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# Harmonised Transparency Template

## 2019 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 30/10/2019

Cut-off Date: 30/09/2019



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	30-09-2019			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	<a href="#">Link</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	304,728			
G.3.1.2	Outstanding Covered Bonds	286,138			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	6.5%	0.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weighted Assets	% of lending		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	286,138		93.9%	
G.3.3.2	Public Sector	0		0.0%	
G.3.3.3	Shipping	0		0.0%	
G.3.3.4	Substitute Assets	18,591		6.1%	
G.3.3.5	Other	0		0.0%	
G.3.3.6	Total	304,728		100.0%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24.45	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	21,110	ND1	6.9%	
G.3.4.3	1 - 2 Y	10,962	ND1	3.6%	
G.3.4.4	2 - 3 Y	9,225	ND1	3.0%	
G.3.4.5	3 - 4 Y	8,590	ND1	2.8%	
G.3.4.6	4 - 5 Y	8,980	ND1	2.9%	
G.3.4.7	5 - 10 Y	56,322	ND1	18.5%	
G.3.4.8	10+ Y	189,540	ND1	62.2%	
G.3.4.9	Total	304,728	0	100.0%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	10.66	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	60,113	ND1	21.0%	
G.3.5.3	1 - 2 Y	40,645	ND1	14.2%	
G.3.5.4	2 - 3 Y	34,134	ND1	11.9%	
G.3.5.5	3 - 4 Y	19,325	ND1	6.8%	
G.3.5.6	4 - 5 Y	10,285	ND1	3.6%	
G.3.5.7	5 - 10 Y	20,281	ND1	7.1%	
G.3.5.8	10+ Y	101,355	ND1	35.4%	
G.3.5.9	Total	286,138	0.00	100.0%	0.00
OG.3.5.10					
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	126	126	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	286,012	286,012	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	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18		<b>Total</b>	<b>286,138</b>	<b>100.0%</b>	<b>100.0%</b>
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	22,389	126	7.8%	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	263,749	286,012	92.2%	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	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18		<b>Total</b>	<b>286,138</b>	<b>100.0%</b>	<b>100.0%</b>
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	238,923	238,923	83.5%	83.5%
G.3.8.2	Floating coupon	47,215	47,215	16.5%	16.5%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4		<b>Total</b>	<b>286,138</b>	<b>100.0%</b>	<b>100.0%</b>
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0.0%		
G.3.9.3	Exposures to central banks	0	0.0%		
G.3.9.4	Exposures to credit institutions	18,169	97.7%		
G.3.9.5	Other	422	2.3%		
G.3.9.6	<b>Total</b>	<b>18,591</b>	<b>100.0%</b>		
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>a/w EU central banks</i>	ND1			
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>a/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>a/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	18,591	100.00%		
G.3.10.2	Eurozone	0	0.00%		
G.3.10.3	Rest of European Union (EU)	0	0.00%		
G.3.10.4	European Economic Area (not member of EU)	0	0.00%		
G.3.10.5	Switzerland	0	0.00%		
G.3.10.6	Australia	0	0.00%		
G.3.10.7	Brazil	0	0.00%		
G.3.10.8	Canada	0	0.00%		
G.3.10.9	Japan	0	0.00%		
G.3.10.10	Korea	0	0.00%		
G.3.10.11	New Zealand	0	0.00%		
G.3.10.12	Singapore	0	0.00%		
G.3.10.13	US	0	0.00%		
G.3.10.14	Other	0	0.00%		
G.3.10.15	<b>Total EU</b>	<b>18,591</b>	<b>0.00%</b>		
G.3.10.16	<b>Total</b>	<b>18,591</b>	<b>100.00%</b>		
OG.3.10.1					
OG.3.10.2					
OG.3.10.3					
OG.3.10.4					
OG.3.10.5					
OG.3.10.6					
OG.3.10.7					



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	18,169	6.0%	6.3%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	Total	18,169	6.0%	6.3%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

**12. Bond List**

G.3.12.1	Bond list	<a href="#">Link</a>
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13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	74,184.4
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	724.6
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		
OG.3.13.24		
OG.3.13.25		
OG.3.13.26		
OG.3.13.27		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		

**4. References to Capital Requirements Regulation (CRR)**

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

	Row	Row
	129(7)	
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a> <a href="#">287 for Commercial Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a> <a href="#">163</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

**5. References to Capital Requirements Regulation (CRR)**

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<a href="#">173</a>
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OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		



## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

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

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	245,295		85.7%
M.7.1.2	Commercial	40,843		14.3%
M.7.1.3	Other	0		0.0%
M.7.1.4	<b>Total</b>	<b>286,138</b>		<b>100.0%</b>
OM.7.1.1	o/w Cooperative Housing	17,227		
OM.7.1.2	o/w Agriculture	4,456		
OM.7.1.3	o/w Owner-occupied homes	61		
OM.7.1.4	o/w Holiday houses	161,566		
OM.7.1.5	o/w Subsidised Housing	7,898		
OM.7.1.6	o/w Private rental	45,325		
OM.7.1.7	o/w Manufacturing and Manual Industries	2,353		
OM.7.1.8	o/w Office and Business	33,846		
OM.7.1.9	o/w Social and cultural purposes	128		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	142,188	2,963	145,151
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				
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2.7%	9.0%	1.5%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	100.0%	100.0%	100.0%
M.7.4.2	Austria	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%
M.7.4.8	Denmark	99.5%	100.0%	99.5%
M.7.4.9	Estonia	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0.0%	0.0%	0.0%
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.33	Norway	0.0%	0.0%	0.0%
M.7.4.34	Other	0.5%	0.0%	0.5%
M.7.4.35	Switzerland	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.5%	0.0%	0.5%
OM.7.4.1		o/w Greenland	0.0%	0.0%
OM.7.4.2		o/w Faroe Islands	0.5%	0.5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45.3%	50.9%	46.1%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12.2%	8.4%	11.7%
M.7.5.3	Northern Jutland (Region Nordjylland)	6.8%	4.8%	6.6%
M.7.5.4	Eastern Jutland (Region Midtjylland)	21.2%	20.0%	21.1%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13.8%	15.9%	14.1%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	68.5%	57.3%	66.9%
M.7.6.2	Floating rate	31.5%	42.7%	33.1%
M.7.6.3	Other	0.0%	0.0%	0.0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0.0%	0.0%	0.0%
OM.7.6.3	o/w Adjustable Rate Mortgages	47.7%	44.6%	47.3%
OM.7.6.4	o/w Money market based loans	0.7%	0.0%	0.6%
OM.7.6.5	o/w Non capped floaters	8.9%	32.1%	12.2%
OM.7.6.6	o/w Capped floaters	4.7%	0.0%	4.1%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	46.6%	53.6%	47.6%
M.7.7.2	Amortising	53.4%	46.4%	52.4%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	24.4%	24.8%	24.5%
M.7.8.2	≥ 12 - < 24 months	16.5%	14.4%	16.2%
M.7.8.3	≥ 24 - < 36 months	16.6%	15.0%	16.3%
M.7.8.4	≥ 36 - < 60 months	25.1%	23.7%	24.9%
M.7.8.5	≥ 60 months	17.5%	22.2%	18.2%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0.16%	0.54%	0.22%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,725			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	103,014	113,156	42.0%	79.6%
M.7A.10.3	DKK 2 - 5m	68,828	24,673	28.1%	17.4%
M.7A.10.4	DKK 5 - 20m	31,366	3,465	12.8%	2.4%
M.7A.10.5	DKK 20 - 50m	20,685	679	8.4%	0.5%
M.7A.10.6	DKK 50 - 100m	10,646	156	4.3%	0.1%
M.7A.10.7	> DKK 100m	10,755	59	4.4%	0.0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	245,295	142,188	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	60.35%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	159,365	ND1	65.0%	
M.7A.12.3	>40 - <=50 %	30,477	ND1	12.4%	
M.7A.12.4	>50 - <=60 %	24,618	ND1	10.0%	
M.7A.12.5	>60 - <=70 %	17,411	ND1	7.1%	
M.7A.12.6	>70 - <=80 %	9,297	ND1	3.8%	
M.7A.12.7	>80 - <=90 %	2,112	ND1	0.9%	
M.7A.12.8	>90 - <=100 %	910	ND1	0.4%	
M.7A.12.9	>100%	1,103	ND1	0.4%	
M.7A.12.10	Total	245,295	0.00%	100.0%	0.00%
OM.7A.12.1	o/w >100 - <=110 %	490	0.00%	0.2%	
OM.7A.12.2	o/w >110 - <=120 %	293	0.00%	0.1%	
OM.7A.12.3	o/w >120 - <=130 %	108	0.00%	0.0%	
OM.7A.12.4	o/w >130 - <=140 %	62	0.00%	0.0%	
OM.7A.12.5	o/w >140 - <=150 %	44	0.00%	0.0%	
OM.7A.12.6	o/w >150 %	106	0.00%	0.0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	65.9%			
M.7A.13.2	Second home/Holiday houses	3.2%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	30.9%			
OM.7A.13.1	o/w Subsidised housing	7.0%			
OM.7A.13.2	o/w Private rental	18.5%			
OM.7A.13.3	o/w Multi-family housing	5.4%			
OM.7A.13.4	o/w Buildings under construction	0.0%			
OM.7A.13.5	o/w Buildings land	0.0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					





7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	13,784			
By buckets (mn):					
M.7B.15.2	DKK 0 - 2m	755	675	1.8%	22.8%
M.7B.15.3	DKK 2 - 5m	2,485	748	6.1%	25.2%
M.7B.15.4	DKK 5 - 20m	11,299	1,080	27.7%	36.4%
M.7B.15.5	DKK 20 - 50m	8,888	294	21.8%	9.9%
M.7B.15.6	DKK 20 - 50m	8,143	117	19.9%	3.9%
M.7B.15.7	> DKK 100m	9,274	49	22.7%	1.7%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	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	40,843	2,963	100%	100%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	53.88%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	29,145	ND1	71.4%	
M.7B.17.3	>40 - <=50 %	5,365	ND1	13.1%	
M.7B.17.4	>50 - <=60 %	3,785	ND1	9.3%	
M.7B.17.5	>60 - <=70 %	1,463	ND1	3.6%	
M.7B.17.6	>70 - <=80 %	430	ND1	1.1%	
M.7B.17.7	>80 - <=90 %	260	ND1	0.6%	
M.7B.17.8	>90 - <=100 %	172	ND1	0.4%	
M.7B.17.9	>100%	223	ND1	0.5%	
M.7B.17.10	Total	40,843	0.00%	100.0%	0.00%
OM.7B.17.1	o/w >100 - <=110 %	117	0.00%	0.3%	
OM.7B.17.2	o/w >110 - <=120 %	66	0.00%	0.2%	
OM.7B.17.3	o/w >120 - <=130 %	32	0.00%	0.1%	
OM.7B.17.4	o/w >130 - <=140 %	7	0.00%	0.0%	
OM.7B.17.5	o/w >140 - <=150 %	0	0.00%	0.0%	
OM.7B.17.6	o/w >150 %	0	0.00%	0.0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	33.8%			
M.7B.18.2	Office	50.2%			
M.7B.18.3	Hotel/Tourism	0.0%			
M.7B.18.4	Shopping malls	0.0%			
M.7B.18.5	Industry	4.4%			
M.7B.18.6	Agriculture	0.0%			
M.7B.18.7	Other commercially used	0.0%			
M.7B.18.8	Land	11.1%			
M.7B.18.9	Property developers / Bulding under construction	0.0%			
M.7B.18.10	Other	0.3%			
OM.7B.18.1	o/w [if relevant, please specify]	ND1			
OM.7B.18.2	o/w [if relevant, please specify]	ND1			
OM.7B.18.3	o/w [if relevant, please specify]	ND1			
OM.7B.18.4	o/w [if relevant, please specify]	ND1			
OM.7B.18.5	o/w [if relevant, please specify]	ND1			
OM.7B.18.6	o/w [if relevant, please specify]	ND1			
OM.7B.18.7	o/w [if relevant, please specify]	ND1			
OM.7B.18.8	o/w [if relevant, please specify]	ND1			
OM.7B.18.9	o/w [if relevant, please specify]	ND1			
OM.7B.18.10	o/w [if relevant, please specify]	ND1			
OM.7B.18.11	o/w [if relevant, please specify]	ND1			
OM.7B.18.12	o/w [if relevant, please specify]	ND1			
OM.7B.18.13	o/w [if relevant, please specify]	ND1			
OM.7B.18.14	o/w [if relevant, please specify]	ND1			
OM.7B.18.15	o/w [if relevant, please specify]	ND1			
OM.7B.18.16	o/w [if relevant, please specify]	ND1			
OM.7B.18.17	o/w [if relevant, please specify]	ND1			



# C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		<p><b>Index Loans:</b> These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><b>Adjustable Rate Mortgages:</b> 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 rates rise. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><b>Money market based loans:</b> The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which do not comply with the above mentioned.</p>
HG.1.4		
	<b>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.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and interest rate developments and cannot be anticipated by issuer.
HG.1.6		
	<b>LTVs: Definition</b>	LTV is reported continuously. The loans are distributed from the start LTV of the loan to the marginal LTV. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7		
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	
	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	
HG.1.9		
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Minimum once per year for commercial properties. Minimum once every third year for owner occupied.
	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11		
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	
	<b>Non-performing loans</b>	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13		
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



## E. Optional ECB-ECAIs data

HTT 2019

Reporting in Domestic Currency DKK

**CONTENT OF TABLE**

[1. Swap Transaction Counterparties](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme				
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)		
E.1.1.1	Sponsor (if applicable)		0		
E.1.1.2	Service provider	Jyske Realcredit	529900R9HQZRT2OX826		
E.1.1.3	Back-up service provider	0	0		
E.1.1.4	BUS facilitator	0	0		
E.1.1.5	Cash manager	Jyske Realcredit	529900R9HQZRT2OX826		
E.1.1.6	Back-up cash manager	0	0		
E.1.1.7	Account bank	Jyske Bank	3M5E1GQK17H6CPN30		
E.1.1.8	Standby account bank	Nordea	529900D03D47E2LV03		
E.1.1.9	Account bank guarantor	0	0		
E.1.1.10	Trustee	0	0		
E.1.1.11	Cover Pool Monitor	Jyske Realcredit	529900R9HQZRT2OX826		
OE.1.1.1					
OE.1.1.2					
OE.1.1.3					
OE.1.1.4					
OE.1.1.5					
OE.1.1.6					
OE.1.1.7					
OE.1.1.8					
2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap	
E.2.1.1	Jyske Bank A/S	0	3M5E1GQK17H6CPN30	FX/IRS	
E.2.1.2	Nordea Bank A/S	0	529900D03D47E2LV03	FX/IRS	
E.2.1.3	ING Bank N.V.	0	3TK20VUJ8J3ZUQE75	IRS	
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W7P2M8KDJ2M4GG883	IRS	
E.2.1.5	Counterparty 5	0	0	0	
E.2.1.6	Counterparty 6	0	0	0	
E.2.1.7	Counterparty 7	0	0	0	
E.2.1.8	Counterparty 8	0	0	0	
E.2.1.9	Counterparty 9	0	0	0	
E.2.1.10	Counterparty 10	0	0	0	
E.2.1.11	Counterparty 11	0	0	0	
E.2.1.12	Counterparty 12	0	0	0	
E.2.1.13	Counterparty 13	0	0	0	
E.2.1.14	Counterparty 14	0	0	0	
E.2.1.15	Counterparty 15	0	0	0	
E.2.1.16	Counterparty 16	0	0	0	
E.2.1.17	Counterparty 17	0	0	0	
E.2.1.18	Counterparty 18	0	0	0	
E.2.1.19	Counterparty 19	0	0	0	
E.2.1.20	Counterparty 20	0	0	0	
E.2.1.21	Counterparty 21	0	0	0	
E.2.1.22	Counterparty 22	0	0	0	
E.2.1.23	Counterparty 23	0	0	0	
E.2.1.24	Counterparty 24	0	0	0	
E.2.1.25	Counterparty 25	0	0	0	
OE.2.1.1					
OE.2.1.2					
OE.2.1.3					
OE.2.1.4					
OE.2.1.5					
OE.2.1.6					
OE.2.1.7					
OE.2.1.8					
OE.2.1.9					
OE.2.1.10					
OE.2.1.11					
OE.2.1.12					
OE.2.1.13					
3. Additional information on the asset distribution					
3.1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		120.5		
E.3.1.2	Weighted Average Maturity (months)		293.4		
OE.3.1.1					
OE.3.1.2					
OE.3.1.3					
OE.3.1.4					
3.2. Assets					
	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days	0.1%	0.5%	0.0%	0.1%
E.3.2.5	>= 180 days	0.1%	0.5%	0.0%	0.1%
OE.3.2.1					
OE.3.2.2					
OE.3.2.3					
OE.3.2.4					

# **ECBC Label Template**

## **Capital Centre E, Q3 2019**

**Published 30 October 2019 • Data per 30 September 2019**

As of **30 September 2019****Specialised finance institutes****General Issuer Detail**A [General Issuer Detail](#)**Cover Pool Information**

G1.1 [General cover pool information](#)  
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G3 [Legal ALM \(balance principle\) adherence](#)  
G4 [Additional characteristics of ALM business model for issued CBs](#)

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M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)  
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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 \(Entire loan entered under the top LTV bracket\)](#)  
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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 continuous LTV bracket, %](#)  
M12/B12 [Realised losses \(DKKm\)](#)  
M12a/B12a [Realised losses \(%\)](#)

**Key Concepts**

X1 [Key Concepts Explanation](#)  
X2 [Key Concept Explanation](#)  
X3 [General explanation](#)

**Voluntary information**V1 [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

Tables G1.1 (except total capital coverage), G2-4, B1-B1, X1-3

**Voluntary tables**

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

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

Voluntary tables must be marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.


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

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q3 2019</b>	<b>Q2 2019</b>	<b>Q1 2019</b>	<b>Q4 2018</b>
Total Balance Sheet Assets	391.6	380.2	363.8	353.3
Total Customer Loans(fair value)	339.8	338.1	334.4	327.4
of which: Used/registered for covered bond collateral pool	326.1	324.5	323.0	319.5
Tier 1 Ratio (%)	22.2%	21.9%	22.4%	22.1%
Solvency Ratio (%)	22.2%	21.9%	22.4%	22.1%
Outstanding Covered Bonds (fair value)	337.5	338.7	336.2	333.2
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)	47.1	46.3	43.5	42.2
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1	0.4
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.4	0.4	0.4
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Customer loans (mortgage) (DKKbn)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total customer loans (market value)	325.6	325.0	323.4	320.3
<b>Composition by</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Maturity	0	0	0	0
- 0 <= 1 year	0.0	0.1	0.1	0.1
- < 1 <= 5 years	0.8	0.8	0.7	0.6
- over 5 years	324.8	324.2	322.6	319.6
Currency	-	-	-	-
- DKK	325.4	324.9	323.3	320.2
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	235.1	233.9	232.1	230.2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	41.9	42.0	41.2	40.6
- Subsidised	48.6	49.1	50.0	49.5
eligibility as covered bond collateral	325.6	325.0	323.4	320.3
Non-performing loans (See definition in table X1)	0.16	0.17	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.36	0.38	0.38	0.42



Table G1.1 – General cover pool information

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q3 2019</b>	<b>Q2 2019</b>	<b>Q1 2019</b>	<b>Q4 2018</b>
Nominal cover pool (total value)		304.7	304.1	307.1	305.6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		18.6	17.9	17.4	17.2
Overcollateralisation ratio					
Total		0.1	0.1	0.1	0.1
Mandatory (percentage of risk weighted assets, general, by law)		8%	8%	8%	8%
Nominal value of outstanding CBs		286.1	286.2	289.7	288.4
– hereof amount maturing 0-1 day		0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.8	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		16.1	15.0	14.5	14.1
Total capital coverage (rating compliant capital)		18.2	17.9	17.4	16.9
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0.4	0.4	0.4	0.4

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q3 2019</b>	<b>Q2 2019</b>	<b>Q1 2019</b>	<b>Q4 2018</b>
Nominal value of outstanding CBs		286.1	286.2	289.7	288.4
Fair value of outstanding CBs (marked value)		290.0	292.9	297.0	292.5
Maturity of issued CBs					
0-1 day		-	-	-	-
1 day – < 1 year		60.7	65.8	54.0	50.3
1 year		-	-	-	-
> 1 and ≤ 2 years		41.2	42.2	43.4	37.7
> 2 and ≤ 3 years		35.1	35.4	40.9	40.8
> 3 and ≤ 4 years		19.9	20.7	21.6	30.8
> 4 and ≤ 5 years		10.7	8.1	9.2	14.5
5-10 years		18.4	20.1	25.7	19.8
10-20 years		14.2	15.5	16.5	16.8
> 20 years		89.7	85.2	85.8	81.8
Amortisation profile of issued CBs					
Bullet		48.5%	49.1%	49.1%	49.1%
Annuity		51.5%	50.9%	50.9%	50.9%
Serial		0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs					
Fixed rate (Fixed rate constant for more than 1 year)		83.5%	82.9%	82.8%	82.9%
Floating rate ( Floating rate constant for less than 1 year)		15.5%	16.2%	16.2%	16.1%
Capped floating rate		1.0%	1.0%	1.0%	1.0%
Currency denomination profile of issued CBs					
DKK		270.3	270.9	274.7	273.9
EUR		19.6	22.1	22.4	18.6
SEK		-	-	-	-
CHF		-	-	-	-
NOK		-	-	-	-
USD		-	-	-	-
Other		-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating					
Moody's		-	-	-	-
S&P		AAA	AAA	AAA	AAA
Fitch		-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	18.2	-	-	-	-	-	-	-	-	-
0-≤1 year	6.6	-	-	-	-	-	-	-	-	-
>1- ≤5 years	10.8	-	-	-	-	-	-	-	-	-
> 5 years	0.7	-	-	-	-	-	-	-	-	-
Total	18.2	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	18.2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	18.2	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	6.6	10.8	0.7	18.2
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	6.6	10.8	0.7	18.2

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.4
--	-----

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

0-≤1 year	35.76
>1- ≤5 years	24.66
> 5 years	13.77
Total	74.18

**Table G2.1f - Other Derivatives (subordinated)**

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

**Table G2.2 – Interest and currency risk**

Total value of loans funded in cover pool (DKKbn)	286.1
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

**Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>**

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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





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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	123,119	10,550	2,845	1,224	4,450	236	2,457	15	211	44	<b>145,151</b>
In %	84.8%	7.3%	2.0%	0.8%	3.1%	0.2%	1.7%	0.0%	0.1%	0.0%	

**Table M2/B2**

**Lending by property category, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	161.6	7.9	17.2	13.3	45.3	2.4	33.8	0.1	4.5	0.1	<b>286.1</b>
In %	56.5%	2.8%	6.0%	4.6%	15.8%	0.8%	11.8%	0.0%	1.6%	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	103.8	71.3	42.7	29.6	18.8	20.0	<b>286.1</b>
In %	36.3%	24.9%	14.9%	10.3%	6.6%	7.0%	



**Table M4a/B4a**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	53.8	49.7	37.7	11.7	6.3	0.9	0.5	0.3	0.2	0.5
Holiday houses	3.1	2.8	1.6	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	10.3	4.6	1.6	0.2	0.1	0.0	0.0	0.1	0.0	0.3
Cooperative Housing	5.2	3.6	2.5	0.9	0.6	0.2	0.1	0.1	0.0	0.1
Private rental	13.2	13.1	11.7	4.4	2.2	0.3	0.1	0.1	0.1	0.2
Manufacturing and Manual Industries	1.3	0.6	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	11.8	11.8	8.0	1.3	0.4	0.1	0.1	0.1	0.1	0.2
Agricultural properties	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-
Properties for social and cultural purposes	2.1	1.3	0.7	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.0	0.0	0.0	0.0	0.0	-	-	-	-
<b>Total</b>	<b>100.9</b>	<b>87.5</b>	<b>64.3</b>	<b>18.9</b>	<b>9.8</b>	<b>1.6</b>	<b>0.8</b>	<b>0.6</b>	<b>0.5</b>	<b>1.3</b>

**Table M4b/B4b**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	33.3%	30.7%	23.4%	7.2%	3.9%	0.6%	0.3%	0.2%	0.1%	0.3%
Holiday houses	39.1%	35.0%	20.6%	3.4%	1.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Subsidised Housing	59.6%	26.8%	9.3%	1.3%	0.6%	0.1%	0.1%	0.3%	0.2%	1.7%
Cooperative Housing	39.1%	27.0%	18.6%	6.9%	4.8%	1.2%	0.7%	0.6%	0.3%	0.8%
Private rental	29.1%	28.9%	25.8%	9.6%	4.9%	0.6%	0.3%	0.2%	0.2%	0.4%
Manufacturing and Manual Industries	55.1%	26.5%	15.9%	1.7%	0.3%	0.1%	0.1%	0.1%	0.1%	0.2%
Office and Business	35.0%	34.8%	23.7%	3.7%	1.1%	0.4%	0.3%	0.2%	0.2%	0.5%
Agricultural properties	39.8%	36.3%	19.9%	3.6%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	47.8%	29.2%	16.6%	3.7%	0.8%	0.3%	0.3%	0.3%	0.2%	0.8%
Other	58.4%	36.7%	3.6%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>35.3%</b>	<b>30.6%</b>	<b>22.5%</b>	<b>6.6%</b>	<b>3.4%</b>	<b>0.5%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.5%</b>

**Table M4c/B4c**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	3.3	17.9	44.5	32.2	38.4	14.8	3.4	1.8	1.5	3.8	63.0%
Holiday houses	0.1	1.2	3.9	1.4	0.8	0.1	0.1	0.0	0.1	0.1	54.8%
Subsidised Housing	7.8	4.7	3.4	0.8	0.2	0.0	0.0	0.1	0.0	0.3	23.7%
Cooperative Housing	1.8	3.0	2.9	1.3	2.1	0.9	0.3	0.3	0.2	0.6	54.9%
Private rental	1.1	4.8	10.2	10.6	12.6	3.3	1.0	0.3	0.2	1.1	63.4%
Manufacturing and Manual Industries	0.7	0.3	1.0	0.4	0.0	-	0.0	0.0	0.0	0.0	42.1%
Office and Business	1.0	6.3	14.9	6.8	2.1	0.5	0.5	0.2	0.1	1.4	55.4%
Agricultural properties	-	0.0	0.0	0.0	0.0	-	-	-	-	-	53.9%
Properties for social and cultural purposes	0.6	1.2	1.5	0.5	0.2	0.1	0.1	0.0	0.1	0.2	48.7%
Other	0.0	0.1	0.1	0.0	0.0	0.0	-	-	-	-	37.3%
<b>Total</b>	<b>16.3</b>	<b>39.5</b>	<b>82.3</b>	<b>54.1</b>	<b>56.5</b>	<b>19.7</b>	<b>5.4</b>	<b>2.7</b>	<b>2.1</b>	<b>7.5</b>	<b>56.1%</b>

**Table M4d/B4d**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	2.0%	11.0%	27.5%	20.0%	23.8%	9.2%	2.1%	1.1%	0.9%	2.3%	63.0%
Holiday houses	1.6%	15.3%	49.2%	18.3%	10.6%	1.7%	0.8%	0.5%	0.7%	1.3%	54.8%
Subsidised Housing	45.1%	27.2%	19.5%	4.4%	1.1%	0.1%	0.0%	0.5%	0.0%	2.0%	23.7%
Cooperative Housing	13.2%	22.9%	21.6%	9.8%	15.6%	6.6%	2.6%	2.0%	1.4%	4.3%	54.9%
Private rental	2.5%	10.6%	22.6%	23.4%	27.8%	7.3%	2.2%	0.6%	0.5%	2.5%	63.4%
Manufacturing and Manual Industries	28.8%	11.3%	40.4%	18.0%	0.3%	0.0%	0.3%	0.1%	0.4%	0.4%	42.1%
Office and Business	3.0%	18.6%	44.0%	20.2%	6.3%	1.3%	1.4%	0.7%	0.4%	4.0%	55.4%
Agricultural properties	0.0%	9.1%	54.3%	33.3%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%	53.9%
Properties for social and cultural purposes	13.2%	27.9%	32.7%	11.4%	4.9%	1.9%	1.8%	0.2%	1.9%	4.1%	48.7%
Other	5.0%	46.2%	43.1%	1.4%	3.8%	0.5%	0.0%	0.0%	0.0%	0.0%	37.3%
<b>Total</b>	<b>5.7%</b>	<b>13.8%</b>	<b>28.7%</b>	<b>18.9%</b>	<b>19.7%</b>	<b>6.9%</b>	<b>1.9%</b>	<b>1.0%</b>	<b>0.8%</b>	<b>2.6%</b>	<b>56.1%</b>


**Table M5/B5 - Total**
*Lending by region, DKKbn*

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	67.9	22.1	10.6	40.0	19.6	1.3	161.6
Holiday houses	1.9	2.0	1.2	1.7	1.2	-	7.9
Subsidised Housing	9.9	1.3	1.9	2.1	2.1	-	17.2
Cooperative Housing	10.7	1.2	0.2	0.5	0.6	-	13.3
Private rental	20.9	3.4	2.9	7.8	10.3	-	45.3
Manufacturing and Manual Industries	0.6	0.1	0.3	1.1	0.3	-	2.4
Office and Business	17.5	2.7	1.5	6.1	6.0	-	33.8
Agricultural properties	0.0	-	0.0	0.0	0.0	-	0.1
Properties for social and cultural purposes	2.6	0.6	0.1	0.9	0.2	-	4.5
Other	0.1	0.0	0.0	0.0	0.0	-	0.1
<b>Total</b>	<b>132.0</b>	<b>33.4</b>	<b>18.8</b>	<b>60.3</b>	<b>40.4</b>	<b>1.3</b>	<b>286.1</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	14.9	0.4	0.0	2.4	4.7	0.0	1.5	0.0	0.3	0.0	24.3
Fixed-rate shorter period than maturity (ARM's etc.)	42.2	2.3	0.2	4.0	16.1	0.1	11.6	0.0	0.1	0.1	76.7
- rate fixed ≤ 1 year	20.1	1.3	-	0.0	1.8	0.0	2.7	-	0.0	0.0	26.0
- rate fixed > 1 and ≤ 3 years	9.8	0.4	-	0.1	1.3	-	2.4	-	-	0.0	14.0
- rate fixed > 3 and ≤ 5 years	11.8	0.6	0.1	0.9	7.1	0.1	4.5	0.0	0.0	0.0	25.1
- rate fixed > 5 years	0.6	0.0	0.1	3.0	5.9	-	2.0	-	0.0	0.0	11.7
Money market based loans	1.6	0.1	-	-	-	-	-	-	-	0.0	1.7
Non Capped floaters	8.3	0.6	0.2	0.0	10.2	0.1	7.2	-	0.9	0.0	27.5
Capped floaters	5.1	0.2	-	0.0	0.6	-	-	-	-	0.0	6.0
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>72.2</b>	<b>3.7</b>	<b>0.4</b>	<b>6.4</b>	<b>31.6</b>	<b>0.2</b>	<b>20.2</b>	<b>0.0</b>	<b>1.3</b>	<b>0.1</b>	<b>136.3</b>

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	45.1	1.9	11.4	6.1	6.0	0.4	4.9	0.0	2.3	0.0	78.3
Fixed-rate shorter period than maturity (ARM's etc.)	38.1	2.0	5.3	0.7	6.0	0.7	5.2	0.0	0.5	0.0	58.5
- rate fixed ≤ 1 year	17.0	1.0	0.2	0.0	0.7	0.1	1.4	-	0.1	0.0	20.6
- rate fixed > 1 and ≤ 3 years	10.1	0.5	0.2	0.0	0.9	0.0	1.2	-	0.0	0.0	13.0
- rate fixed > 3 and ≤ 5 years	10.4	0.5	4.7	0.3	3.3	0.4	2.1	0.0	0.3	0.0	21.9
- rate fixed > 5 years	0.6	0.0	0.2	0.4	1.1	0.1	0.5	-	0.1	-	3.0
Money market based loans	0.0	0.0	-	-	-	-	-	-	-	-	0.0
Non Capped floaters	0.7	0.0	0.0	0.0	1.7	1.0	3.5	0.0	0.4	0.0	7.4
Capped floaters	5.4	0.2	-	0.0	0.0	-	-	-	-	-	5.6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>89.4</b>	<b>4.2</b>	<b>16.8</b>	<b>6.8</b>	<b>13.7</b>	<b>2.1</b>	<b>13.6</b>	<b>0.0</b>	<b>3.2</b>	<b>0.0</b>	<b>149.9</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	60.1	2.3	11.5	8.5	10.7	0.5	6.4	0.0	2.6	0.0	102.6
Fixed-rate shorter period than maturity (ARM's etc.)	80.3	4.4	5.5	4.7	22.1	0.8	16.8	0.0	0.5	0.1	135.3
- rate fixed ≤ 1 year	37.1	2.3	0.2	0.1	2.5	0.2	4.1	-	0.1	0.0	46.6
- rate fixed > 1 and ≤ 3 years	19.9	0.9	0.2	0.1	2.2	0.0	3.6	-	0.0	0.0	27.0
- rate fixed > 3 and ≤ 5 years	22.1	1.1	4.8	1.2	10.4	0.5	6.6	0.0	0.3	0.0	47.0
- rate fixed > 5 years	1.2	0.1	0.2	3.4	7.0	0.1	2.6	-	0.1	0.0	14.7
Money market based loans	1.7	0.1	-	-	-	-	-	-	-	0.0	1.8
Non Capped floaters	9.0	0.6	0.2	0.0	11.8	1.1	10.7	0.0	1.3	0.0	34.9
Capped floaters	10.5	0.4	-	0.0	0.6	-	-	-	-	0.0	11.6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>161.6</b>	<b>7.9</b>	<b>17.2</b>	<b>13.3</b>	<b>45.3</b>	<b>2.4</b>	<b>33.8</b>	<b>0.1</b>	<b>4.5</b>	<b>0.1</b>	<b>286.1</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	8.5	0.3	0.0	0.3	2.7	0.1	0.9	0.0	0.1	0.1	12.9
≥ 12 - ≤ 24 months	12.4	0.4	0.0	0.5	5.2	0.3	1.8	0.0	0.1	0.0	20.7
≥ 24 - ≤ 36 months	18.8	0.7	0.2	0.9	5.9	0.8	2.3	0.0	0.7	0.0	30.2
≥ 36 - ≤ 60 months	45.0	2.0	1.2	1.5	8.7	0.6	5.2	0.0	0.9	0.0	65.3
≥ 60 months	76.9	4.4	15.8	10.1	22.8	0.5	23.6	0.0	2.7	0.1	156.9
<b>Total</b>	<b>161.6</b>	<b>7.9</b>	<b>17.2</b>	<b>13.3</b>	<b>45.3</b>	<b>2.4</b>	<b>33.8</b>	<b>0.1</b>	<b>4.5</b>	<b>0.1</b>	<b>286.1</b>

**Table M10/B10**
*Lending by remaining maturity, DKKbn*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	-	0.0	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 3 - ≤ 5 Years	0.2	0.0	0.1	0.0	0.0	0.0	0.2	-	0.0	-	0.5
≥ 5 - ≤ 10 Years	2.9	0.2	0.6	0.1	0.3	0.3	1.1	-	0.1	0.0	5.6
≥ 10 - ≤ 20 Years	27.5	1.5	5.8	0.6	3.1	1.1	14.6	0.0	1.2	0.0	55.5
≥ 20 Years	130.9	6.1	10.7	12.6	41.9	0.9	17.9	0.0	3.2	0.1	224.5
<b>Total</b>	<b>161.6</b>	<b>7.9</b>	<b>17.2</b>	<b>13.3</b>	<b>45.3</b>	<b>2.4</b>	<b>33.8</b>	<b>0.1</b>	<b>4.5</b>	<b>0.1</b>	<b>286.1</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0.22	0.21	-	-	0.26	-	0.30	-	-	-	0.19

*Note: 90-days arrear as of Q2 2019 (See definition in table X1)*
**Table M11a/B11a**
*90 day Non-performing loans by property type, as percentage of lending, %*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0.19	0.13	-	-	0.14	-	0.20	-	-	-	0.16

*Note: 90-days arrear as of Q2 2019 (See definition in table X1)*
**Table M11b/B11b**
*90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	0.13	0.10	-	-	0.10	-	0.15	-	-	-	0.11
60-69.9 per cent LTV	0.02	0.01	-	-	0.02	-	0.02	-	-	-	0.02
70-79.9 per cent LTV	0.01	0.01	-	-	0.01	-	0.02	-	-	-	0.01
80-89.9 per cent LTV	0.01	-	-	-	0.01	-	0.01	-	-	-	0.01
90-100 per cent LTV	0.01	-	-	-	-	-	-	-	-	-	0.00
>100 per cent LTV	0.01	0.01	-	-	-	-	-	-	-	-	0.00

**Table M12/B12**
*Realised losses (DKKbn)*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	64.8	2.1	-	-	14.7	-	13.0	-	-	-	94.7

**Table M12a/B12a**
*Realised losses (%)*

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



**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?	<p>Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).</p> <p>The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:</p> <ul style="list-style-type: none"> <li>- Office</li> <li>- Retail/shop</li> <li>- Warehouse</li> <li>- Restaurants, inns etc.</li> <li>- Hotels and resorts</li> <li>- Congress and conference centres.</li> <li>- Campsites.</li> <li>- Traffic terminals, service stations, fire stations, auction and export houses.</li> <li>- Agriculture</li> <li>- Forestry</li> <li>- Nurseries</li> <li>- Ships</li> </ul>
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	

**NPL (Non-performing loans)**

Describe how you define NPLs	<p>A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.</p> <p>The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.</p>
Explain how you distinguish between performing and nonperforming loans in the cover pool?	<p>Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage banks.</p>
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	<p>The Basel definition of NPL's is applied for commercial bank CB issuers          Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.</p>
Are loans in foreclosure procedure part of eligible assets in cover pool?	<p>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.</p>
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?	<p>For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.</p> <p>The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.</p>



**Table X3**

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

General explanation	General practice in Danish market
<b>Table G1.1</b>	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

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

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

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

General explanation	General practice in Danish market
<b>Table M6-M8</b>	
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
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
Adjustable Rate Mortgages	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised.
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market
<b>Table M9-10</b>	
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information på following link	<a href="http://www.realkreditraadet.dk/Default.aspx?ID=2926">http://www.realkreditraadet.dk/Default.aspx?ID=2926</a>