years	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0	-	0.0
≥ 10 - ≤ 20 Years	0.0	-	4.7	0.7	0.2	-	0.0	-	0.0	-	5.6
≥ 20 Years	0.0	-	0.0	0.0	0.0	-	0.0	-	-	-	0.0
Total	0.0	0.0	4.7	0.7	0.2	_	0.0	-	0.0	_	5.7

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 cult	ural purposes	Other	Total
90 day NPL	-	-	-	-	-	-	-	-	-	-	-
	(

Note: 90-days arrear as of Q3 2020 (See definition in table X1)

Table M11a/B11a

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

Owner-occupied Subsidised Cooperative and Manual Office and	Social and		
hanna Halidau havana Havaira Havaira Debaha sankal Hadvahira Durinana Amirukum su			
homes Holiday houses Housing Housing Private rental Industries Business Agriculture cu	tural purposes	Other	Total
90 day NPL	-	-	-

Note: 90-days arrear as of Q3 2020 (See definition in table X1)

Table M11b/B11b

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

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

Table M12/B12

Realised losses (DKKm)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	cultural purposes	Other	Total
Total realised losses	0.1	-	-	-	6.8	-	-	-	-	-0.2	6.7

Table M12a/B12a

Realised losses (%	6)
--------------------	----

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture c	ultural purposes	Other	Total
Total realised losses, %	0.00	-	-	-	0.12	-	-	-	-	-0.00	0.12

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Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	, Retail/shop	
Agneolate.	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.	3
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.	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part 6 of the cover pool.	t.
	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.	

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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
Describe the method on which your LTV calculation is based	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuous M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start Itv of the loan to the marginal Itv. This means that, if the loan is first raid 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 mar the prior liens to the marginal Itv of the loan under consideration. The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single Itv bracket, according to the marginal Itv of the loan to 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 continuously. Example 2 below shows the discrete distribution of a loan.
Frequency of collateral valuation for the purpose of calculating the LTV	F 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 - <
	Loan-to-value (discrete/"Sidste krone" distribution)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1,000,000



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Construction Include allow in the information of the intervent of of the interve	Table X3		JYSKE REALKREDIT				
Distance and you and yo	General explanation	General practice in Danish market					
Pit I should Pit I should want is a long to main the should with a long to main the should want is a l	Table A Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer,	fair value				
stan billing Participation 2000/000000000000000000000000000000000	Total Customer Loans(fair value)		ge bonds measured at fair value				
Scale Action (1992) 22 (18) A clock control while action of a clock control while actio clock control while action of a clock control while actio cloc	Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations					
Science (Single Context) Percentration (Single Context) Science (Single Context) Percentratin (Singl							
k un kan kan kan kan kan kan kan kan kan ka	Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)					
And a maname of a local sequence of a local seque			nks				
Display to build with a lange of points backed by this as if and an arguing back is not as a marked back of a backed display and backed by the set of a backed display and backed by the set of a backed display and backed by the set of a backed by the se			er of the carrying amount at the time of classification and the fair value less selling costs.				
Link of the link of a l		All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage	ve bonds measured at market value				
an one production of any series of any series of any series and an	Maturity	Maturity distribution of all mortgage credit loans					
auxi al			nd annual accounts				
Bet Add Indicated abs at a conception to Sinto Age at a - Add out to a calling back out concepting and out and the add out of a concept at a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of add out out of add out of add out of add out out of add out of add out o	quarter)						
Bet Add Indicated abs at a conception to Sinto Age at a - Add out to a calling back out concepting and out and the add out of a concept at a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of a concept at a down and the add out of add out out of add out of add out of add out out of add out of add out o	General explanation	General practice in Danish market					
Search and a place	Table G1.1						
signification Exclusion price Section biology Exclusion price signification Price sig			dditional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital				
eiter store Mith Exist and	0-1 day)						
eigen un autored abilities impeted balance of an effective term even to more and a distance dual in a second and distance dual in a second and distance dual is a second and distance dual in	Overcollateralisation						
let i one interventionen interventio	Senior secured debt Senior unsecured debt		ts in cover pool				
Derive Cognitz Endergranden index anorge. Derive anderschulter. Present anderschulter. Present anderschulter. Present anderschulter. Seiner anderschulter. Present anderschulter.	Tier 2 capital	Subordinated debt					
Integration For grant hand many private does not require to does hand we below to be any think to the set of the second to the second we below the second we	Additional tier 1 capital (e.g. hybrid core capital) Core tier 1 capital						
Integration For grant hand many private does not require to does hand we below to be any think to the set of the second to the second we below the second we	Consel evaluation	Conord practice in Danish market	The issues on alaborate on the annihil belong with t				
Instrume Description bases propose to do a registry on the observe bases the main of the bases of the observe bases		venerar practice in Danish market					
concert battery periodie wave and the bookt standie the condit instruction standie scope for standie instruction standie scope for standie of the		The general balance principle does not require a one-to-one balance between the					
Rest insue, adv sourd for the issues of SMD, SMD and Fluored. In space issues inspire to insues inspire to adv inspire for adv inspire inspire issues inspire to inspire issues inspire to adv inspire for adv inspire inspire issues inspire for adv inspire issues inspire for advise inspire for advise issues inspire for advise issues inspire for advise ins	General balance principle	loan and the bonds issued. This gives the credit institution a wider scope for taking					
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