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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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2019

A. Harr	nonised Transparency Template -	General information	_	H11 2019	
	Reporting in Domestic Currency	DKK	7		
			-		
	CONTENT OF TAB A 1. Basic Facts				
	2. Regulatory Summary				
	General Cover Pool / Covered Bond Information References to Capital Requirements Regulation (CRR) 129(7)			`	
	References to Capital Requirements Regulation (CRR) 129[7] References to Capital Requirements Regulation (CRR) 129[1]				
	6. Other relevant information				
Field	1. Basic Facts				
Number G.1.1.1	Country	Denmark			
G.1.1.1	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4 OG.1.1.1	Cut-off date Optional information e.g. Contact names	30-09-2019 <u>Contact</u>			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3 OG.1.1.4					
OG.1.1.4 OG.1.1.5					
OG.1.1.6					
OG.1.1.7 OG.1.1.8					
06.1.1.8	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2 G.2.1.3	CRR Compliance (Y/N) LCR status	Y Link			
OG.2.1.1	<u>ten status</u>	<u>unk</u>			
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	Cover Pool Size	7,528			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	6,210			
OG.3.1.1 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%	21.2%	0.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2 OG.3.2.3	Optional information e.g. OC (NPV basis)	% of Risk Weigthed Assets	% of lending		
OG.3.2.4					
OG.3.2.5 OG.3.2.6					
00.3.2.0	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	6,210		82.5%	
G.3.3.2 G.3.3.3	Public Sector Shipping	0		0.0%	
G.3.3.4	Substitute Assets	1,318		17.5%	
G.3.3.5	Other	0		0.0%	
G.3.3.6 OG.3.3.1	Total	7,528		100.0%	
OG.3.3.2					
OG.3.3.3					
OG.3.3.4 OG.3.3.5					
OG.3.3.6					
G.3.4.1	Cover Pool Amortisation Profile Weighted Average life (in years)	Contractual 16.48	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn) By buckets:				
G.3.4.2	0 - 1 Y	1,063	ND1	14.1%	
G.3.4.3	1 - 2 Y	748 499	ND1 ND1	9.9% 6.6%	
G.3.4.4 G.3.4.5	2 - 3 Y 3 - 4 Y	499 490	ND1 ND1	6.6%	
G.3.4.6	4 - 5 Y	458	ND1	6.1%	
G.3.4.7 G.3.4.8	5 - 10 Y 10+ Y	1,802 2,467	ND1 ND1	23.9% 32.8%	
G.3.4.8 G.3.4.9	10+ Y		0 ND1	32.8% 100.0%	
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					
OC 3 4 9					

0G.3.4.9 0G.3.4.10	% Total Extended Maturity
S. Maturity of Covered Bonds Initial Maturity Extended Maturity % Total Initial Maturity G.3.5.1 Weighted Average life (in years) 13.96 ND1 Maturity (mn) G.3.5.2 By buckets:	% Total Extended Maturity
S. Maturity of Covered Bonds Initial Maturity Extended Maturity % Total Initial Maturity G.3.5.1 Weighted Average life (in years) 13.96 ND1 Maturity (mn) G.3.5.2 By buckets:	% Total Extended Maturity
G.3.5.1 Weighted Average life (in years) 13.96 ND1 Maturity (mn) G.3.5.2 By buckets:	
G.3.5.2 By buckets:	
C 2 F 2 0 4 V 202	
G.3.5.3 0-1Y 292 ND1 4.7%	
G.3.5.4 1-2 Y 477 ND1 7.7%	
G.3.5.5 2 - 3 Y 388 ND1 6.3%	
G.3.5.6 3 - 4 Y 167 ND1 2.7%	
G.3.5.7 4-5 Y 23 ND1 0.4%	
G.3.5.8 5-10Y 155 ND1 2.5%	
G.3.5.9 10+ Y 4,707 ND1 75.8%	
G.3.5.10 Total 6,210 0 100.0%	0%
0G.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		0	0	0.0%	0.0%
G.3.6.2 G.3.6.3	AUD BRL		0 0	0	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		6,210	6,210	100.0%	100.0%
G.3.6.8 G.3.6.9	GBP HKD		0	0	0.0%	0.0%
G.3.6.10	JPY		0	0	0.0%	0.0%
G.3.6.11	KRW		o	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 G.3.6.16	SGD USD		0 0	0	0.0% 0.0%	0.0%
G.3.6.17	USD	Other	0	0	0.0%	0.0%
G.3.6.18		Total	6,210	6,210	100.0%	100.0%
OG.3.6.3						
OG.3.6.4						
OG.3.6.5						
OG.3.6.6						
OG.3.6.7 OG.3.6.8						
OG.3.6.9						
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		0	0	0.0%	0.0%
G.3.7.2 G.3.7.3	AUD BRL		0 0	0	0.0% 0.0%	0.0%
G.3.7.4	CAD		0	0	0.0%	0.0%
G.3.7.5	CHF		ō	0	0.0%	0.0%
G.3.7.6	CZK		0	0	0.0%	0.0%
G.3.7.7	DKK		6,210	6,210	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 G.3.7.11	JPY KRW		0	0	0.0%	0.0%
G.3.7.11 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 G.3.7.18	Other	Total	0 6,210	0 6,210	0.0% 100.0%	0.0% 100.0%
OG.3.7.1		TOTAL	0,210	0,210	100.0%	100.0%
OG.3.7.2						
OG.3.7.3						
OG.3.7.4						
OG.3.7.5						
OG.3.7.6 OG.3.7.7						
00.5.7.7						
	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	8. Covered Bonds - Breakdown by interest rate Fixed coupon		Nominal [before hedging] (mn) 2,225	Nominal [after hedging] (mn) 2,225	0	0
G.3.8.2	Fixed coupon Floating coupon		2,225 3,985	2,225 3,985	0 1	0 1
G.3.8.2 G.3.8.3	Fixed coupon	Total	2,225 3,985 0	2,225 3,985 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4	Fixed coupon Floating coupon	Total	2,225 3,985	2,225 3,985	0 1	0 1
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2	Fixed coupon Floating coupon	Total	2,225 3,985 0	2,225 3,985 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Fixed coupon Floating coupon	Total	2,225 3,985 0	2,225 3,985 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Fixed coupon Floating coupon	Total	2,225 3,985 0	2,225 3,985 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type	Total	2,225 3,985 0 6,210 Nominal (mn)	2,225 3,985 0	0 1 0 1 **Substitute Assets**	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash		2,225 3,985 0 6,210 Nominal (mn)	2,225 3,985 0	0 1 0 1 **Substitute Assets	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm		2,225 3,985 0 6,210 Nominal (mn) 0	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks		2,225 3,985 0 6,210 Nominal (mn) 0 0	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions		2,225 3,985 0 6,210 Nominal (mn) 0 0 0 0 1,310	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks		2,225 3,985 0 6,210 Nominal (mn) 0 0	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other 0/w EU gyts or qui	ents Total asi govts	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other	ents Total asi govts or quasi	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qui	ents Total asi govts or quasi govts	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other 0/w EU gyts or qui	ents Total asi govts or quasi govts or guasi	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.1 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qui	Total asi govts or quasi govts or quasi govts	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.4 G.3.8.2 G.3.8.3 G.3.8.3 G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.4	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or course to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or quarties of the coupling of the coupon of the	Total asi govts or quasi govts or quasi govts agovts agovts	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1 ND1 ND1 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or quarties of the coupon of	Total asi govts or quasi govts or quasi govts agovts agovts	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.4 GG3.8.2 GG3.8.3 GG3.8.4 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or course to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or quarties of the coupling of the coupon of the	Total asi govts or quasi govts or quasi govts or quasi govts al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1 ND1 ND1 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G38.2 G38.3 G38.4 G63.8.4 G63.8.2 G63.8.3 G63.8.5 G39.1 G39.2 G39.3 G39.4 G39.5 G39.5 G39.1 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.5 G39.3 G39.5 G39.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or countries to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or quarties of the countries of the count	Total si govts or quasi govts or quasi govts a youts al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G38.2 G38.3 G38.4 GG3.8.1 GG3.8.2 GG3.8.3 G39.2 G39.2 G39.3 G39.4 G39.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to central banks Other o/w EU gyts or quu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU central o/w third-party countries Credit Quality Step 1 (CQS1) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w CQS1 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts or pasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G38.2 G38.3 G38.4 G63.8.4 G63.8.2 G63.8.3 G63.8.5 G39.1 G39.2 G39.3 G39.4 G39.5 G39.5 G39.1 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.4 G39.5 G39.3 G39.5 G39.3 G39.5 G39.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or countries to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or quarties of the countries of the count	Total asi govts or quasi govts or quasi govts or quasi govts or pasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 G3.8.4 G3.8.5 G3.8.2 G3.8.8 G3.9.2 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.6 G3.9.6 G3.9.7 G3.9.2 G3.9.3 G3.9.6 G3.9.7 G3.9.3 G3.9.4 G3.9.3 G3.9.6 G3.9.6 G3.9.7 G3.9.8 G3.9.9 G3.9.8	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to central banks Other o/w EU gyts or quu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU central o/w third-party countries Credit Quality Step 1 (CQS1) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w CQS1 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts or pasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.1 GG3.8.2 GG3.8.3 GG3.8.5 G3.9.2 G3.9.2 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.6 G3.9.7 G3.9.5 G3.9.5 G3.9.6 G3.9.7 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to central banks Other o/w EU gyts or quu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU central o/w third-party countries Credit Quality Step 1 (CQS1) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w CQS1 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6%	0 1 0
G3.8.2 G3.8.3 G3.8.4 G3.8.4 G3.8.5 G3.8.2 G3.8.3 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.2 G3.9.5 G3.9.6 G3.9.6 G3.9.7 G3.9.2 G3.9.3 G3.9.4 G3.9.2 G3.9.3 G3.9.4 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.6 G3.9.7 G3.9.8 G3.9.8 G3.9.9 G3.9.8 G3.9.9 G3.9.8 G3.9.9 G3.9 G3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or quu o/w third-party countries Credit Quality Step 1 (CQS1) gvts of vui o/w third-party countries Credit Quality Step 2 (CQS2) gvts of viiii (CQS1) central color third-party countries Credit Quality Step 1 (CQS1) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Cred	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 % Substitute Assets 0.0% 0.0% 99.4% 0.6% 100.0%	0 1 0
G38.2 G38.3 G38.4 GG3.81 GG3.82 GG3.83 GG3.83 G39.2 G39.2 G39.2 G39.2 G39.3 G39.4 G39.5 G39.5 G39.6 G39.1 G39.5 G39.5 G39.5 G39.6 G3.9.2 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or countries to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qui o/w third-party countries Credit Quality Step 1 (CQS1) gvts or o/w third-party countries Credit Quality Step 2 (CQS2) gvts or o/w third-party countries Credit Quality Step 1 (CQS1) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w CQS2 credit ins	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0%	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.4 GG3.8.2 GG3.8.3 GG3.8.3 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.3 G3.9.5 G3.9.3 G3.9.5 G3.9.3 G3.9.5 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or quu o/w third-party countries Credit Quality Step 1 (CQS1) gvts of vui o/w third-party countries Credit Quality Step 2 (CQS2) gvts of viiii (CQS1) central color third-party countries Credit Quality Step 1 (CQS1) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 2 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Credit Quality Step 3 (CQS2) central color third-party countries Cred	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% **Substitute Assets 100.00% 0.00%	0 1 0
G38.2 G38.3 G38.4 GG3.8.1 GG3.8.2 GG3.8.2 GG3.8.5 G39.1 G39.2 G39.3 G39.4 G39.5 G39.5 G39.6 G39.3 G39.4 G39.5 G39.6 G3.9.7 G3.9.7 G3.9.9 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of quality Step 1 (CQS1) gentre o/w third-party countries Credit Quality Step 1 (CQS1) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w third-party countries Credit Quality Step 2 (CQS2) centre o/w CQS2 credit insoft of the participation of the participat	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% **Substitute Assets 100.00% 0.00% 0.00%	0 1 0
G3.8.2 G3.8.3 G3.8.4 G3.8.4 G3.8.8.1 G3.8.2 G3.8.8.3 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.5 G3.9.6 G3.9.7 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.4 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9 G3.9	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to certal banks Exposures to credit institutions Other o/w EU gyts or qua o/w third-party countries Credit Quality Step 1 (CQS1) gyts or o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU centr o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w CQS1 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU)	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% **Substitute Assets 100.0% 0.00% 0.00% 0.00%	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.1 GG3.8.2 GG3.8.2 GG3.8.5 G3.9.1 G3.9.2 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.1 G3.9.5 G3.9.1 G3.9.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of quality Step 1 (CQS1) gentra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w CQS2 credit insoft of the party of	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 1 % Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G38.2 G38.3 G38.4 GG3.8.4 GG3.8.5 G3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.5 G3.9.6 G3.9.7 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.9 G3.9.1 G3.9.9 G3.9.1 G3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to central banks Exposures to central banks Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts or o/w third-party countries Credit Quality Step 2 (CQS2) gyts ov o/w EU centra o/w third-party countries Credit Quality Step 1 (CQS1) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.2 GG3.8.2 GG3.8.3 G3.9.2 G3.9.3 G3.9.4 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or type to the Exposures to central banks Exposures to certal banks Exposures to credit institutions Other o/w EU gvts or qui o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of quality Step 1 (CQS1) gyts of well further party countries Credit Quality Step 2 (CQS2) gyts of well further party countries Credit Quality Step 1 (CQS1) central of well further party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G3.8.2 G3.8.3 G3.8.4 GG3.8.4 GG3.8.5 G3.8.3 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.7 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to certal banks Exposures to credit institutions Other o/w EU gyts or que o/w third-party countries Credit Quality Step 1 (CQS1) gyts · o/w third-party countries Credit Quality Step 2 (CQS2) gyts · o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w third-party countries Credit Quality Step 2 (CQS2) centra o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of quality Step 1 (CQS1) gyts of well further party countries Credit Quality Step 2 (CQS2) gyts of well further party countries Credit Quality Step 1 (CQS1) central of well further party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 2 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of well-party countries Credit Quality Step 3 (CQS2) central of	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.4% 0.6% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.7 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of third-party countries Credit Quality Step 2 (CQS2) centration of	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Other o/w EU guts or que o/w third-party countries Credit Quality Step 1 (CQS1) guts or o/w third-party countries Credit Quality Step 2 (CQS2) guts of o/w third-party countries Credit Quality Step 1 (CQS1) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w third-party countries Credit Quality Step 2 (CQS2) central o/w CQS2 credit ins o/w CQS2 credit ins o/w CQS2 credit ins Demostic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total asi govts or quasi govts or quasi govts or quasi govts al banks al banks al banks	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 OG3.9.5 OG3.9.9 OG3.9.1 OG3.9.2 OG3.9.9 OG3.9.1 OG3.1 OG3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total asi govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.1.0.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 OG.3.9.2 OG.3.9.3 OG.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.0 OG.3.9.1 OG.3.0 OG.3.9.1 OG.3.0	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total asi govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.4 GG3.8.3 GG3.8.4 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.6 G3.9.1 G3.9.7 G3.9.8 G3.9.8 G3.9.1 G3.9.9 G3.9.1 G3.10.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 OG.3.9.5 G.3.9.6 OG.3.9.1 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	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.4 GG3.8.3 GG3.8.4 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.6 G3.9.1 G3.9.7 G3.9.8 G3.9.8 G3.9.1 G3.9.9 G3.9.1 G3.10.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G38.2 G38.3 G38.4 GG3.8.1 GG3.8.2 GG3.8.3 GG3.8.3 G39.2 G3.9.2 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.5 G3.9.5 G3.9.5 G3.9.6 G3.9.1 G3.9.5 G3.9.1 G3.9.5 G3.9.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3.1 G3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G38.2 G38.4 GG3.8.4 GG3.8.3 GG3.8.4 GG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.1 G3.10.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.3 G3.8.4 G3.8.3 G3.8.4 G3.8.3 G3.8.4 G3.8.3 G3.8.3 G3.9.3 G3.9.3 G3.9.3 G3.9.3 G3.9.4 G3.9.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 G3.9.7 G3.9.8 G3.9.1 G3.9.5 G3.9.6 G3.9.7 G3.9.8 G3.9.1 G3.9.1 G3.9.1 G3.10.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or quasi governments or comments or quasi governments or comments or quasi governments or quasi governments or quasi governments or comments or comments or comments or comments or comments or quasi governments of the comments of the comm	ents Total sis govts or quasi govts or quasi govts al banks al banks titutions titutions	2,225 3,985 0 6,210 Nominal (mn) 0 0 0 1,310 8 1,318 ND1	2,225 3,985 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0



63444	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1 G.3.11.2	Substitute and other marketable assets Central bank eligible assets	0 1,310		0.0% 17.4%	0.0% 21.1%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4 OG.3.11.1	Т	otal 1,310		17.4%	21.1%
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	<u>Link</u>			
G.3.13.1	13. Derivatives & Swaps Derivatives in the cover pool [notional] (mn)	0			
G.3.13.2 G.3.13.3	Type of interest rate swaps (intra-group, external or both) 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)	Ü			
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 (CR	n\			
	129(7)	Row	Row		
e issuer believe:	s that, at the time of its issuance and based on transparency data made publicly availabl ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin	by the issuer, these covered bonds would satisfy the eligi	bility criteria for Article 129(7) of the Capital Requiremen	its Regulation (EU) 648/2012. It should be i	noted, however, that whether or not exposure
G.4.1.1	rea bonas are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds:	ately a matter to be determined by a relevant investor ins 38	and the iss	uce accession accept any responsibility in tr	oregand.
G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
G.4.1.3 G.4.1.4	(ii) Geographical distribution: (ii) Type of cover assets:	43 for Mortgage Assets 52			
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets		
G.4.1.6 G.4.1.7	(ii) Interest rate risk - cover pool: (ii) Currency risk - cover pool:	149 for Mortgage Assets 111	<u>163</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate				
G.4.1.11 G.4.1.12	(iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	65 88			
G.4.1.13	(iii) Maturity structure of covered bonds:(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets			
OG.4.1.1					
OG.4.1.2 OG.4.1.3					
OG.4.1.4					
OG.4.1.5 OG.4.1.6					
OG.4.1.7					
OG.4.1.8 OG.4.1.9					
OG.4.1.10		2)			
	5. References to Capital Requirements Regulation (CR 129(1)	R)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>			
OG.5.1.1 OG.5.1.2					
OG.5.1.3					
OG.5.1.4 OG.5.1.5					
OG.5.1.6					



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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
7. Mortgage Assets	1
7.A Residential Cover Pool	
7.8 Commercial Cover Pool	

Field				
	7. Mortgage Assets			
lumber				
M.7.1.1	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1 M.7.1.2	Residential Commercial	5,317 893		85.6% 14.4%
M.7.1.3	Other	0		0.0%
M.7.1.4	Total	6,210		100.0%
M.7.1.1	o/w Cooperative Housing	89		
DM.7.1.2	o/w Agriculture	0		
M.7.1.3 M.7.1.4	o/w Owner-occupied homes o/w Holiday houses	4,129 283		
VI.7.1.4 VI.7.1.5	o/w Subsidised Housing	152		
VI.7.1.5 VI.7.1.6	o/w Private rental	663		
M.7.1.7	o/w Manufacturing and Manual Industries	51		
M.7.1.8	o/w Office and Business	619		
M.7.1.9	o/w Social and cultural purposes	222		
1.7.1.10	o/w Other	0		
1.7.1.11				
7.2.1	Ceneral Information Number of mortgage loans	Residential Loans 8,075	Commercial Loans 167	Total Mortgages 8,242
7.2.1	Optional information eg, Number of borrowers	ND1	107	0,242
1.7.2.2	Optional information eg, Number of guarantors	ND1		
.7.2.3	optional information eg, Hamber of galarantors	1101		
.7.2.4				
.7.2.5				
.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
7.3.1	10 largest exposures	3.0%	62.0%	9.1%
.7.3.1 .7.3.2				
.7.3.2 .7.3.3				
1.7.3.4				
1.7.3.5				
.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
.7.4.1	European Union	100.0%	100.0%	100.0%
7.4.2 7.4.3	Austria Relgium	0.0%	0.0% 0.0%	0.0%
7.4.4 7.4.4	Belgium Bulgaria	0.0%	0.0%	0.0%
.4.4	Croatia	0.0%	0.0%	0.0%
.4.6	Cyprus	0.0%	0.0%	0.0%
.4.7	Czech Republic	0.0%	0.0%	0.0%
7.4.8	Denmark	99.2%	100.0%	99.3%
7.4.9	Estonia	0.0%	0.0%	0.0%
7.4.10	Finland	0.0%	0.0%	0.0%
7.4.11	France	0.0%	0.0%	0.0%
.7.4.12	Germany	0.0%	0.0%	0.0%
1.7.4.13	Greece	0.0%	0.0%	0.0%
.7.4.14	Netherlands	0.0%	0.0%	0.0%
7.4.15	Hungary	0.0%	0.0%	0.0%
.7.4.16	Ireland	0.0%	0.0%	0.0%
7.4.17 7.4.18	Italy Latvia	0.0%	0.0% 0.0%	0.0%
.7.4.18 .7.4.19	Latvia Lithuania	0.0%	0.0%	0.0%
7.4.19	Luxembourg	0.0%	0.0%	0.0%
7.4.21	Malta	0.0%	0.0%	0.0%
7.4.22	Poland	0.0%	0.0%	0.0%
7.4.23	Portugal	0.0%	0.0%	0.0%
7.4.24	Romania	0.0%	0.0%	0.0%
.4.25	Slovakia	0.0%	0.0%	0.0%
.4.26	Slovenia	0.0%	0.0%	0.0%
.4.27	Spain	0.0%	0.0%	0.0%
7.4.28	Sweden	0.0%	0.0%	0.0%
7.4.29 7.4.30	United Kingdom	0.0%	0.0%	0.0%
7.4.30 7.4.31	European Economic Area (not member of EU) Iceland	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
7.4.31 7.4.32	lceland Liechtenstein	0.0%	0.0%	0.0%
7.4.32	Norway	0.0%	0.0%	0.0%
7.4.34	Other	0.0%	0.0%	0.0%
.7.4.35	Switzerland	0.0%	0.0%	0.0%
7.4.36	Australia	0.0%	0.0%	0.0%
7.4.37	Brazil	0.0%	0.0%	0.0%
7.4.38	Canada	0.0%	0.0%	0.0%
7.4.39	Japan	0.0%	0.0%	0.0%
7.4.40	Korea	0.0%	0.0%	0.0%
7.4.41	New Zealand	0.0%	0.0%	0.0%
7.4.42	Singapore	0.0%	0.0%	0.0%
7.4.43	US	0.0%	0.0%	0.0%
	Other	0.0%	0.0%	0.0%
	o/w Greenland	0.0%	0.0%	0.0%
.7.4.1	o/w Faroe Islands	0.8%	0.0%	0.7%
.7.4.1 .7.4.2				
1.7.4.1 1.7.4.2 1.7.4.3				
Л.7.4.1 Л.7.4.2 Л.7.4.3 Л.7.4.4				
.7.4.44 W.7.4.1 W.7.4.2 W.7.4.3 W.7.4.4 W.7.4.5				
M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4				
7.4.1 7.4.2 7.4.3 7.4.4 7.4.5 7.4.6				
7.4.1 7.4.2 7.4.3 7.4.4 7.4.5 7.4.6				



M.7.5.1					
	5. Breakdown by domestic regions Greater Copenhagen area (Region Hovedstaden)	% Residential Loans 29.7%	% Commercial Loans 42.6%	% Total Mortgages 31.6%	
VI.7.5.1 VI.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	29.1%	9.7%	26.3%	
vi.7.5.2 vi.7.5.3	Northern Jutland (Region Nordjylland)	5.2%	3.3%	4.9%	
1.7.5.4	Eastern Jutland (Region Midtjylland)	17.3%	26.7%	18.6%	
.7.5.5	Southern Jutland & Funen (Region Syddanmark)	17.9%	17.7%	17.9%	
.7.5.6	TBC at a country level	ND1	ND1	ND1	
7.5.7	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1		
7.5.8	TBC at a country level		ND1 ND1	ND1	
7.5.9	TBC at a country level	ND1		ND1	
7.5.10	TBC at a country level	ND1	ND1	ND1	
7.5.11	TBC at a country level	ND1	ND1	ND1	
7.5.12	TBC at a country level	ND1	ND1	ND1	
7.5.13	TBC at a country level	ND1	ND1	ND1	
7.5.14	TBC at a country level	ND1	ND1	ND1	
7.5.15	TBC at a country level	ND1	ND1	ND1	
7.5.16	TBC at a country level	ND1	ND1	ND1	
7.5.17	TBC at a country level	ND1	ND1	ND1	
7.5.18	TBC at a country level	ND1	ND1	ND1	
7.5.19	TBC at a country level	ND1	ND1	ND1	
7.5.20	TBC at a country level	ND1	ND1	ND1	
7.5.21	TBC at a country level	ND1	ND1	ND1	
7.5.22	TBC at a country level	ND1	ND1	ND1	
7.5.23	TBC at a country level	ND1	ND1	ND1	
7.5.24	TBC at a country level	ND1	ND1	ND1	
7.5.25	TBC at a country level	ND1	ND1	ND1	
7.5.26	TBC at a country level	ND1	ND1	ND1	
7.5.27	TBC at a country level	ND1	ND1	ND1	
.5.28	TBC at a country level	ND1	ND1	ND1	
7.5.29	TBC at a country level	ND1	ND1	ND1	
7.5.30	TBC at a country level	ND1	ND1	ND1	
7.5.31	TBC at a country level	ND1	ND1	ND1	
7.5.32	TBC at a country level	ND1	ND1	ND1	
7.5.33	TBC at a country level	ND1	ND1	ND1	
7.5.34	TBC at a country level	ND1	ND1	ND1	
7.5.34 7.5.35		ND1 ND1	ND1 ND1	ND1 ND1	
	TBC at a country level				
7.5.36	TBC at a country level	ND1	ND1	ND1	
7.5.37	TBC at a country level	ND1	ND1	ND1	
7.5.38	TBC at a country level	ND1	ND1	ND1	
7.5.39	TBC at a country level	ND1	ND1	ND1	
7.5.40	TBC at a country level	ND1	ND1	ND1	
7.5.41	TBC at a country level	ND1	ND1	ND1	
.7.5.42	TBC at a country level	ND1	ND1	ND1	
.7.5.43	TBC at a country level	ND1	ND1	ND1	
7.5.44	TBC at a country level	ND1	ND1	ND1	
7.5.45	TBC at a country level	ND1	ND1	ND1	
7.5.46	TBC at a country level	ND1	ND1	ND1	
.7.5.47	TBC at a country level	ND1	ND1	ND1	
.7.5.48	TBC at a country level	ND1	ND1	ND1	
7.5.49	TBC at a country level	ND1	ND1	ND1	
7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.6.1	Fixed rate	25.9%	79.8%	33.7%	
7.6.2	Floating rate	74.1%	20.2%	66.3%	
7.6.3	Other	0.0%	0.0%	0.0%	
1.7.6.1	ou.ei	5.076	0.070	0.070	
1.7.6.2	o/w Index Joans	0.0%	0.0%	0.0%	
	o/w Index Ioans				
1.7.6.3	o/w Adjustable Rate Mortgages	8.9%	75.6%	18.5%	
764					
	o/w Money market based loans	0.0%	0.0%	0.0%	
1.7.6.5	o/w Non capped floaters	0.0%	18.1%	2.6%	
1.7.6.5	o/w Non capped floaters o/w Capped floaters	0.0% 72.6%	18.1% 2.0%	2.6% 62.5%	
1.7.6.5 1.7.6.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type	0.0% 72.6% % Residential Loans	18.1% 2.0% % Commercial Loans	2.6% 62.5% % Total Mortgages	
1.7.6.5 1.7.6.6 7.7.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only	0.0% 72.6% % Residential Loans 7.4%	18.1% 2.0% % Commercial Loans 4.3%	2.6% 62.5% % Total Mortgages 7.0%	
1.7.6.5 1.7.6.6 .7.7.1 .7.7.2	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
7.7.6.5 7.7.1 7.7.2 7.7.3	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only	0.0% 72.6% % Residential Loans 7.4%	18.1% 2.0% % Commercial Loans 4.3%	2.6% 62.5% % Total Mortgages 7.0%	
7.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
7.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
1.7.6.5 1.7.6.6 .7.7.1 .7.7.2 .7.7.3 1.7.7.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.1 1.7.7.2 1.7.7.3	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0%	
1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7%	2.6% 62.5% % Total Mortgages 7.0% 93.0%	
1.7.6.5 1.7.6.6 .7.7.1 .7.7.2 .7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% % Residential Loans 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0%	
1.7.6.5 1.7.6.6 .7.7.1 .7.7.2 .7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0%	18.1% 2.0% %Commercial Loans 4.3% 95.7% 0.0%	2.6% 62.5% **Total Mortgages 7.0% 93.0% 0.0%	
1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% % Residential Loans 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0%	
A.7.6.5 A.7.6.6 .7.7.1 .7.7.2 A.7.7.3 A.7.7.1 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.6	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months 2 12 - 2 24 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% % Residential Loans 0.0% 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4%	
M.7.6.5 M.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.4 M.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.3	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% .0.0% .0.0% .0.0% .0.0% .0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.1%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1%	
M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.6 M.7.8.1 M.7.8.3 M.7.8.4 M.7.8.1 M.7.8.3 M.7.8.4 M.7.8.5	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - < 24 months ≥ 24 - < 36 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% .0.0% .0.0% 0.0% 0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1%	
A.7.6.5 A.7.6.6 A.7.6.6 A.7.7.1 A.7.7.2 A.7.7.2 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.6 A.7.7.6 A.7.7.8 A.7.8.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% .0.0% .0.0% .0.0% .0.0% .0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.1%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1%	
17.6.5 1.7.6.6 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.3 1.7.8.4 1.7.8.5 1.7.8.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% .0.0% .0.0% .0.0% .0.0% .0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.1%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1%	
1.7.6.5 1.7.6.6 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.4 1.7.7.5 1.7.7.6 1.7.7.8 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.2 1.7.8.3	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% .0.0% .0.0% .0.0% .0.0% .0.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.1%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1%	
7.7.5 7.7.1 7.7.2 7.7.3 7.7.7 7.7.3 7.7.7 7.7.3 7.7.7 7.7.3 7.7.7 7.7.5 7.7.6 7.7.6 7.7.8 7.8.1	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repoyment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% % Residential Loans 0.0% 0.0% 0.0% 100.0%	18.1% 2.0% **Commercial Loans 4.3% 95.7% 0.0% **Commercial Loans 8.0% 2.5% 7.6% 7.1% 74.8%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1% 1.0% 96.4%	
7.7.5 7.7.1 7.7.2 7.7.3 7.7.1 7.7.2 7.7.3 7.7.1 7.7.2 7.7.3 7.7.1 7.7.5 7.7.6 7.7.6 7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 7.8.1 7.8.5 7.8.1 7.8.2 7.8.3 7.8.4 7.8.5 7.8.4 7.8.5 7.8.5 7.8.5 7.8.5 7.8.5 7.8.5	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 '- 52 4 months ≥ 24 - 53 6 months ≥ 36 - 560 months ≥ 60 months	0.0% 72.5% **Residential Loans 7.4% 92.6% 0.0% **Residential Loans 0.0% 0.0% 0.0% 100.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.13% 74.8%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1% 1.0% 96.4%	
7.7.6.5 7.7.1 7.7.2 7.7.3 7.7.3 7.7.4 7.7.2 7.7.3 7.7.7 7.7.3 7.7.7 7.7.7 7.7.7 7.7.8 7.7.7 7.7.8 7.7.8 7.7.8 7.7.8 7.7.8 7.7.8 7.7.8 7.7.8 7.8.1 7.8.1 7.8.2 7.8.3 7.8.4 7.8.5	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repoyment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 72.6% % Residential Loans 7.4% 92.6% 0.0% % Residential Loans 0.0% 0.0% 0.0% 100.0%	18.1% 2.0% **Commercial Loans 4.3% 95.7% 0.0% **Commercial Loans 8.0% 2.5% 7.6% 7.1% 74.8%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1% 1.0% 96.4%	
17.6.5 17.7.1 17.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.3 17.7.4 17.7.5 17.7.8 17.7.8 17.8.1 17.8.2 17.8.3	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 · 5 · 24 months ≥ 24 · 5 · 36 months ≥ 36 · 5 · 60 months ≥ 60 months	0.0% 72.5% **Residential Loans 7.4% 92.6% 0.0% **Residential Loans 0.0% 0.0% 0.0% 100.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.13% 74.8%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1% 1.0% 96.4%	
17.6.5 17.6.6 17.7.1 17.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.4 17.7.3 17.7.5 17.7.1 17.7.8 17.7.8.3 17.8.4 17.8.3 17.8.4 17.8.4	o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 · 5 · 24 months ≥ 24 · 5 · 36 months ≥ 36 · 5 · 60 months ≥ 60 months	0.0% 72.5% **Residential Loans 7.4% 92.6% 0.0% **Residential Loans 0.0% 0.0% 0.0% 100.0%	18.1% 2.0% % Commercial Loans 4.3% 95.7% 0.0% % Commercial Loans 8.0% 2.5% 7.6% 7.13% 74.8%	2.6% 62.5% % Total Mortgages 7.0% 93.0% 0.0% % Total Mortgages 1.2% 0.4% 1.1% 1.0% 96.4%	



	7.A Residential Cover Pool				
M 74 10 1	10. Loan Size Information	Nominal 658	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	058			
M.7A.10.2	By buckets (mn):	4.422	7.045		
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	4,433 487	7,845 187	1 0	1 0
M.7A.10.4	DKK 5 - 20m	365	42	0	0
M.7A.10.5	DKK 20 - 50m	31	1	0	0
M.7A.10.6	DKK 50 - 100m	0	0	0	0
M.7A.10.7 M.7A.10.8	> DKK 100m TBC at a country level	0 ND1	0 ND1	0	0
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	ND1 ND1		
M.7A.10.12 M.7A.10.13	TBC at a country level 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 M.7A.10.17	TBC at a country level TBC at a country level	ND1 ND1	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 M.7A.10.22	TBC at a country level TBC at a country level	ND1 ND1	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 M.7A.10.26	TBC at a country level Total	ND1 5,317	ND1 8,075	1	1
W.7A.10.20	11. Loan to Value (LTV) Information - UNINDEXED	S,317 Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	Pu LTV buskate ():				
M.7A.11.2	By LTV buckets (mn): >0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5 M.7A.11.6	>60 - <=70 % >70 - <=80 %	ND1 ND1	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 OM.7A.11.1	Total o/w >100 - <=110 %	0.00% ND1			
OM.7A.11.1	o/w >110 -<=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
	/ . 440 . 4500/				
OM.7A.11.5 OM.7A.11.6	o/w >140 - <=150 % o/w >150 %	ND1			
OM.7A.11.5 OM.7A.11.6 OM.7A.11.7	o/w >140 - <=150 % o/w >150 %				
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8		ND1			
OM.7A.11.6 OM.7A.11.7	o/w >150 %	ND1 ND1	Number of Loans	% Residential Loans	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8		ND1	Number of Loans	% Residential Loans	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	ND1 ND1 Nominal	Number of Loans	% Residential Loans	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED	ND1 ND1 Nominal 55.13%	Number of Loans ND1	% Residential Loans 71.87%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 %	ND1 ND1 Nominal 55.13% 3,821 516	ND1 ND1	71.87% 9.70%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	ND1 ND1 Nominal 55.13% 3,821 516 364	ND1 ND1 ND1	71.87% 9.70% 6.84%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 Nominal 55.13% 3,821 516 364 245	ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7	o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97	ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8	o/w > 150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 %	ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %	ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60 62	ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c =40 % >40 - c =50 % >50 - c =60 % >60 - c =70 % >70 - c =80 % >80 - c =90 % >90 - c =100 % 100% Total	ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14%	% No. of Loans
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - <=50 % >50 - c=60 % >50 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100% Total o/w >100 - <=110 % o/w >101 - <=120 %	ND1 ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60 62 5,317 30	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.3	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 %	ND1 ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100% Total o/w >100 - c=120 % o/w >120 - c=130 % o/w >120 - c=130 % o/w >120 - c=130 % o/w >120 - c=140 %	ND1 ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 %	ND1 ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.1	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c =40 % >40 - c =50 % >50 - c =60 % >50 - c =70 % >70 - c =80 % >80 - c =90 % >50 - c =100 % >100% Total o/w >100 - c =110 % o/w >120 - c =120 % o/w >130 - c =120 % o/w >130 - c =130 %	ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8 6	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c =40 % >40 - c =50 % >50 - c =60 % >50 - c =70 % >70 - c =80 % >80 - c =90 % >50 - c =100 % >100% Total o/w >100 - c =110 % o/w >120 - c =120 % o/w >130 - c =120 % o/w >130 - c =130 %	ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8 6	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.8	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c =40 % >40 - c =50 % >50 - c =60 % >50 - c =70 % >70 - c =80 % >80 - c =90 % >50 - c =100 % >100% Total o/w >100 - c =110 % o/w >120 - c =120 % o/w >130 - c =120 % o/w >130 - c =130 %	ND1 ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8 6 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 25,317 30 16 8 6 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.1	o/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1 ND1 ND1 ND1 S5.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8 6 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
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OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.1 OM.7A.13.5 OM.7A.13.1 OM.7A.13.5 OM.7A.13.1 OM.7A.13.1 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10	0/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.13.3 OM.7A.13.1 OM.7A.13.1	O/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.2 OM.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.1 OM.7A.13.5 OM.7A.13.1 OM.7A.13.5 OM.7A.13.1 OM.7A.13.1 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10	0/w >150 % 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
OM.7A.11.6 OM.7A.11.7 OM.7A.11.8 OM.7A.11.9 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.10 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.1	12. Loan to Value (LTV) Information - INDEXED	ND1 ND1 ND1 ND1 ND1 ND1 Nominal 55.13% 3,821 516 364 245 153 97 60 62 5,317 30 16 8 6 1 0 **Residential Loans 77.7% 5.3% 0.0% 0.0% 1.7.0% 2.9% 1.7% 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	71.87% 9.70% 6.84% 4.60% 2.87% 1.82% 1.14% 1.16% 100.00% 0.57% 0.31% 0.16% 0.11%	
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	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)	5,346			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	58	106	6.4%	63.5%
M.7B.15.3	DKK 2 - 5m	83	27	9.3%	16.2%
M.7B.15.4	DKK 5 - 20m	198	24	22.2%	14.4%
M.7B.15.5	DKK 20 - 50m	128	5	14.3%	3.0%
M.7B.15.6	DKK 20 - 50m	226	4	25.4%	2.4%
M.7B.15.7	> DKK 100m	200	1	22.4%	0.6%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
И.7B.15.10	TBC at a country level	ND1	ND1		
И.7В.15.11	TBC at a country level	ND1	ND1		
И.7В.15.12	TBC at a country level	ND1	ND1		
4.7B.15.13	TBC at a country level	ND1	ND1		
1.7B.15.14	TBC at a country level	ND1	ND1		
1.7B.15.15	TBC at a country level	ND1	ND1		
1.7B.15.16	TBC at a country level	ND1	ND1		
1.7B.15.17	TBC at a country level	ND1	ND1		
1.7B.15.18	TBC at a country level	ND1	ND1		
.7B.15.19	TBC at a country level	ND1	ND1		
.7B.15.20	TBC at a country level	ND1	ND1		
I.7B.15.21		ND1	ND1		
	TBC at a country level				
.7B.15.22	TBC at a country level	ND1	ND1		
.7B.15.23	TBC at a country level	ND1	ND1		
1.7B.15.24	TBC at a country level	ND1	ND1		
1.7B.15.25	TBC at a country level	ND1	ND1		
.7B.15.26	Total	893	167	100%	100%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
И.7В.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
И.7В.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
И.7В.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
И.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
И.7В.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
И.7В.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
И.7В.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
И.7B.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
1.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
M.7B.16.1	o/w >100 - <=110 %	ND1	0.0070	0.0070	0.0070
M.7B.16.2	o/w >110 - <=120 %	ND1			
	o/w >110 -<-120 %	ND1			
M.7B.16.3					
M.7B.16.4	o/w>130 - <=140 %	ND1			
M.7B.16.5	o/w >140 - <=150 %	ND1			
M.7B.16.6	o/w >150 %	ND1			
M.7B.16.7 M.7B.16.8					
M.7B.16.8					
M.7B.16.8 M.7B.16.9	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 62.67%	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.8 M.7B.16.9	Weighted Average LTV (%)		Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.8 M.7B.16.9 M.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn):	62.67%			% No. of Loans
M.7B.16.8 M.7B.16.9 M.7B.17.1 M.7B.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	62.67% 506	ND1	56.71%	% No. of Loans
M.7B.16.8 M.7B.16.9 M.7B.17.1 M.7B.17.2 V.7B.17.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	62.67% 506 83	ND1 ND1	56.71% 9.30%	% No. of Loans
M.7B.16.8 M.7B.16.9 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	62.67% 506 83 90	ND1 ND1 ND1	56.71% 9.30% 10.07%	% No. of Loans
M.7B.16.8 M.7B.16.9 M.7B.17.1 V.7B.17.2 V.7B.17.3 V.7B.17.4 V.7B.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	62.67% 506 83 90 94	ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51%	% No. of Loans
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	62.67% 506 83 90 94 60	ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73%	% No. of Loans
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	62.67% 506 83 90 94 60 34	ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79%	% No. of Loans
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=10 0 %	506 83 90 94 60 34	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73%	% No. of Loans
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	62.67% 506 83 90 94 60 34	ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79%	% No. of Loans
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <90 % >80 - <90 % >80 - <90 % >70 - <=80 % >80 - <=100 % >100 % >100 % >100 % >100 % >100 %	62.67% 506 83 90 94 60 34 12 14 893	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61%	% No. of Loans 0.00%
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total	506 83 90 94 60 34 12 14 893 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61% 100.00% 0.92%	
M.78.16.8 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.78.17.6 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <90 % >80 - <90 % >80 - <90 % >70 - <=80 % >80 - <=100 % >100 % >100 % >100 % >100 % >100 %	62.67% 506 83 90 94 60 34 12 14 893	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.9 I.78.17.10 M.78.17.10 M.78.17.10 M.78.17.11	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total	506 83 90 94 60 34 12 14 893 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61% 100.00% 0.92%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.7 A.78.17.9 I.78.17.10 M.78.17.10 M.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	506 83 90 94 60 34 12 14 893 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61% 100.00% 0.92% 0.44% 0.14%	
M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 - <=110 % o/w >110 - <=110 % o/w >110 - <=120 % o/w >120 - <=140 % o/w >120 - <=140 %	506 83 90 94 60 34 12 14 893 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61% 100.00% 0.92% 0.44% 0.14%	
M.78.16.8 M.78.17.1 M.78.17.1 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.78.17.8 M.78.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	506 83 90 94 60 34 12 14 893 8 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.17.1 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 I.78.17.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 - <=110 % o/w >110 - <=110 % o/w >110 - <=120 % o/w >120 - <=140 % o/w >120 - <=140 %	506 83 90 94 60 34 12 14 893 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.30% 1.61% 100.00% 0.92% 0.44% 0.14%	
M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.9 A.78.17.9 A.78.17.9 A.78.17.10 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	506 83 90 94 60 34 12 14 893 8 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.7 A.78.17.9 I.78.17.10 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	506 83 90 94 60 34 12 14 893 8 4 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.7 A.78.17.9 I.78.17.10 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >110 - <=110 % o/w >110 - <=110 % o/w >110 - <=140 % o/w >140 - <=150 % o/w >150 %	506 83 90 94 60 34 12 14 893 8 4 1 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.9 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 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.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >100 % Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >131 - <=140 % 0/w >150 %	62.67% 506 83 90 94 60 34 12 14 893 8 4 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.8 A.78.17.9 A.78.17.9 A.78.17.9 A.78.17.9 A.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.8 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.10 M.78.17.10 M.78.17.10 M.78.17.10 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.1 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >70 - <=80 % >70 - <=100 % >70 - <=110 % 0/w >110 - <=150 % 0/w >150 %	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.7 A.78.17.9 A.78.17.9 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.5 M.78.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >140 - <=150 % o/w >150 - <=150 % o/w >150 - <=160 % o/w >150 - <=160 %	506 83 90 94 60 34 12 14 893 8 4 1 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.3 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.78.17.8 M.78.17.8 M.78.18.8 A.78.18.8 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=120 % o/w >100 - <=100 % >100 % 100 - <=100 % o/w >100 - <=100	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 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.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.3 M.78.18.4 M.78.18.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 %	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 0 % Commercial loans 28.7% 40.6% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.5 M.78.17.8 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.4 A.78.18.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=70 % >80 - <=90 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 5.7% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.10 M.78.17.10 M.78.18.10 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >131 - <=140 % o/w >150 % 18. Breokdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	62.67% 506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 5.7% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 1.78.17.1 1.78.17.2 1.78.17.3 1.78.17.4 1.78.17.5 1.78.17.6 1.78.17.7 1.78.17.9 1.78.17.10 1.78.17.10 1.78.17.10 1.78.17.2 1.78.17.3 1.78.17.3 1.78.17.3 1.78.17.3 1.78.17.3 1.78.17.3 1.78.18.1 1.78.18.2 1.78.18.3 1.78.18.4 1.78.18.4 1.78.18.6 1.78.18.6 1.78.18.6 1.78.18.6 1.78.18.6 1.78.18.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >150 %	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.8 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.5 A.78.18.6 A.78.18.7 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 5.7% 0.0% 25.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.8 M.78.17.5 M.78.17.8 M.78.17.8 M.78.17.8 M.78.18.1 A.78.18.2 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 A.78.18.6 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >80 - <=90 % >80 - <=90 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=150 % o/w >100 - <	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.18.1 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 A.78.18.6 A.78.18.6 A.78.18.7 A.78.18.6 A.78.18.7 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.9	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 5.7% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.1 M.78.17.1 M.78.17.8 A.78.18.1 A.78.18.1 A.78.18.1 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.6 A.78.18.5 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.9 A.78.18.1 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.1 A.78.18.9 A.78.18.9 A.78.18.1 A.78.18.9 A.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >130 - <=140 % 0/w >150 - <=150 % 0/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other Other Other Other Other Other Other Over Cooperative Housing	62.67% 506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 40.6% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.8 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 M.78.18.1 M.78.18.8 A.78.18.9 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 5.7% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.8 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 A.78.18.8 A.78.18.9 M.78.18.1 M.78.18.8 A.78.18.9 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >130 - <=140 % 0/w >150 - <=150 % 0/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other Other Other Other Other Other Other Over Cooperative Housing	62.67% 506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 40.6% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.9 A.78.17.10 M.78.17.10 M.78.18.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 - <=150 % o/w >160 - <=150 % o/w >150 - <=150 % o/w >160 - <=150 % o/w >150 %	62.67% 506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 A.78.17.8 A.78.17.9 A.78.17.9 A.78.17.9 A.78.17.9 A.78.17.8 A.78.17.9 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 A.78.18.6 A.78.18.6 A.78.18.1 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.9 A.78.18.9 A.78.18.1 A.78.18.8 A.78.18.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Other Other Office off & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.1 M.78.17.2 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.6 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.9	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial toans 28.7% 40.6% 0.0% 5.7% 0.0% 5.7% 0.0% 0.0% 0.0% 1.7% 0.0% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.5 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.9 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.18.1 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.8 A.78.18.5 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >1100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Building under construction Other o/w Social & Cultural purposes o/w Cooperative Housing o/w Private rental o/w Manufacturing and Manual Industries o/w Office and Business o/w Africultual properties o/w Office and Business	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.4 A.78.18.5 A.78.18.6 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 0.0% 5.7% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.6 M.78.18.8 M.78.18.1 M.78.18.8 M.78.18.1 M.78.18.8 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.6 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.6 M.78.18.6 M.78.18.9 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 40.6% 40.6% 0.0% 5.7% 0.0% 0.0% 25.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
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M.78.16.8 M.78.16.9 A.78.17.1 M.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.7 A.78.17.8 A.78.17.9 A.78.17.9 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 A.78.18.1 A.78.18.2 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.1 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >150 - <=140 % o/w >150 % 18. Breekdown by Type Retail Office Hottel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Building under construction Other Other commercially used Land Ow Monufacturing and Manual industries o/w Monufacturing and Manual industries o/w Monufacturing and Manual industries o/w More filter ental o/w If relevant, please specify o/w If relevant, please specify	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 **Commercial loans 28.7% 40.6% 0.0% 5.7% 0.0% 25.0% 0.0% 25.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	
M.78.16.8 M.78.16.9 A.78.17.1 A.78.17.2 A.78.17.3 A.78.17.4 A.78.17.4 A.78.17.6 A.78.17.6 A.78.17.6 A.78.17.1 M.78.17.9 A.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.3 M.78.17.3 M.78.18.3 M.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.3 A.78.18.5 A.78.18.6 A.78.18.6 A.78.18.7 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.1 A.78.18.8 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.1 A.78.18.1 A.78.18.8 A.78.18.8 A.78.18.9 A.78.18.1 A.78.18.8	Weighted Average LTV (%) By LTV buckets (mn):	506 83 90 94 60 34 12 14 893 8 4 1 1 0 0 0 **Commercial loans 28.7% 40.6% 40.6% 40.6% 0.0% 5.7% 40.0% 5.7% 0.0% 5.7% 0.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	56.71% 9.30% 10.07% 10.51% 6.73% 3.79% 1.61% 100.00% 0.92% 0.44% 0.14% 0.10%	



C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

The definitions below	ow reflect the national specificities	
Field Number	1 Glassary - Standard Harmonicod Itoms	[Insert Definition Below]
Field Number	1. Glossary - Standard Harmonised Items	
HG.1.1 HG.1.2	OC Calculation: Actual OC Calculation: Legal minimum	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
	Interest Rate Types	Adjustable Rate Mortgages: Adjustable rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating-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.
HG.1.4		Other: 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	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on
	assumptions eg, in terms of prepayments? etc.]	interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	21 V3. Frequency and time of last valuation	William Once pr. year or commercial properties. William once every unit year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
110.4.43	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12		
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2 OHG.1.3		
OHG.1.4		
OHG.1.5	2. Decree for No Debr	w.
HG.2.1	Reason for No Data Not applicable for the jurisdiction	Value ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3 HG.2.1	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3	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



Field	Additional information on the programme					
Number						
E.1.1.1	Transaction Counterparties Sponsor (if applicable)	Name	Legal Entity Identifier (LEI)			
E.1.1.2	Servicer	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
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					
E.1.1.10 E.1.1.11	Trustee Cover Pool Monitor	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
OE.1.1.1	Cover Poor Monitor	syske nearkreatt Ay 5	329900K9HQN2K12OXB20			
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					
E.2.1.1	Swap Counterparties	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1 E.2.1.2	Counterparty 1 Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5	Counterparty 5					
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 E.2.1.12	Counterparty 11 Counterparty 12					
E.2.1.12	Counterparty 12					
E.2.1.14	Counterparty 14					
E.2.1.15	Counterparty 15					
E.2.1.16 E.2.1.17	Counterparty 16					
E.2.1.17 E.2.1.18	Counterparty 17 Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22 E.2.1.23	Counterparty 22 Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25	Counterparty 25					
OE.2.1.1						
OE.2.1.2 OE.2.1.3						
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						
JE.2.1.13	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	219.4				
E.3.1.2	Weighted Average Maturity (months)	197.7				
OE.3.1.1 OE.3.1.2						
OE.3.1.2 OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2 E.3.2.3	30<60 days 60<90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90≺180 days	1.0%	6.0%	0.0%	0.0%	0.9%
E.3.2.5	>= 180 days	0.4%	2.3%	0.0%	0.0%	0.3%
OE.3.2.1						
OE.3.2.2 OE.3.2.3						
OE.3.2.4						

ECBC Label Template

Capital Centre B, Q3 2019

(not labeled)

Published 30 October • Data per 30 September 2019





ECBC Label Template: Contents

As of 30 September 2019

Specialised finance institutes

General Issuer Detail

A <u>General Issuer Detail</u>

Cover Pool Information

General cover pool information

G2 Outstanding CBs

G3 Legal ALM (balance principle) adherence

G4 Additional characteristics of ALM business model for issued CBs

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

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

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

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

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

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

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

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

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

 M12/B12
 Realised losses (DKKm)

 M12a/B12a
 Realised losses (%)

Key Concepts

X1 Key Concepts Explanation
X2 Key Concepts Explanation
X3 General explanation

Volentary tables

V1 Regulatory requirement

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. **General Issuer Detail**

quarter)

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q3 2019	Q2 2019	Q1 2019	Q4 2018
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
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.6	325.0	323.4	320.3
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.1	0.1	0.1
- < 1 <= 5 years	0.75	0.76	0.68	0.64
- over 5 years	324.77	324.20	322.61	319.58
Currency	-	-	-	
- DKK	325.45	324.88	323.26	320.17
- EUR	0.13	0.13	0.14	0.14
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	
- Residential (owner-occ., private rental, corporate housing, holiday	235.10	233.88	232.12	230.21
houses)				
- Commercial (office and business, industry, agriculture, manufacture,	41.87	42.03	41.24	40.61
social and cultural, ships)				
- Subsidised	48.61	49.10	50.04	49.49
eligibility as covered bond collateral	325.58	325.02	323.39	320.32
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	0.36	0.38	0.38	0.42

0.36

0.38

0.38

0.42



Table G1.1 - General cover pool information

DKKbn / Percentage of nominal outstanding C	Bs	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Nominal cover pool (total value)		7.5	8.8	8.9	8.9
Transmission or liquidation proceeds to CB holders (for	or redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		1.3	1.9	1.7	1.4
Overcollateralisation ratio	Total	0.2	0.3	0.2	0.2
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		6.2	6.9	7.1	7.5
	 hereof amount maturing 0-1 day 	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.0	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		1.3	1.9	1.7	1.4
Total capital coverage (rating compliant capital)		1.3	1.9	1.7	1.4
		0.0	0.0	0.0	0.0
Loan loss provisions (cover pool level - shown in Table	e A on issuer level) - Optional	1.7	1.8	1.9	2.0

Table G2 - Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2019	Q2 2019	Q1 2019	Q4 2018
Nominal value of outstanding CBs		6.2	6.9	8.7	0.0
Fair value of outstanding CBs (marked value)		6.6	7.4	9.3	0.0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	0.3	0.5	0.5	-
	1 year	-	-		
	> 1 and ≤ 2 years	0.5	0.5	0.6	-
	> 2 and ≤ 3 years	0.4	0.4	1.1	-
	> 3 and ≤ 4 years	0.2	0.4	0.4	-
	> 4 and ≤ 5 years	0.0	-	0.0	-
	5-10 years	0.2	0.2	0.3	-
	10-20 years	5.1	5.4	6.3	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	18.5%	19.1%	20.5%	0.0%
	Annuity	81.5%	80.9%	79.5%	0.0%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	35.8%	36.1%	44.8%	0.0%
	Floating rate (Floating rate constant for less than 1 year)	2.6%	6.1%	1.2%	0.0%
	Capped floating rate	61.6%	57.8%	54.0%	0.0%
Currency denomination profile of issued CBs	DKK	6.6	7.4	9.3	-
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	0%
CRD compliant		74%	74%	65%	0%
Eligible for central bank repo		100%	100%	100%	0%
Rating	Moody's	-	-	-	0
	S&P	AAA	AAA	AAA	0
	Fitch	-	-	-	0
		0	0		

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

Rating/maturity	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	1.3	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	0.1	-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	1.2	-	-	-	-	-	-	-	-	-
> 5 years	0.0	-	-	-	-	-	-	-	-	-
Total	1.3	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-		-	-	-	-
Exposure to credit institute credit quality step 1	1.3	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-		-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.3	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0- <u><</u> 1 year	>1- < 5 years	>5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-		
Exposures to/guaranteed by govenments etc. third countries	-		-	-
Exposure to credit institute credit quality step 1	0.1	1.2	0.0	1.3
Exposure to credit institute credit quality step 2	-		-	-
Exposure to credit institute credit quality step 3	-	-		
Total	0.1	1.2	0.0	1.3

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0
Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0

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

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

Table G2.1f - Other Derivatives (subordinated)

	-,
0- <u><</u> 1 year	-
>1- <_5 years	1
>5 years	-
Total	-

Table G2.2 - Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	6.2
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

Table G3 - Legal ALM (balance principle) adherence¹

3. (Issue adherence
General balance principle	х
Specific balance principle	

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

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

	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



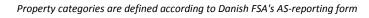




Table M1/B1

Number	r of loans by property (category									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	6,723	737	240	69	306	20	115	-	32	-	8,242
In %	81.6%	8.9%	2.9%	0.8%	3.7%	0.2%	1.4%	0.0%	0.4%	0.0%	

Table M2/B2

Lending	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	4.1	0.3	0.2	0.1	0.7	0.1	0.6	-	0.2	-	6.2				
In %	66.5%	4.6%	2.5%	1.4%	10.7%	0.8%	10.0%	0.0%	3.6%	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	4.5	0.6	0.6	0.2	0.2	0.2	6.2
In %	72.3%	9.2%	9.1%	2.6%	3.6%	3.2%	



Table M4a/B4a

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

					Per cer	it				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	1.7	1.3	0.7	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	-	-	-	-	-
Private rental	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	-	-	-	-	-	-	-	-	-	-
Total	2.6	1.8	1.1	0.3	0.2	0.1	0.1	0.0	0.0	0.1

Table M4b/B4b

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

					Per cer	it				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	41.8%	30.5%	17.0%	4.5%	2.7%	0.9%	0.7%	0.5%	0.4%	0.9%
Holiday houses	41.5%	32.3%	17.7%	4.1%	2.2%	0.7%	0.5%	0.3%	0.2%	0.4%
Subsidised Housing	68.8%	20.9%	5.2%	0.8%	0.8%	0.3%	0.3%	0.2%	0.2%	2.5%
Cooperative Housing	75.7%	13.8%	4.8%	5.5%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	37.7%	24.1%	17.3%	6.1%	4.8%	2.2%	2.0%	1.8%	1.4%	2.8%
Manufacturing and Manual Industries	25.4%	17.9%	13.0%	10.7%	9.8%	4.1%	4.1%	4.1%	4.1%	6.6%
Office and Business	29.6%	26.8%	22.0%	10.2%	5.6%	2.0%	1.1%	0.8%	0.4%	1.6%
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	46.7%	13.9%	13.6%	11.2%	9.2%	3.9%	0.7%	0.1%	0.1%	0.6%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	41.3%	28.4%	17.0%	5.4%	3.4%	1.3%	0.8%	0.7%	0.5%	1.2%

Table M4c/B4c

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

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT\
Owner-occupied homes	0.3	0.9	1.3	0.5	0.4	0.2	0.1	0.1	0.1	0.3	55.7%
Holiday houses	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.9%
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0	22.3%
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	-	-	-	-	-	18.6%
Private rental	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	63.7%
Manufacturing and Manual Industries	0.0	0.0	0.0	-	0.0	-	-	-	-	0.0	73.9%
Office and Business	0.0	0.1	0.1	0.2	0.1	0.1	0.0	0.1	-	0.0	67.1%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.1	0.0	0.0	0.0	0.0	0.0	0.1	-	-	0.0	47.7%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	0.7	1.2	1.6	0.9	0.6	0.2	0.2	0.2	0.1	0.5	56.1%

Table M4d/B4d

Lending, by-loan to-value (LTV), current pro	operty value, PE	R CENT (Entire la	oan entered und	der the top LTV							
					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT\
Owner-occupied homes	7.0%	21.3%	31.0%	12.9%	9.9%	3.9%	3.2%	2.3%	1.7%	6.8%	55.7%
Holiday houses	4.2%	22.3%	35.2%	14.0%	11.9%	2.8%	2.3%	3.1%	1.8%	2.3%	54.9%
Subsidised Housing	64.5%	18.5%	6.0%	3.2%	0.8%	0.0%	1.2%	0.0%	0.0%	5.8%	22.3%
Cooperative Housing	68.8%	15.3%	9.1%	0.9%	5.9%	0.0%	0.0%	0.0%	0.0%	0.0%	18.6%
Private rental	11.0%	15.7%	18.2%	7.6%	6.6%	3.5%	2.1%	5.5%	10.4%	19.5%	63.7%
Manufacturing and Manual Industries	6.5%	16.5%	14.8%	0.0%	18.7%	0.0%	0.0%	0.0%	0.0%	43.4%	73.9%
Office and Business	4.2%	10.0%	12.1%	36.7%	9.1%	8.5%	2.1%	13.5%	0.0%	3.8%	67.1%
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	39.5%	7.0%	19.2%	1.0%	4.6%	2.7%	23.8%	0.0%	0.0%	2.1%	47.7%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	10.5%	18.9%	26.5%	13.8%	9.1%	4.0%	3.5%	3.6%	2.3%	7.7%	56.1%



Table M5/B5 - Total

Lending by region, DKKbn

JYSKE F	REALKREDIT
---------	------------

	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	1.2	1.1	0.2	0.8	0.8	0.0	4.1
Holiday houses	0.1	0.1	0.0	0.0	0.0	=	0.3
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	-	0.2
Cooperative Housing	0.1	0.0	0.0	0.0	0.0	-	0.1
Private rental	0.1	0.3	0.0	0.1	0.1	=	0.7
Manufacturing and Manual							
Industries	0.0	-	0.0	0.0	0.0	=	0.1
Office and Business	0.4	0.1	0.0	0.1	0.0	-	0.6
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.0	0.0	0.0	0.1	0.1	-	0.2
Other	-	-	-	-	-	-	=
Total	2.0	1.6	0.3	1.2	1.1	0.0	6.2

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

💲 JYSKE REALKREDIT

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.0	-	-	-	-	-	-	-	-	-	0.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.3	-	0.0	-	0.0	-	0.3
- rate fixed ≤ 1 year	-	-	-	-	0.1	-	-	-	-	-	0.1
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.2	-	0.0	-	0.0	-	0.2
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	-	-	0.3	-	0.0	-	0.0	-	0.4

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

Table M7/B7

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.6	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	1.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.2	0.0	0.6	-	0.1	-	0.8
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0.0	-	0.0	-	-	-	0.1
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.2	0.0	0.5	-	0.1	-	0.8
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.4	0.2	0.0	0.1	0.1	0.0	0.0	-	0.0	-	3.8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4.0	0.3	0.2	0.1	0.4	0.1	0.6	-	0.2	-	5.8

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.6	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	1.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.5	0.0	0.6	-	0.1	-	1.2
- rate fixed ≤ 1 year	-	-	-	-	0.1	-	-	-	-	-	0.1
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0.0	-	0.0	-	-	-	0.1
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.4	0.0	0.6	-	0.1	-	1.0
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.5	0.2	0.0	0.1	0.1	0.0	0.0	-	0.0	-	3.9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4.1	0.3	0.2	0.1	0.7	0.1	0.6	-	0.2	-	6.2



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	-	-	0.0	-	0.0	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	0.0	-	-	0.0	-	0.0	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	0.0	-	-	0.0	0.0	-	-	0.0	-	0.0
≥ 36 - ≤ 60 months	0.0	0.0	-	-	0.0	0.0	0.0	-	0.1	-	0.2
≥ 60 months	4.1	0.3	0.2	0.1	0.6	0.0	0.6	-	0.1	-	6.0
Total	4.1	0.3	0.2	0.1	0.7	0.1	0.6	-	0.2	-	6.2

Table M10/B10

Lending by remaining maturity, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ıral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 5 - ≤ 10 Years	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-	0.0	-	0.3
≥ 10 - ≤ 20 Years	4.0	0.3	0.1	0.1	0.3	0.0	0.6	-	0.0	-	5.4
≥ 20 Years	-	-	-	-	0.3	-	0.0	-	0.2	-	0.4
Total	4.1	0.3	0.2	0.1	0.7	0.1	0.6	-	0.2	-	6.2

Table M11/B11

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
90 day NPL	1.43	0.95	-	-	0.32	-	-	-	-	-	1.00

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

Table M11a/B11a

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
90 day NPI	1 72	0.95						-		-	1.19

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

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

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
< 60per cent LTV	1.27	0.83	-	-	-	-	-	-	-	-	0.88
60-69.9 per cent LTV	0.14	0.11	-	-	-	-	-	-	-	-	0.10
70-79.9 per cent LTV	0.12	0.01	-	-	-	-	-	-	-	-	0.08
80-89.9 per cent LTV	0.07	-	-	-	-	-	-	-	-	-	0.05
90-100 per cent LTV	0.04	-	-	-	-	-	-	-	-	-	0.03
>100 per cent LTV	0.08	-	-	-	-	-	-	-	-	-	0.05

Table M12/B12

Realised losses (DKKm)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
Total realised losses	24.3	1.5	-	-	-0.9	-	2.4	-	0.3	-	27.7

Table M12a/B12a

Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
Total realised losses, %	0.39	0.02	-	-	-0.01	-	0.04	-	0.01	-	0.45



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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		
	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples	
Describe when you classify a property as commercial?	of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	· Retail/shop	
	Warehouse Restaurants, inns etc. Hotels and resorts Congress and conference centres. Campsites. Traffic terminals, 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.	
·	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage	
the cover pool?	bulks.	
	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.	
	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.	
	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 The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool? impairment provisioning for loss must be made.



Table X2 Key Concepts Explanation

Issuer specific (N/A for some issuers)

Guaranteed loans (if part of the cover pool)	
How are the loans guaranteed?	
Please provide details of guarantors	
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007
	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the loan under consideration.
Describe the method on which your LTV calculation is based	The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.
	Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a Explanation
	Example of a proportionaly distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.
	<u>Loan-to-value (distribution continuously)</u>
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 266,667 266,667 266,667 133,333 66,667 - - - - -
	Example 1b
	Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.
	<u>Loan-to-value (distribution continuously)</u>
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 571,429 285,714 142,857
	Example 2
	Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75
	<u>Loan-to-value (discrete/"Sidste krone" distribution)</u>
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1,000,000



Table X3

Table X3	
General explanation	General practice in Danish market
Table A	derietat practice in Danish Harket
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts
quarter)	

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

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

General explanation	General practice in Danish market	
Table G4		
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		
Table M1-M5	General practice in Danish market	
Owner-occupied homes	Private owned residentials used by the owner, Max LTV are 80 % (legislation).	
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).	
Subsidised Housing	Residential renting subsidesed by the goverment. Max LTV 80 %. LTVs above 80 % can be granted against full govermental guarantee,	
Cooperative Housing	Residential property owned and administreted by the coopereative and used by the members of the cooperative. Max LTV 80 % (legislation).	
Private rental	Residential property rentes out to private tenants. Max LTV 80 % (legislation).	
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 %(legislation).	
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislation).	
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).	
Social and cultural purposes	Property used for education, kindergardens, museum and other buildings for public use. Max LTV are 70 %(legislation).	
Other	Property, that can not be placed in the categories above. Max LTV are 70 %(legislation).	

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

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

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