# **Disclaimer - Important notices**

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

# TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our Acceptable Use Policy and Privacy Policy are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking 'Accept' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

## SECTION A. INVESTOR T&Cs 1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE** "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE **PRODUCT INFORMATION ON THIS SITE**. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

# 2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with ourAcceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

# 3. LINKS FROM AND TO OUR SITE

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

# SECTION B. ISSUER T&Cs

## 1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

# 2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at

www.coveredbondlabel.com/pdf/Covered\_Bond\_Label\_Convention\_2015.pdf

# 3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.



We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

## 4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

### You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

## 5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

## 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

# SECTION C. GENERAL T&Cs

# 1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our Acceptable Use Policy. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our Acceptable Use Policy that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them

## 2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

## 3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

## 4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill,

# regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

# 6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

# 8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

## 9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

# SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the websitewww.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

## 1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

· in any way that breaches any applicable local, national or international law or regulation;

· in any way which breaches or contravenes our content standards (see para 2 below);

· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

• to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and

· not to access without authority, interfere with, damage or disrupt:

any part of the Site;

· any equipment or network on which the Site is stored;

any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

# 2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

be accurate; and

· comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

· be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

# 3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

· immediate, temporary or permanent withdrawal of your right to use the Site;

· immediate, temporary or permanent removal of any Information uploaded by you to the Site;

· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;

· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or

· any other action we deem to be appropriate;

# 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

# SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de personnlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

## 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

· information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

· if you contact us, we may keep a record of that correspondence; and

details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

# 2. INFORMATION USE

We may collect and process your personal information for the following purposes:

• to ensure that content from the Site is presented in the most effective manner for your computer;

· to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

## 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

 $\cdot$  in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

# 4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

# 5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

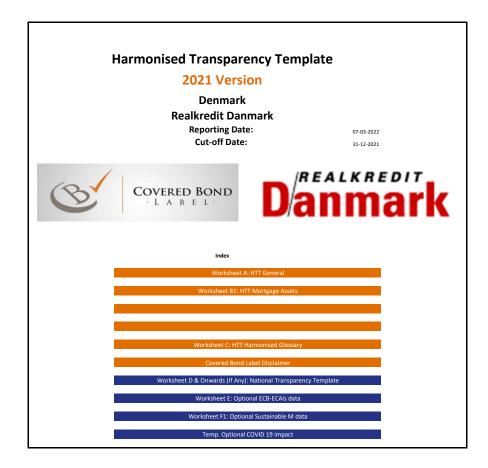
You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

## 6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

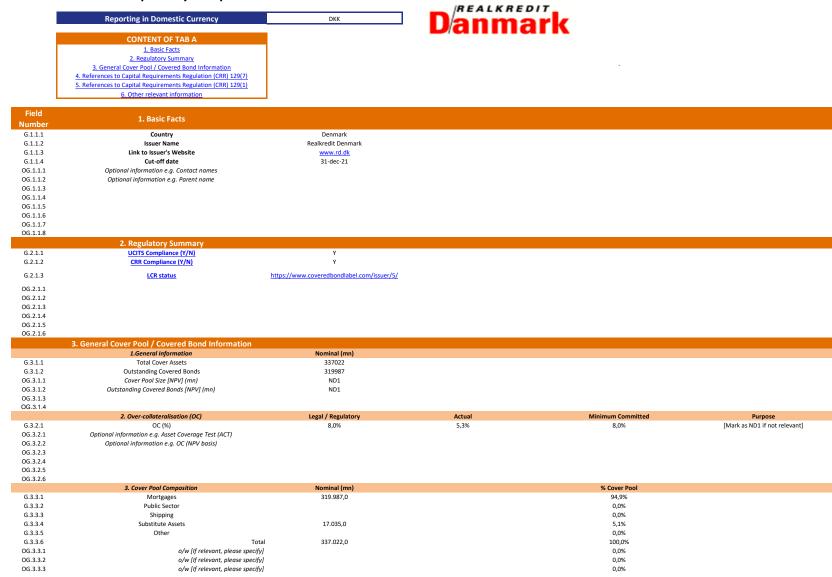
# 7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .



# A. Harmonised Transparency Template - General Information

HTT 2021





OG.3.3.6 G.3.4.1 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.1 OG.3.4.2 OG.3.4.4 OG.3.4.5 OG.3.4.4 OG.3.4.5 OG.3.4.4 OG.3.4.7 OG.3.4.10	o/w (If relevant, j 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	Total o/w 0-1 day o/w 0-5.1y o/w 0-5-1y o/w 1-1.5y o/w 1.5-2 y	Contractual 25,0 3.487,0 5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0 337.022,0	Expected Upon Prepayments ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	0,0% % Total Contractual 1,0% 1,7% 1,2% 0,5% 0,5% 0,5% 2,5% 92,4% 100,0%	% Total Expected Upon Prepayments
G 3.4.2 G 3.4.3 G 3.4.4 G 3.4.5 G 3.4.6 G 3.4.7 G 3.4.8 G 3.4.9 OG 3.4.1 OG 3.4.2 OG 3.4.2 OG 3.4.2 OG 3.4.3 OG 3.4.4 OG 3.4.5 OG 3.4.5 OG 3.4.5 OG 3.4.6 OG 3.4.7 OG 3.4.6 OG 3.4.7 OG 3.4.8 OG 3.4.2 OG 3.4.5 OG 3.4.6 OG 3.4.3 OG 3.4.6 OG 3.4.7 OG 3.4.2 OG 3.4.2 OG 3.4.7 OG 3.4.2 OG 3.4.2 O O O O O O O O O O O O O O O O O O O	Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	25,0 3.487,0 5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	1,0% 1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.2 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.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.9	Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	3.487,0 5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.1 OG.3.4.2 OG.3.4.2 OG.3.4.3 OG.3.4.4 OG.3.4.4 OG.3.4.4 OG.3.4.5 OG.3.4.6 OG.3.4.7 OG.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.9	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1	1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.2 OG.3.4.2 OG.3.4.4 OG.3.4.4 OG.3.4.5 OG.3.4.5 OG.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.7 OG.3.4.8	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1	1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.1 OG.3.4.2 OG.3.4.2 OG.3.4.3 OG.3.4.4 OG.3.4.4 OG.3.4.4 OG.3.4.5 OG.3.4.6 OG.3.4.7 OG.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.9	0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1	1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.9 DG.3.4.1 DG.3.4.2 DG.3.4.1 DG.3.4.2 DG.3.4.3 DG.3.4.4 DG.3.4.4 DG.3.4.5 DG.3.4.6 DG.3.4.7 DG.3.4.6 DG.3.4.7 DG.3.4.8 DG.3.4.9	1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	5.794,0 4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1 ND1	1,7% 1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 DG.3.4.1 DG.3.4.2 DG.3.4.2 DG.3.4.3 DG.3.4.4 DG.3.4.5 DG.3.4.5 DG.3.4.6 DG.3.4.7 DG.3.4.8 DG.3.4.9	2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	4.170,0 1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1 ND1	1,2% 0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 DG.3.4.1 DG.3.4.1 DG.3.4.2 DG.3.4.3 DG.3.4.4 DG.3.4.5 DG.3.4.6 DG.3.4.6 DG.3.4.7 DG.3.4.8 DG.3.4.9	3 - 4 Y 4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	1.752,0 1.909,0 8.402,0 311.508,0	ND1 ND1 ND1 ND1	0,5% 0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.8 G.3.4.9 JG.3.4.1 JG.3.4.2 JG.3.4.3 JG.3.4.4 JG.3.4.5 JG.3.4.5 JG.3.4.6 JG.3.4.6 JG.3.4.7 JG.3.4.8 JG.3.4.8 JG.3.4.9	4 - 5 Y 5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	1.909,0 8.402,0 311.508,0	ND1 ND1 ND1	0,6% 2,5% 92,4% 100,0%	0.0%
G.3.4.7 G.3.4.8 G.3.4.9 DG.3.4.1 DG.3.4.2 DG.3.4.2 DG.3.4.3 DG.3.4.4 DG.3.4.5 DG.3.4.6 DG.3.4.7 DG.3.4.8 DG.3.4.9	5 - 10 Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	8.402,0 311.508,0	ND1 ND1	2,5% 92,4% 100,0%	0.0%
G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.2 OG.3.4.3 OG.3.4.4 OG.3.4.5 OG.3.4.5 OG.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.9		o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y	311.508,0	ND1	92,4% 100,0%	0.0%
G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.8 G.3.4.9	10+ Y	o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y			100,0%	0.0%
G.3.4.9 )G.3.4.1 )G.3.4.2 )G.3.4.3 )G.3.4.4 )G.3.4.5 )G.3.4.5 )G.3.4.6 )G.3.4.6 )G.3.4.7 )G.3.4.8 )G.3.4.9 )G.3.4.9		o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y			100,0%	0.0%
0G.3.4.1 0G.3.4.2 0G.3.4.3 0G.3.4.4 0G.3.4.5 0G.3.4.5 0G.3.4.6 0G.3.4.7 0G.3.4.8 0G.3.4.9		o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y				
0G.3.4.2 0G.3.4.3 0G.3.4.5 0G.3.4.5 0G.3.4.6 0G.3.4.7 0G.3.4.8 0G.3.4.9		o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y				-,
06.3.4.3 06.3.4.4 06.3.4.5 06.3.4.6 06.3.4.7 06.3.4.8 06.3.4.9		o/w 0.5-1 y o/w 1-1.5y			0,0%	
0G.3.4.4 0G.3.4.5 0G.3.4.6 0G.3.4.7 0G.3.4.8 0G.3.4.9		o/w 1-1.5y				
0G.3.4.5 0G.3.4.6 0G.3.4.7 0G.3.4.8 0G.3.4.9					0,0%	
0G.3.4.6 0G.3.4.7 0G.3.4.8 0G.3.4.9		o/w 1.5-2 y			0,0%	
0G.3.4.7 0G.3.4.8 0G.3.4.9					0,0%	
0G.3.4.8 0G.3.4.9						
DG.3.4.8 DG.3.4.9						
DG.3.4.9						
					0,00%	
					0,00%	
	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
3.3.5.1	Weighted Average life (in years)		27,0	ND1	% Total initial Maturity	% Total Extended Waturity
3.3.3.1	weighted Average file (in years)		27,0	NDI		
	Maturity (mn)					
G.3.5.2						
	By buckets:					
G.3.5.3	0 - 1 Y		0,0	ND1	0,0%	
G.3.5.4	1 - 2 Y		0,0	ND1	0,0%	
G.3.5.5	2 - 3 Y		0,0	ND1	0,0%	
G.3.5.6	3 - 4 Y		0,0	ND1	0,0%	
G.3.5.7	4 - 5 Y		123,0	ND1	0,0%	
G.3.5.8	5 - 10 Y		4.949,0	ND1	1,5%	
G.3.5.9	10+ Y		314.915,0	ND1	98,4%	
G.3.5.10	1011	Total	319.987,0	0,0	100,0%	0,0%
			519.987,0	0,0		0,0%
)G.3.5.1		o/w 0-1 day			0,0%	
G.3.5.2		o/w 0-0.5y			0,0%	
G.3.5.3		o/w 0.5-1 y			0,0%	
G.3.5.4		o/w 1-1.5y			0,0%	
G.3.5.5		o/w 1.5-2 y			0,0%	
G.3.5.6		.,,			-,	
G.3.5.7						
G.3.5.8						
G.3.5.9						
5.3.5.10	C. Course Assarta Courses		Newinel [hefere hedeine] (not)	Newinel (often hadning) (ma)	% Tatal [hafara]	% Tabal [after]
G.3.6.1	6. Cover Assets - Currency EUR		Nominal [before hedging] (mn) 290.518,0	Nominal [after hedging] (mn)	% Total [before] 90,8%	% Total [after]
			290.516,0		90,6%	
5.3.6.2	AUD					
5.3.6.3	BRL					
3.3.6.4	CAD					
G.3.6.5	CHF					
G.3.6.6	CZK					
5.3.6.7	DKK		29.468,0		9,2%	
5.3.6.8	GBP					
3.3.6.9	HKD					
5.3.6.10	JPY					
i.3.6.11	KRW					
i.3.6.12	NOK					
.3.6.13	PLN					
.3.6.14	SEK					
.3.6.15	SGD					
6.3.6.16	USD					

G.3.6.17	Other				
G.3.6.18	Total	319.986,0	0,0	100,0%	0,0%
OG.3.6.1	o/w [If relevant, please specify]				
OG.3.6.2	o/w [If relevant, please specify]			0,0%	
OG.3.6.3	o/w [If relevant, please specify]			0,0%	
OG.3.6.4	o/w [If relevant, please specify]			0,0%	
OG.3.6.5	o/w [If relevant, please specify]			0,0%	
OG.3.6.6	o/w [If relevant, please specify]			0,0%	
OG.3.6.7	o/w [If relevant, please specify]			0,0%	
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	10,0		0,0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK	319.977,0		100,0%	
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	JPY				
G.3.7.11	KRW				
G.3.7.12	NOK	0,0		0,0%	
G.3.7.13	PLN				
G.3.7.14	SEK	0,0		0,0%	
G.3.7.15	SGD				
G.3.7.16	USD				
G.3.7.17	Other				
G.3.7.18	Total	319.987,0	0,0	100,0%	0,0%
OG.3.7.1	o/w [If relevant, please specify]				
OG.3.7.2	o/w [If relevant, please specify]				
OG.3.7.3	o/w [If relevant, please specify]				
OG.3.7.4	o/w [If relevant, please specify]				
OG.3.7.5	o/w [If relevant, please specify]				
OG.3.7.6	o/w [If relevant, please specify]				
OG.3.7.7	o/w [If relevant, please specify]				
	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	318.396,0		99,5%	
G.3.8.2	Floating coupon	1.142,0		0,4%	
G.3.8.3	Other	448,0		0,1%	
G.3.8.4	Total	319.986,0	0,0	100,0%	0,0%
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G.3.8.4 OG.3.8.1 OG.3.8.2

OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5

OG.3.8.5			
	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash		0,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	0,0%
G.3.9.3	Exposures to central banks	1.974,0	
G.3.9.4	Exposures to credit institutions	15.061,0	88,4%
G.3.9.5	Other		0,0%
G.3.9.6	Total	17.035,0	88,4%
OG.3.9.1	o/w EU gvts or quasi govts		0,0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,0%
OG.3.9.4	o/w EU central banks		0,0%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%
OG.3.9.7	o/w CQS1 credit institutions		0,0%
OG.3.9.8	o/w CQS2 credit institutions		0,0%
OG.3.9.9			

- OG.3.9.10 OG.3.9.11

OG.3.9.12				
	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	17.035,0	100,0%	
G.3.10.2	Eurozone	0,0	0,0%	
G.3.10.3	Rest of European Union (EU)		0,0%	
G.3.10.4	European Economic Area (not member of EU)		0,0%	
G.3.10.5	Switzerland		0,0%	
G.3.10.6	Australia		0,0%	
G.3.10.7	Brazil		0,0%	
G.3.10.8	Canada		0,0%	
G.3.10.9	Japan		0,0%	
G.3.10.10	Korea		0,0%	
G.3.10.11	New Zealand		0,0%	
G.3.10.12	Singapore		0,0%	
G.3.10.13	US		0,0%	
G.3.10.14	Other		0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	17.035,0	100,0%	
OG.3.10.1	o/w [If relevant, please specify]		0,0%	
OG.3.10.2	o/w [If relevant, please specify]		0,0%	
OG.3.10.3	o/w [If relevant, please specify]		0,0%	
OG.3.10.4	o/w [If relevant, please specify]		0,0%	
OG.3.10.5	o/w [If relevant, please specify]		0,0%	
OG.3.10.6	o/w [If relevant, please specify]		0,0%	
OG.3.10.7	o/w [If relevant, please specify]		0,0%	
	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	17.035,0	5,1%	5,3%
G.3.11.2	Central bank eligible assets			
G.3.11.3	Other			
G.3.11.4	Total	17.035,0	5,1%	5,3%
OG.3.11.1	o/w [If relevant, please specify]			
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			
	12. Bond List			
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/5/		
0.0.12.12				
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	[For completion]		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	[For completion]		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	[For completion]		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5	14 Custoinable or other energial numbers strategy			
	14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable			
	components present (2)?			
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria			
OG.3.14.1		https://www.rd.dk/da-dk/investor/Library/Pages/Green-Bond-Framework.aspx#		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				

OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37 OG.3.14.38					
OG.3.14.38 OG.3.14.39					
OG.3.14.39 OG.3.14.40					
OG.3.14.40 OG.3.14.41					
	4. References to Capital Requirements Regulation (CRR)				
		Row	Row		
The law of all and a	129(7)			(FI) FTF (2012) is also blicks and all houses that	
	hat, at the time of its issuance and based on transparency data made publicly available by the issuer, the				
	sures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/20		ed by a relevant investor institution and its relevant supervisory authority	y and the issuer does not accept any responsibility in this regard.	
G.4.1.1	<ul> <li>Value of the cover pool outstanding covered bonds:</li> </ul>	<u>38</u> <u>39</u>			
G.4.1.2	<li>(i) Value of covered bonds:</li>	<u>39</u>			

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G.4.1.2	<ul><li>(i) Value of covered bonds:</li></ul>	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	<li>(ii) Type of cover assets:</li>	<u>52</u>		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets	
G.4.1.6	<li>(ii) Interest rate risk - cover pool:</li>	149 for Mortgage Assets		
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	<li>(ii) Interest rate risk - covered bond:</li>	<u>163</u>		
G.4.1.9	<li>(ii) Currency risk - covered bond:</li>	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>65</u> <u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets		
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				
	5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1 OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]		

OG.5.1.2

OG.5.1.2 OG.5.1.3 OG.5.1.4

OG.5.1.5

OG.6.1.45

Other optional/relevant information

OG.5.1.6		
	6. Other relevant information	
	1. Optional information e.g. Rating triggers	
OG.6.1.1		
OG.6.1.2		
OG.6.1.3		
OG.6.1.4		
OG.6.1.5		
OG.6.1.6		
OG.6.1.7		
OG.6.1.8		
OG.6.1.9		
OG.6.1.10		
OG.6.1.11		
OG.6.1.12		
OG.6.1.13 OG.6.1.14		
0G.6.1.14 0G.6.1.15		
OG.6.1.16		
0G.6.1.17		
OG.6.1.18		
OG.6.1.19		
OG.6.1.20		
OG.6.1.21		
OG.6.1.22		
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26		
OG.6.1.27		
OG.6.1.28		
OG.6.1.29		
OG.6.1.30		
OG.6.1.31		
OG.6.1.32		
OG.6.1.33 OG.6.1.34		
OG.6.1.34 OG.6.1.35		
OG.6.1.35 OG.6.1.36		
OG.6.1.30		
OG.6.1.37		
OG.6.1.39		
OG.6.1.40		
OG.6.1.41		
OG.6.1.42		
OG.6.1.43		
OG.6.1.44		

8

# **B1. Harmonised Transparency Template - Mortgage Assets**

	onised transparency remplate - wo	ligage Assels	REALKREDIT	H11 2021	
	Reporting in Domestic Currency	DKK	<b>D</b> anmark		
	CONTENT OF TAB B1		Dannark		
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7. Mortgage Assets				
lumber		New local (see )			
VI.7.1.1	1. Property Type Information Residential	Nominal (mn) 259.462,4		% Total Mortgages 81,1%	
M.7.1.2	Commercial	60.449,9		18,9%	
M.7.1.3	Other	73,4		0,0%	
M.7.1.4	Total	319.985,7		100,0%	
OM.7.1.1	Owner-occupied homes	207.559,0		64,9%	
OM.7.1.2	Holiday houses	9.818,4		3,1%	
OM.7.1.3	Subsidised Housing	18.977,0		5,9%	
OM.7.1.4	Cooperative Housing	22.929,0		7,2%	
OM.7.1.5	Private rental	23.108,0		7,2%	
OM.7.1.6	Manufacturing and Manual Industries	2.930,8		0,9%	
OM.7.1.7	Office and Business	16.758,0		5,2%	
OM.7.1.8	Agricultur	10.816,0		3,4%	
OM.7.1.9	Social and cultural purpose	7.016,1		2,2%	
OM.7.1.10	Other	73,4		0,0%	
OM.7.1.11	o/w [If relevant, please specify] 2. General Information	Residential Loans	Commercial Loans	0,0%	
M.7.2.1	Number of mortgage loans	165904	8580	Total Mortgages 174484	
OM.7.2.1	Optional information eg, Number of borrowers	105504	0860	1/4484	
OM.7.2.2	Optional information eg, Number of guarantors				
OM.7.2.3	optional information eg, Namber of gallantero				
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0,8%	4,3%	0,9%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5 OM.7.3.6					
0101.7.3.0	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100,0%	100,0%	100,0%	
M.7.4.2	Austria				
M.7.4.3	Belgium				
M.7.4.4	Bulgaria				
M.7.4.5	Croatia				
M.7.4.6	Cyprus				
M.7.4.7	Czechia				
M.7.4.8	Denmark	100,0%	100,0%	100,0%	
M.7.4.9	Estonia				
M.7.4.10	Finland				
M.7.4.11 M.7.4.12	France Germany				
M.7.4.12 M.7.4.13	Greece				
M.7.4.13 M.7.4.14	Netherlands				
M.7.4.14 M.7.4.15	Hungary				
M.7.4.15	Ireland				
M.7.4.17	Italy				
M.7.4.18	Latvia				
M.7.4.19	Lithuania				
M 7 4 20	Luxembourg				

M.7.4.19 M.7.4.20 Luxembourg HTT 2021





M.7.4.21	Malta				
M.7.4.22	Poland				
M.7.4.23	Portugal				
M.7.4.24	Romania				
M.7.4.25	Slovakia				
M.7.4.26	Slovenia				
M.7.4.27	Spain				
M.7.4.28	Sweden		0,0%	0,0%	
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
M.7.4.30	Iceland	<u></u>	<u></u>	<u></u>	
M.7.4.31	Liechtenstein				
M.7.4.32	Norway		0,0%	0,0%	
M.7.4.33	Other	0,0%	0,0%	0,0%	
M.7.4.34	Switzerland	<u></u>	<u></u>		
M.7.4.35	United Kingdom				
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
OM.7.4.1	o/w [If relevant, please specify]				
OM.7.4.2	o/w [If relevant, please specify]				
OM.7.4.3	o/w [If relevant, please specify]				
OM.7.4.4	o/w [If relevant, please specify]				
OM.7.4.5	o/w [If relevant, please specify]				
OM.7.4.6					
	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OM.7.4.7	o/w [If relevant, please specify]				
OM.7.4.7 OM.7.4.8	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OM.7.4.7 OM.7.4.8 OM.7.4.9	o/w [If relevant, please specify]				
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10	o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] 5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Hovedstaden)	47,6%	46,9%	47,5%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2	o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Hovedstaden) Remaining Zealand & Bornholm (Region Sjælland)	47,6% 14,6%	46,9% 11,7%	47,5% 14,0%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3	o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Hovedstaden) Remaining Zealand & Bornholm (Region Sjælland) Northern Jutland (Region Nordjylland)	47,6% 14,6% 5,0%	46,9% 11,7% 6,4%	47,5% 14,0% 5,3%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5	o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] o/w [lf relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Hovedstaden) Remaining Zealand & Bornholm (Region Sjælland) Northern Jutland (Region Nordjylland)	47,6% 14,6% 5,0%	46,9% 11,7% 6,4%	47,5% 14,0% 5,3%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
0M.7.4.7 0M.7.4.8 0M.7.4.9 0M.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.6 M.7.5.7	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
0M.7.4.7 0M.7.4.9 0M.7.4.9 0M.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.6 M.7.5.7	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
0M.7.4.7 0M.7.4.8 0M.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.7 M.7.5.8	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.8 M.7.5.9 M.7.5.10	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
0M.7.4.7 0M.7.4.8 0M.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.12	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.10 M.7.5.1 M.7.5.1 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.7 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.6 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.10 M.7.5.11 M.7.5.13 M.7.5.13 M.7.5.13	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.5 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.10 M.7.5.11 M.7.5.11 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.14	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.10 M.7.5.11 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.14 M.7.5.15	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.7 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.15	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.5 M.7.5.6 M.7.5.11 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.15 M.7.5.15	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.14 M.7.5.15 M.7.5.15 M.7.5.17 M.7.5.18	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.7	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
0M.7.4.7 0M.7.4.8 0M.7.4.9 0M.7.4.10 W.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.1 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.15 M.7.5.15 M.7.5.16 M.7.5.15 M.7.5.15 M.7.5.16 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.18 M.7.5.19 M.7.5.19 M.7.5.19 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.12 M.7.5.13 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.15 M.7.5.15 M.7.5.15 M.7.5.15 M.7.5.12 M.7.5.15 M.7.5.15 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.19 M.7.5.19 M.7.5.10 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.19 M.7.5.19 M.7.5.19 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.13 M.7.5.13 M.7.5.13 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.13 M.7.5.12 M.7.5.13 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.13 M.7.5.12 M.7.5.12 M.7.5.14 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.12 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 W.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.7 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.21 M.7.5.21	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.7 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.15 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.20 M.7.5.21 M.7.5.21 M.7.5.22 M.7.5.22 M.7.5.22 M.7.5.22 M.7.5.21 M.7.5.21 M.7.5.22 M.7.5.22	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of moin country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordylland) Eastern Jutland (Region Nidtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.6 M.7.5.10 M.7.5.10 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.15 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.12 M.7.5.12 M.7.5.21 M.7.5.21 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.23	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordsylland) Eastern Jutland (Region Midtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	
OM.7.4.7 OM.7.4.8 OM.7.4.9 OM.7.4.10 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.6 M.7.5.7 M.7.5.10 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.15 M.7.5.15 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.20 M.7.5.20	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] <b>5. Breakdown by regions of main country of origin</b> Greater Copenhagen area (Region Nordsylland) Remaining Zealand & Bornholm (Region Sigalland) Northern Jutland (Region Nordsylland) Eastern Jutland (Region Midtylland)	47,6% 14,6% 5,0% 16,8%	46,9% 11,7% 6,4% 18,1%	47,5% 14,0% 5,3% 17,1%	

M.7.5.27 M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 % Residential Loans 99,4% 0,6% 0,0% % Total Mortgages 99,5% 0,5% 0,0% % Commercial Loans 99,9% 0,1% 0,0% % Residential Loans % Commercial Loans % Total Mortgages

M.7.7.1	Bullet / interest only	35,4%	20,9%	32,6%	
M.7.7.2	Amortising	64,6%	79,1%	67,4%	
M.7.7.3 OM.7.7.1	Other				
OM.7.7.1					
OM.7.7.2 OM.7.7.3					
OM.7.7.4 OM.7.7.5					
OM.7.7.5					
014776					

OM.7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1 M.7.8.2	Up to 12months	15,9%	9,4%	14,7%	
M.7.8.2	≥ 12 - ≤ 24 months	5,9%	4,7%	5,7%	
M.7.8.3	≥ 24 - ≤ 36 months	4,8%	4,3%	4,7%	
M.7.8.4	≥ 36 - ≤ 60 months	9,4%	9,1%	9,3%	
M.7.8.5	≥ 60 months	64,1%	72,5%	65,7%	
014704					

M.7.5.32 M.7.5.33 M.7.5.34 M.7.5.35 M.7.5.36 M.7.5.37 M.7.5.38 M.7.5.39 M.7.5.40 M.7.5.41 M.7.5.42 M.7.5.43 M.7.5.44 M.7.5.45 M.7.5.46 M.7.5.47 M.7.5.48 M.7.5.49 M.7.5.50

M.7.6.1 M.7.6.2

M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6

6. Breakdown by Interest Rate Fixed rate

Floating rate Other

7. Breakdown by Repayment Type

M.7.8.5	≥ 60 months	64,1%	72,5%	65,7%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,1%	0,0%	0,0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					

OM.7.9.4

	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.563,9			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	116.689,0	129.105	45,0%	77,8%
M.7A.10.3	DKK 2 - 5m	93.612,1	32.655	36,1%	19,7%
M.7A.10.4	DKK 5 - 20m	29.118,4	3.684	11,2%	2,2%
M.7A.10.5	DKK 20 - 50m	10.896,8	364	4,2%	0,2%
M.7A.10.6	DKK 50 - 100m	4.433,4	64	1,7%	0,0%
M.7A.10.7	> DKK 100m	4.713,7	32	1,8%	0,0%

B

M.7A.10.8	
M.7A.10.9	
M.7A.10.10	
M.7A.10.11	
M.7A.10.12	
M.7A.10.13	
M.7A.10.14	
M.7A.10.15	
M.7A.10.16	
M.7A.10.17	
M.7A.10.18	
M.7A.10.19	
M.7A.10.20	
M.7A.10.21	
M.7A.10.22	
M.7A.10.23	
M.7A.10.24	
M.7A.10.25	

WI.7A.10.25					
M.7A.10.26	Total	259.463,4	165.904	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1	ND1		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
A.7A.11.10	Total	0,0	0	0,0%	0,0%
OM.7A.11.1	o/w >100 - <=110 %				
OM.7A.11.2	o/w >110 - <=120 %				
OM.7A.11.3	o/w >120 - <=130 %				
DM.7A.11.4	o/w >130 - <=140 %				
0M.7A.11.5	o/w >140 - <=150 %				
0M.7A.11.6	o/w >150 %				
M.7A.11.7					
M.7A.11.8					
M.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52,0%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	195.560,4		75,4%	
M.7A.12.3	>40 - <=50 %	30.071,6		11,6%	
M.7A.12.4	>50 - <=60 %	19.642,3		7,6%	
M.7A.12.5	>60 - <=70 %	9.279,6		3,6%	
M.7A.12.6	>70 - <=80 %	2.706,8		1,0%	
M.7A.12.7	>80 - <=90 %	628,6		0,2%	
M.7A.12.8	>90 - <=100 %	382,0		0,1%	
M.7A.12.9	>100%	1.191,5		0,5%	
M.7A.12.10	Total	259.462,8	0	100,0%	0,0%
DM.7A.12.1	o/w >100 - <=110 %			0,0%	
DM.7A.12.2	o/w >110 - <=120 %			0,0%	
DM.7A.12.3	o/w >120 - <=130 %			0,0%	
DM.7A.12.4	o/w >130 - <=140 %			0,0%	
DM.7A.12.5	o/w >140 - <=150 %			0,0%	
M.7A.12.6	o/w >150 %			0,0%	
M.7A.12.7					
DM.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	87,8%			
M.7A.13.2	Second home/Holiday houses	4,2%			

M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural	8,0%			
M.7A.13.6	Other	100,0%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	100,070			
M.7A.14.3	Other				
OM.7A.14.1	otter				
OM.7A.14.2					
OM.7A.14.2 OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	21469	7179	6,4%	2,8%
M.7A.15.2	В	9070	5286	2,7%	2,1%
M.7A.15.3	с	37893	22758	11,2%	9,0%
M.7A.15.4	D	37516	22335	11,1%	8,9%
M.7A.15.5	E	15706	9484	4,7%	3,8%
M.7A.15.6	F	6244	3833	1,9%	1,5%
M.7A.15.7	G	3357	2268	1,0%	0,9%
M.7A.15.8				0,0%	0,0%
M.7A.15.9	Estimated A	103432	1976	30,6%	0,8%
M.7A.15.10	Estimated B	3430	15399	1,0%	6,1%
M.7A.15.11	Estimated D	16183	26872	4,8%	10,7%
M.7A.15.12	Estimated D	33408	22268	9,9%	8,8%
M.7A.15.13	Estimated E	27849	10038	8,3%	4,0%
M.7A.15.14	Estimated F	9323	10581	2,8%	4,2%
M.7A.15.15	Estimated G	8093	87134	2,4%	34,6%
M.7A.15.16	Estimated G	6655	0/134	0,0%	0,0%
M.7A.15.10 M.7A.15.17				0,0%	0,0%
M.7A.15.17 M.7A.15.18	no data	4494	4692	1,3%	1,9%
		337467			
M.7A.15.19	Total	337467	252103	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3	16 American Internet (1144) (112) and and	Manual Anna (	Number of dear Wares	% Residential Loans	
M.7A.16.1	16. Average energy use intensity (kWh/m2) - optional < 52,5 + 1650/area (A)	Nominal (mn) 21469	Number of dwellings 7179	6,4%	% No. of Dwellings 2,8%
M.7A.16.2	< 70,0 + 2200/area (B)	9070	5286	0,470	2,070
M.7A.16.3	< 110 + 3200/area (C)	37893	22758		
M.7A.16.3	< 110 + 3200/area (C) < 150 + 4200/area (D)	37516	22335		
M.7A.16.5	< 190 + 5200/area (E)	15706	9484		
M.7A.16.5 M.7A.16.6	< 190 + 5200/area (E) < 240 + 6500/area (F)	6244	3833		
M.7A.16.7	< 240 + 6500/area (F) > 240 + 6500/area (G)	3357	2268		
M.7A.16.7 M.7A.16.8	> 240 + 0300/ai ed (0)	1666	2200		
IVI. / A. 10.0					
	Estimated a E2 E + 16E0/area (A)	102422	1076		
M.7A.16.9	Estimated < 52,5 + 1650/area (A)	103432	1976		
M.7A.16.9 M.7A.16.10	Estimated < 70,0 + 2200/area (B)	3430	15399		
M.7A.16.9 M.7A.16.10 M.7A.16.11	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C)	3430 16183	15399 26872		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D)	3430 16183 33408	15399 26872 22268		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E)	3430 16183 33408 27849	15399 26872 22268 10038		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E) Estimated < 240 + 6500/area (F)	3430 16183 33408 27849 9323	15399 26872 22268 10038 10581		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E)	3430 16183 33408 27849	15399 26872 22268 10038		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E) Estimated < 240 + 6500/area (F)	3430 16183 33408 27849 9323	15399 26872 22268 10038 10581		
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15	Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E) Estimated < 240 + 6500/area (F)	3430 16183 33408 27849 9323	15399 26872 22268 10038 10581		

M.7A.16.19	Total	337467	252103	6,4%	2,8%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	40472	22885	17,1%	14,2%
M.7A.17.2	1919 - 1945	38053	21480	16,1%	13,3%
M.7A.17.3	1945 - 1960	26281	21207	11,1%	13,1%
M.7A.17.4	1961 - 1970	32962	26772	13,9%	16,6%
M.7A.17.5	1971 - 1980	32933	29773	13,9%	18,4%
M.7A.17.6	1981 - 1990	12202	14611	5,2%	9,1%
M.7A.17.7	1991 - 2000	7349	5521	3,1%	3,4%
M.7A.17.8	2001 - 2005	6800	4315	2,9%	2,7%
M.7A.17.9	2006 and later	35062	14843	14,8%	9,2%
M.7A.17.10	no data	4494	4692	1,9%	2,9%
M.7A.17.11	Total	236608	161407	100,0%	102,9%
OM.7A.17.1					
	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	134385	91502	56,8%	55,1%
M.2A.18.2	Flat or Apartment	54177	25535	22,9%	15,4%
M.2A.18.3	Bungalow			0,0%	0,0%
M.2A.18.4	Terraced House	28509	29400	12,0%	17,7%
M.2A.18.5	Multifamily House			0,0%	0,0%
M.2A.18.6	Land Only			0,0%	0,0%
M.2A.18.7	other	19536	19662	8,3%	11,8%
M.2A.18.8	Total	236607	166099	100,0%	100,0%
OM.7A.18.1					
	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	17490	155715	7,4%	93,7%
M.2A.19.2	Existing property	214623	5692	90,7%	3,4%
M.2A.19.3	other			0,0%	0,0%
M.2A.19.4	no data	4494	4692	1,9%	2,8%
M.2A.19.5	Total	236607	166099	100,0%	100,0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M 2A 10 22					

B

M.2A.19.23 M.2A.19.24

M.2A.19.25 M.2A.19.26 M.2A.19.27 M.2A.19.28

M.2A.19.29 M.2A.19.30

M.2A.19.31 M.2A.19.32

M.2A.19.33

	20. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	7.045,5			
	By buckets (mn):				
M.7B.20.2	DKK 0 - 2m	3.335,3	3.215	5,5%	37,5%
M.7B.20.3	DKK 2 - 5m	7.758,2	2.373	12,8%	27,7%
M.7B.20.4	DKK 5 - 20m	23.408,2	2.423	38,7%	28,2%
M.7B.20.5	DKK 20 - 50m	12.919,2	433	21,4%	5,0%
M.7B.20.6	DKK 50 - 100m	6.641,3	98	11,0%	1,1%
M.7B.20.7	> DKK 100m	6.388,0	38	10,6%	0,4%
M.7B.20.8				0,0%	0,0%
M.7B.20.9				0,0%	0,0%
M.7B.20.10				0,0%	0,0%
M.7B.20.11				0,0%	0,0%
M.7B.20.12				0,0%	0,0%
M.7B.20.13				0,0%	0,0%
M.7B.20.14				0,0%	0,0%
M.7B.20.15				0,0%	0,0%
M.7B.20.16				0,0%	0,0%
M.7B.20.17				0,0%	0,0%
M.7B.20.18				0,0%	0,0%
M.7B.20.19				0,0%	0,0%
M.7B.20.20				0,0%	0,0%
M.7B.20.21				0,0%	0,0%
M.7B.20.22				0,0%	0,0%
M.7B.20.23				0,0%	0,0%
M.7B.20.24				0,0%	0,0%
M.7B.20.25				0,0%	0,0%
M.7B.20.26	Total	60.450,2	8.580	100,0%	100,0%
	Total 21. Loan to Value (LTV) Information - UNINDEXED	60.450,2 Nominal	8.580 Number of Loans	100,0% % Commercial Loans	100,0% % No. of Loans
M.7B.20.26	21. Loan to Value (LTV) Information - UNINDEXED	Nominal			
M.7B.20.26	21. Loan to Value (LTV) Information - UNINDEXED	Nominal			
M.7B.20.26 M.7B.21.1 M.7B.21.2	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	Nominal	Number of Loans ND1		
M.7B.20.26 M.7B.21.1	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn):	Nominal ND1	Number of Loans		
M.7B.20.26 M.7B.21.1 M.7B.21.2	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	Nominal ND1 ND1	Number of Loans ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	Nominal ND1 ND1 ND1 ND1	Number of Loans ND1 ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	Nominal ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.6	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.5 M.7B.21.5 M.7B.21.7 M.7B.21.8	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans           ND1           ND1		
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Commercial Loans	% No. of Loans
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.6 M.7B.21.7 M.7B.21.9 M.7B.21.9	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Commercial Loans	% No. of Loans
M.78.20.26 M.78.21.1 M.78.21.3 M.78.21.3 M.78.21.4 M.78.21.5 M.78.21.5 M.78.21.7 M.78.21.7 M.78.21.8 M.78.21.9 M.78.21.10 OM.78.21.1	21. Loan to Value (LTV) Information - UNINDEXED 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 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Commercial Loans	% No. of Loans
M.7B.20.26 M.7B.21.1 M.7B.21.2 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10 OM.7B.21.10 OM.7B.21.2	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average ITV (%) By LTV buckets (mn):	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Commercial Loans	% No. of Loans
M.7B.20.26 M.7B.21.1 M.7B.21.3 M.7B.21.3 M.7B.21.4 M.7B.21.5 M.7B.21.7 M.7B.21.7 M.7B.21.7 M.7B.21.9 M.7B.21.10 OM.7B.21.10 OM.7B.21.10 OM.7B.21.3	21. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w >100 - <=110 % 0/w >100 - <=110 % 0/w >100 - <=120 %	Nominal ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	Number of Loans ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	% Commercial Loans	% No. of Loans

M.2A.19.43 M.2A.19.44 M.2A.19.45 M.2A.19.46 M.2A.19.47 M.2A.19.48

M.2A.19.34 M.2A.19.35 M.2A.19.36 M.2A.19.30 M.2A.19.37 M.2A.19.38 M.2A.19.39

M.2A.19.40 M.2A.19.41 M.2A.19.42

7B Commercial Cover Pool

M.2A.19.48 M.2A.19.49 M.2A.19.50

B

# OM.7B.21.7 OM.7B.21.8

U	-	1	ь.	4	±.	0	
0		-		2	1	0	

OM.7B.23.13 OM.7B.23.14

011.78.21.8					
OM.7B.21.9					
	22. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	42,0%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	49.314,6		81,6%	
M.7B.22.3	>40 - <=50 %	6.200,9		10,3%	
M.7B.22.4	>50 - <=60 %	3.156,8		5,2%	
M.7B.22.5	>60 - <=70 %	1.003,4		1,7%	
M.7B.22.6	>70 - <=80 %	389,6		0,6%	
M.7B.22.7	>80 - <=90 %	157,0		0,3%	
M.7B.22.8	>90 - <=100 %	82,9		0,1%	
M.7B.22.9	>100%	145,0		0,2%	
M.7B.22.10	Total	60.450,2	0	100,0%	0,0%
OM.7B.22.1	o/w >100 - <=110 %			0,0%	
OM.7B.22.2	o/w >110 - <=120 %			0,0%	
OM.7B.22.3	o/w >120 - <=130 %			0,0%	
OM.7B.22.4	o/w >130 - <=140 %			0,0%	
OM.7B.22.5	o/w >140 - <=150 %			0,0%	
OM.7B.22.6	o/w >150 %			0,0%	
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
	23. Breakdown by Type	% Commercial loans			
M.7B.23.1	Retail				
M.7B.23.2	Office	20,1%			
M.7B.23.3	Hotel/Tourism				
M.7B.23.4	Shopping malls				
M.7B.23.5	Industry	3,5%			
M.7B.23.6	Agriculture	12,9%			
M.7B.23.7	Other commercially used	27,4%			
M.7B.23.8	Hospital				
M.7B.23.9	School				
M.7B.23.10	other RE with a social relevant purpose	36,1%			
M.7B.23.11	Land	#N/A			
M.7B.23.12	Property developers / Bulding under construction	#N/A			
M.7B.23.13	Other	#N/A			
OM.7B.23.1	o/w Cultural purposes				
OM.7B.23.2	o/w [If relevant, please specify]				
OM.7B.23.3	o/w [If relevant, please specify]				
OM.7B.23.4	o/w [If relevant, please specify]				
OM.7B.23.5	o/w [If relevant, please specify]				
OM.7B.23.6	o/w [If relevant, please specify]				
OM.7B.23.7	o/w [If relevant, please specify]				
OM.7B.23.8	o/w [if relevant, please specify]				
OM.7B.23.9	o/w [If relevant, please specify]				
OM.7B.23.10	o/w [If relevant, please specify]				
OM.7B.23.11	o/w [If relevant, please specify]				
OM.7B.23.12	o/w [If relevant, please specify]				
OM 78 23 13	o/w [If relevant, picase specify]				

o/w [If relevant, please specify] o/w [If relevant, please specify]

o/w [If relevant, please specify]

# E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

	···· · · · · · · · · · · · · · · · · ·			REALKREDIT
	Reporting in Domestic Currency	DKK	1	/ TEALK NEDT
			-	Danmark
	CONTENT OF TAB E			
	1. Additional information on the programme			
	2. Additional information on the swaps			
	<ol> <li>Additional information on the asset distribution</li> </ol>			
Field				
Number	1. Additional information on the programme			
Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	NETS A/S	2138001VO8L6MTIDB405	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4 E.1.1.5	BUS facilitator	ND1	ND1 549300NLOMBWE943Y	
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager	Realkredit Danmark A/S ND2	ND2	
E.1.1.7	Account bank	Danske Banks A/S	MAES062Z2104RZ2U7M96	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND3	ND3	
E.1.1.10	Trustee Course Real Maniter	ND2 Really redit Daamark A/C	ND2	
E.1.1.11 OE.1.1.1	Cover Pool Monitor	Realkredit Danmark A/S	549300NLOMBWE943Y	
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5 OE.1.1.6				
OE.1.1.6 OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Туре of Swap
E.2.1.1	ND2	ND2	ND2	ND2
E.2.1.2 E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7 E.2.1.8				
E.2.1.8 E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13 E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19 E.2.1.20				
E.2.1.20				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25 OE.2.1.1				
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				

B

HTT 2021

This addendum is optional

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2021





	1. Share of sustainable loans in the total mo	rtgage program		
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program % No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	35.567,0	12.142	11,1% 7,0%
SM.1.1.2	Social impact mortgage loans	8.996,0	4.092	2,8% 2,3%
SM.1.1.3	other	0,0	0	0,0% 0,0%
SM.1.1.4	Total sustainable mortgage loans	44.563,0	16.234,0	13,9% 9,3%
OSM.1.1.1	o/w [If relevant, please specify]			
OSM.1.1.2	o/w [If relevant, please specify]			
OSM.1.1.3	o/w [If relevant, please specify]			
OSM.1.1.4	o/w [If relevant, please specify]			
OSM.1.1.5	o/w [If relevant, please specify]			
	2. Additional information on the sustainable section	of the mortgage stock		
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential	39.419,0		88,5%
SM.2.1.2	Commercial	5.143,0		11,5%
SM.2.1.3	Other	5.145,0		0.0%
SM.2.1.4	Total	44.562,0		100%
OSM.2.1.1	o/w Forest & Agriculture	44.502,0		0.0%
OSM.2.1.2	o/w EE residential			0,0%
OSM.2.1.3	o/w EE commercial			0,0%
OSM.2.1.4	o/w EE other			0,0%
OSM.2.1.5	EE total			0,0%
OSM.2.1.5 OSM.2.1.6	o/w Social residential			0,0%
OSM.2.1.7	o/wSocial Commercial			0,0%
OSM.2.1.8	o/w social other			0,0%
OSM.2.1.9	social tot			0,0%
OSM.2.1.10	o/w [If relevant, please specify]			
OSM.2.1.11	o/w [If relevant, please specify]			
OSM.2.1.12	o/w [If relevant, please specify]			
OSM.2.1.13	o/w [If relevant, please specify]			
OSM.2.1.14	o/w [If relevant, please specify]			
OSM.2.1.15	o/w [If relevant, please specify]			
OSM.2.1.16	o/w [If relevant, please specify]			
OSM.2.1.17	o/w [If relevant, please specify]			
OSM.2.1.18	o/w [If relevant, please specify]			
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	15760	474	16.234
OSM.2.2.1	Optional information eg, Number of borrowers			
OSM.2.2.2	Optional information eg, Number of guarantors			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	4,0%	32,0%	5,0%
OSM.2.3.1				
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				

OSM.2.3.3 OSM.2.3.4 OSM.2.3.5 OSM.2.3.6

		4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
MAL2KetterMAL2KetterMAL4KetterMAL5ConterMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5GoneMAL5Gone	SM.2.4.1				
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M2.430       kehterski         M2.431       Lichterski         M2.432       Norwy			0.0%	0.0%	0.0%
M2.431       Lehterstein         M2.432       Norw         M2.433       Other       0,0%       0,0%         M2.434       Switzerian       0,0%       0,0%         M2.435       Switzerian       0,0%       0,0%         M2.436       Switzerian       0,0%       0,0%         M2.436       Mathematic       0,0%       0,0%         M2.437       Gradi       0       0,0%       0,0%         M2.438       Canoda       0       0,0%       0,0%         M2.439       Gradi       0       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       <			0,0%	0,0%	0,0%
M2.43       Othery       0,0%       0,0%         M2.430       Sktrafand       0,0%       0,0%         M2.431       Sktrafand       0,0%       0,0%         M2.432       United Kingdorm       1         M2.433       Austrafand       1       1         M2.437       Brad       1       1         M2.438       Canada       1       1         M2.439       Ganada       1       1         M2.430       Garada       1       1         M2.443       Canada       1       1         M2.443       Nezelanda       1       1         M2.443       Offer       1       1         M2.443       Offer       1       1         M2.443       Offer       1       1         M2.443       Offer       1       1         M2.444       Offer       1       1       1         M2.445       offer       1       1       1         M2.446       Other       1       1       1         M2.446       Offer       1       1       1         M2.447       offer       1       1       1 <td></td> <td></td> <td></td> <td></td> <td></td>					
M2.43OtherO.0%O.0%O.0%M2.43SwitzeriaM2.43SwitzeriaM2.43AustralisM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.43GrandM2.44KereM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.44MerM2.45Mer (Irelevant, please specify)M2.44MerM2.45Mer (Irelevant, please specify)M2.45Mer (Irelevant, please specify) <td></td> <td></td> <td></td> <td></td> <td></td>					
M2.43     Switzerland       M2.435     Ohited Kingdom       M2.436     Astralia       M2.437     Grad       M2.438     Canad       M2.439     Japa       M2.440     Korea       M2.441     Nezeland       M2.442     Sinapore       M2.443     Obiet       M2.444     Obiet       M2.442     Sinapore       M2.443     Obiet       M2.444     Obiet       M2.445     of will freiwonz pieces specifyl       M2.446     of will freiwonz pieces specifyl       M2.447     of will freiwonz pieces specifyl       M2.448     of will freiwonz pieces specifyl       M2.449     of will freiwonz pieces specifyl       M2.445     of will freiwonz pieces specifyl       M2.450     of will freiwonz pieces specifyl       M2.451     of will freiwonz pieces specifyl       M2.452     of will freiwonz pieces specifyl       M2.453     of will freiwonz pieces specifyl			0.0%	0.0%	0.0%
M2.435     United Kingdom       M2.436     Australia       M2.437     Braal       M2.438     Canada       M2.439     Japan       M2.440     Korea       M2.441     Nex Zoaland       M2.442     Sineapore       M2.443     Sineapore       M2.444     Other       M2.443     Other       M2.444     Other       M2.443     Only (I relevant, please specify)       M2.444     Other       M2.445     o/w (I frelevant, please specify)       M2.446     Other       M2.447     Other (I relevant, please specify)       M2.448     Other (I relevant, please specify)       M2.449     Other (I relevant, please specify)       M2.450     Other (I relevant, please specify)       M2.451     Other (I relevant, please specify)       M2.452     Other (I relevant, please specify)       M2.453     Other (I relevant, please specify)       M2.453     Other (I relevant, please specify)			0,0%	0,078	0,078
M2.436       Autalia         M2.437       Brazi         M2.438       Canda         M2.439       Japa         M2.430       Korea         M2.441       New Zealand         M2.442       Sineapore         M2.443       US         M2.443       Other         M2.444       Other         M2.443       US         M2.444       Other         M2.445       off (Ireivent, please specify)         M2.446       off (Ireivent, please specify)         M2.447       off (Ireivent, please specify)         M2.448       off (Ireivent, please specify)         M2.449       off (Ireivent, please specify)         M2.445       off (Ireivent, please specify)         M2.450       off (Ireivent, please specify)         M2.451       off (Ireivent, please specify)         M2.452       off (Ireivent, please specify)					
M2.437     Bral       M2.438     Canad       M2.439     Japa       M2.440     Korea       M2.441     Nez Caland       M2.442     Sinzapore       M2.443     Other       M2.443     Other       M2.444     Other       M2.445     o/w (// relevant, please specify)       M2.446     o/w (// relevant, please specify)       M2.447     o/w (// relevant, please specify)       M2.448     o/w (// relevant, please specify)       M2.449     o/w (// relevant, please specify)       M2.447     o/w (// relevant, please specify)       M2.448     o/w (// relevant, please specify)       M2.449     o/w (// relevant, please specify)       M2.450     o/w (/ relevant, please specify)       M2.451     o/w (/ relevant, please specify)       M2.452     o/w (/ relevant, please specify)       M2.453     o/w (/ relevant, please specify)       M2.453     o/w (/ relevant, please specify)					
M2.438     Canda       M2.430     japan       M2.440     Korea       M2.441     New Zosland       M2.442     Sineapore       M2.443     US       M2.444     Other       M2.445     o/w ([relevant, please specify]       M2.446     o/w ([relevant, please specify]       M2.447     o/w ([relevant, please specify]       M2.448     o/w ([relevant, please specify]       M2.449     o/w ([relevant, please specify]       M2.445     o/w ([relevant, please specify]       M2.451     o/w ([relevant, please specify]       M2.452     o/w ([relevant, please specify]       M2.453     o/w ([relevant, please specify]					
M2.439         Japa           M2.440         Korea           M2.441         New Zoaland           M2.442         Sineapore           M2.443         Sineapore           M2.444         Other           M2.445         US           M2.446         Other           M2.447         Other           M2.448         Other           M2.444         Other           M2.445         ofw [f relevant, please specif]           M2.446         ofw [f relevant, please specif]           M2.447         ofw [f relevant, please specif]           M2.448         ofw [f relevant, please specif]           M2.449         ofw [f relevant, please specif]           M2.449         ofw [f relevant, please specif]           M2.449         ofw [f relevant, please specif]           M2.450         ofw [f relevant, please specif]           M2.451         ofw [f relevant, please specif]           M2.452         ofw [f relevant, please specif]           M2.453         ofw [f relevant, please specif]					
M2.40     Kora       M2.41     New Zealand       M2.42     Singapore       M2.43     US       M2.443     Other       M2.445     o/w ([relevant, please specify]       M2.446     o/w ([relevant, please specify]       M2.447     o/w ([relevant, please specify]       M2.448     o/w ([relevant, please specify]       M2.449     o/w ([relevant, please specify]       M2.449     o/w ([relevant, please specify]       M2.449     o/w ([relevant, please specify]       M2.451     o/w ([relevant, please specify]       M2.452     o/w ([relevant, please specify]       M2.453     o/w ([relevant, please specify]					
M2.441 Nev Zealand M2.442 Snapore M2.443 US M2.444 Off M2.445 Off (reievant pieces specify) M2.446 Off (reievant pieces specify) M2.447 Off (reievant pieces specify) M2.448 Off (reievant pieces specify) M2.448 Off (reievant pieces specify) M2.449 Off (reievant pieces specify) M2.450 Off (reievant pieces specify) M2.451 Off (reievant pieces specify) M2.452 Off (reievant pieces specify)					
M2.4.42     Sineaore       M2.4.43     US       M2.4.44     Other       M2.4.45     o/w [/ relevant, please specify]       M2.4.46     o/w [/ relevant, please specify]       M2.4.47     o/w [/ relevant, please specify]       M2.4.48     o/w [/ relevant, please specify]       M2.4.49     o/w [/ relevant, please specify]       M2.4.49     o/w [/ relevant, please specify]       M2.4.50     o/w [/ relevant, please specify]       M2.4.51     o/w [/ relevant, please specify]       M2.4.52     o/w [/ relevant, please specify]       M2.4.53     o/w [/ relevant, please specify]					
M2.4.43         U5           M2.4.44         Other           M2.4.45         o/w (f relevant, please specify)           M2.4.45         o/w (f relevant, please specify)           M2.4.47         o/w (f relevant, please specify)           M2.4.48         o/w (f relevant, please specify)           M2.4.49         o/w (f relevant, please specify)           M2.4.43         o/w (f relevant, please specify)           M2.4.43         o/w (f relevant, please specify)           M2.4.43         o/w (f relevant, please specify)           M2.4.50         o/w (f relevant, please specify)           M2.4.51         o/w (f relevant, please specify)           M2.4.52         o/w (f relevant, please specify)           M2.4.53         o/w (f relevant, please specify)					
M2.4.4         Other           M2.4.45         o/w (f relevant, please specify)           M2.4.46         o/w (f relevant, please specify)           M2.4.47         o/w (f relevant, please specify)           M2.4.48         o/w (f relevant, please specify)           M2.4.49         o/w (f relevant, please specify)           M2.4.50         o/w (f relevant, please specify)           M2.4.51         o/w (f relevant, please specify)           M2.4.52         o/w (f relevant, please specify)           M2.4.53         o/w (f relevant, please specify)           M2.4.52         o/w (f relevant, please specify)					
M2.4.45         o/w (ff ceivant, please specify)           M2.4.64         o/w (ff ceivant, please specify)           M2.4.7         o/w (ff ceivant, please specify)           M2.4.7         o/w (ff ceivant, please specify)           M2.4.64         o/w (ff ceivant, please specify)           M2.4.7         o/w (ff ceivant, please specify)           M2.4.83         o/w (ff ceivant, please specify)           M2.4.50         o/w (ff ceivant, please specify)           M2.4.51         o/w (ff ceivant, please specify)           M2.4.52         o/w (ff ceivant, please specify)           M2.4.52         o/w (ff ceivant, please specify)           M2.4.53         o/w (ff ceivant, please specify)					
M2.4.6     o/w ((freiwant, pieces specify)       M2.4.7     o/w ((freiwant, pieces specify)       M2.4.8     o/w ((freiwant, pieces specify)       M2.4.49     o/w ((freiwant, pieces specify)       M2.4.50     o/w ((freiwant, pieces specify)       M2.4.51     o/w ((freiwant, pieces specify)       M2.4.52     o/w ((freiwant, pieces specify)       M2.4.53     o/w ((freiwant, pieces specify)					
M.2.4.7     o/w (ff reivant, pieces specify)       M.2.4.8     o/w (ff reivant, pieces specify)       M.2.4.80     o/w (ff reivant, pieces specify)       M.2.4.50     o/w (ff reivant, pieces specify)       M.2.4.51     o/w (ff reivant, pieces specify)       M.2.4.52     o/w (ff reivant, pieces specify)       M.2.4.52     o/w (ff reivant, pieces specify)       M.2.4.52     o/w (ff reivant, pieces specify)       M.2.4.53     o/w (ff reivant, pieces specify)					
M2.4.8         o/w (ff clevant, please specify)           M2.4.90         o/w (ff clevant, please specify)           M2.4.50         o/w (ff clevant, please specify)           M2.4.51         o/w (ff clevant, please specify)           M2.4.52         o/w (ff clevant, please specify)           M2.4.53         o/w (ff clevant, please specify)					
M.2.4.9     o/w (If reivant, pieces specify)       M.2.4.50     o/w (If reivant, pieces specify)       M.2.4.51     o/w (If reivant, pieces specify)       M.2.4.52     o/w (If reivant, pieces specify)       M.2.4.53     o/w (If reivant, pieces specify)					
M2.4.50     o/w (If relevant, please specify)       M2.4.51     o/w (If relevant, please specify)       M2.4.52     o/w (If relevant, please specify)       M2.4.53     o/w (If relevant, please specify)					
M2.4.51         o/w (if clevant, please specify)           M2.4.52         o/w (if clevant, please specify)           M2.4.53         o/w (if clevant, please specify)					
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umeran. di n li nerani kone devili					
	3191.2.4.34	J/W [I] Televant, please specify]			

50.1.1Const. (unit processing)AddaAddaAdda50.1.2(unit processing from the synchessing (unit processing from the synchessing the synchessing from the synchessing from the synchessing (unit of a frame frame synchessing from the synchessing from th		5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
50.3.2Itemmine Regination41.1830.1830.0810Stormar ander Regination16.4730.0430.0420.5.3Stormar ander Regination16.4816.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.4Stormar ander Regination16.4916.4916.4920.5.5Stormar ander Regination16.49<	SM 2.5.1				
942.5     Information Reginand and Section Reginand and Reginand Action Reginand and Reginand Action Reginand A					
9.03.5     Sum Andra Magina Magi					
Bull 5     Softwarker 5 website     1.0%     1.0%     1.0%       Bull 4     International Control Contro Contro Control Control Control Control Control Control Control Co					
Bulle     Image: Second S					
90.25       90.31       90.32       90.31       90.31       90.31       90.32       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.31       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.32       90.33       90.34       90.35       90.35       90.34       90.35       90.35       90.36 <t< td=""><td></td><td>Southern Jutiand &amp; Funen (Region Syddanmark)</td><td>16,6%</td><td>18,4%</td><td>16,8%</td></t<>		Southern Jutiand & Funen (Region Syddanmark)	16,6%	18,4%	16,8%
92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5       92.5 <td></td> <td></td> <td></td> <td></td> <td></td>					
Bull     Bull       Bull     Bull <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Nalis       Nalis <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
94.2.51       94.2.51       94.3.51       94.3.52       94.3.53       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54       94.3.54					
90.5.1       90.5.1       90.5.1       90.5.1       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2       90.5.2 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
942.51       942.52       942.51       942.52       942.51       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52       942.52 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
90.25 //       Second Sec					
90.2.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.5         90.3.6         90.3.7         90.3.8         90.3.8         90.3.9         90.3.9         90.3.1         90.3.1	SM.2.5.13				
942.51         942.52         942.54         942.54         942.54         942.52         942.52         942.52         942.52         942.52         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54	SM.2.5.14				
942.51         942.52         942.54         942.54         942.54         942.52         942.52         942.52         942.52         942.52         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54	SM.2.5.15				
942.51         942.52         942.53         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54					
942.51         942.52         942.53         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54         942.54					
942.50       942.50       942.50         942.51       942.52       942.52         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.52       942.54       942.54         942.53       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54         942.54       942.54       942.54					
94.25.0       94.25.1         94.25.1       94.25.1         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.4       94.25.2         94.25.4       94.25.2         94.25.4       94.25.2         94.25.4       94.25.2         94.25.4       94.25.2					
94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.2       94.25.2         94.25.4       94.25.4         94.25.4       94.25.4         94.25.4       94.25.4         94.25.4       94.25.4         94.25.4       94.25.4					
90.152       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.252       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.253         90.253       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254         90.254       90.254 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2       90.2.5.2 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2       942.5.2					
94.15.26         94.15.27         94.15.28         94.15.29         94.15.20         94.15.20         94.15.20         94.15.20         94.15.20         94.15.20         94.15.20         94.15.20         94.15.20         94.15.21         94.15.23         94.15.23         94.15.24         94.15.25         94.15.25         94.15.20         94.15.20         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21         94.15.21					
94.2.5.7       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.2       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4       54.2.5.4					
9.1.5.7       9.1.5.2       9.1.5.2       9.1.5.2       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.3       9.1.5.4       9.1.5.3       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4       9.1.5.4					
90.25.28       SU2.59         90.25.29       SU2.50         90.25.20       SU2.50         90.25.20       SU2.50         90.25.21       SU2.50         90.25.23       SU2.50         90.25.24       SU2.50         90.25.25       SU2.50         90.25.26       SU2.50         90.25.27       SU2.50         90.25.26       SU2.50         90.25.27       SU2.50         90.25.26       SU2.50         90.25.27       SU2.50         90.25.26       SU2.56         90.25.27       SU2.56         90.25.26       SU2.56         90.25.26       SU2.56         90.25.27       SU2.56         90.25.26       SU2.56         90.25.26       SU2.56         90.25.26       SU2.56					
SN2.520     SN2.520       SN2.520     SN2.520       SN2.520     SN2.520       SN2.530     SN2.520       SN2.530     SN2.520       SN2.530     SN2.520       SN2.530     SN2.520       SN2.530     SN2.520       SN2.540     SN2.540					
90/2 530          90/2 532          90/2 533          90/2 534          90/2 533          90/2 534          90/2 536          90/2 537          90/2 538          90/2 538          90/2 539          90/2 530          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540          90/2 540<					
SN2.51       SN2.52       SN2.52       SN2.53         SN2.53       SN2.53       SN2.53       SN2.53         SN2.53       SN2.54       SN2.54       SN2.54         SN2.53       SN2.54       SN2.54       SN2.54         SN2.53       SN2.54       SN2.54       SN2.54         SN2.54       SN2.54       SN2.54       SN2.54         SN2.52       SN2.54       SN2.54       SN2.54         SN2.54       SN2.54       SN2.54       SN2.54         SN2.54       SN2.54       SN2.54       SN2.54         SN2.54       SN2.54       SN2.54       SN2.54					
SN2.52         SN2.53         SN2.54					
SN 2.53     SN 2.53       SN 2.53     SN 2.53       SN 2.53     SN 2.53       SN 2.53     SN 2.53       SN 2.54     SN 2.54       SN 2.54     OM 5       SN 2.52     OM 5       SN 2.54     OM 5       SN 2.52     OM 5       SN 2.53     OH 5       SN 2.54     OM 5       SN 2.52     OM 5       SN 2.52     OM 5       SN 2.52     OH 5       SN 2.52     OH 5       SN 2.54     SN 2.54					
SN2.53         SN2.53         SN2.53         SN2.53         SN2.53         SN2.53         SN2.53         SN2.54         SN2.52         SN2.52         SN2.53         Other       0.0%         0.0%       0.0%         SN2.61       SN2.61         SN2.62       SN2.61         SN2.62       SN2.61         SN2.63       SN2.61         SN2.64       SN2.61					
SN2.53       SN2.53       SN2.53       SN2.53       SN2.53       SN2.53       SN2.54       SN2.55       SN2.54       SN2.55       SN2.55       GN2.52       SN2.53       Other       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       SN2.52       SN2.54       SN2.54					
SN2-53       SN2-53       SN2-53       SN2-53       SN2-54        SN2-54					
SN2.53       SN2.54       SN2.55       SN2.54       SN2.54       SN2.54       SN2.55       SN2.55       SN2.56					
SN2.53       SN2.54       SN2.55       SN2.56       SN2.51       SN2.52       SN2.53       SN2.54       SN2.54       SN2.55       SN2.54       SN2.54					
SN2.539       SN2.540       SN2.542       SN2.543       SN2.543       SN2.543       SN2.545       SN2.545       SN2.547       SN2.548       SN2.547       SN2.547       SN2.548       SN2.548       SN2.547       SN2.547       SN2.548       SN2.548       SN2.547       SN2.548       SN2.548       SN2.541       SN2.541       SN2.542       SN2.542       SN2.543       Other       0,0%       0,0%       0,0%       0,0%       SN2.552       SN2.563       Other       0,0%       SN2.563       Other       0,0%       SN2.562       SN2.562       SN2.562       SN2.563       SN2.563       SN2.564       SN2.564	SM.2.5.37				
SN2.54       SN2.52       SN2.52       SN2.53       Other       0.0%       SN2.62       SN2.62       SN2.62       SN2.63       SN2.64       SN2.64       SN2.64	SM.2.5.38				
SN2.54       SN2.52       SN2.52       SN2.53       Other       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%       0,0%	SM.2.5.39				
SN2.54         SN2.51         SN2.52         SN2.53         Other         0.0%         0.0%         0.0%         0.0%         SN2.52         SN2.53         Other         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%					
SN2.54         SN2.51         SN2.52         SN2.53         Other         0.0%         0.0%         0.0%         0.0%         SN2.52         SN2.53         Other         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%					
SN2.54       SN2.62       SN2.63       Other       0,0%       SN2.62       SN2.62       SN2.62       SN2.63       Other       0,0%       SN2.64       SN2.65       SN2.64       SN2.64					
SN2.54       SN2.54       SN2.54       SM2.54       SM2.53       Oxder at at 00,0%       SM2.62       Floating rate       O,0%       SM2.63       Other       SM2.64       SM2.63       SM2.64       SM2.64       SM2.65					
SN2.54       SN2.61       Fixed rate     0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0% <tr< td=""><td></td><td></td><td></td><td></td><td></td></tr<>					
SN2.54       SN2.54       SN2.54       SN2.54       SN2.55       Total Only       SN2.61       SN2.61       SN2.62       Floating rate     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%     0,0%       0,0%					
SN2.547         SN2.547           SN2.548         SN2.540           SN2.550         Knod nate         K Commercial Leans         K Total Mortgages           SN2.6.1         Fixed rate         100,0%         100,0%           SN2.6.2         Fixed rate         0,0%         0,0%         0,0%           SN2.6.3         Other         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0% <td></td> <td></td> <td></td> <td></td> <td></td>					
SN2.54         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K         K <td></td> <td></td> <td></td> <td></td> <td></td>					
SN2.54         SN2.55         XTOPS         <					
SN2.53         6. Breakdown by Interest Rate         % Residential Loans         % Commercial Loans         % Total Mortagaes           SN2.6.1         Fixed rate         0.00%         0.00%         0.00%           SN2.6.2         Fibating rate         0.0%         0.0%         0.0%           SN2.6.3         Other         0.0%         0.0%         0.0%           SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4	SM 2 E 40				
6. Breakdown by Inderect Nadio         % Residential Lans         % Commercial Lans         % Total Mortages           SN2.6.1         Fixed rate         0.0%         100.0%         100.0%           SN2.6.2         Floating rate         0.0%         0.0%         0.0%           SN2.6.3         Other         0.0%         0.0%         0.0%           SN2.6.4         0.0%         0.0%         0.0%         0.0%           SN2.6.2         SN2.6.3         SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4           SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4         SN2.6.4	Jiv1.2.3.49				
SM2.6.1         Fixed rate         100,0%         100,0%           SM2.6.2         Floating rate         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0% <td< th=""><th>Jivl.2.3.30</th><th>6 Brookdown by Interact Pate</th><th>* Peridential Leans</th><th>% Commercial Leans</th><th># Total Mastanage</th></td<>	Jivl.2.3.30	6 Brookdown by Interact Pate	* Peridential Leans	% Commercial Leans	# Total Mastanage
SM2.6.2         Floating rate         0.0%         0.0%         0.0%           SM2.6.3         0ther         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0%         0.0% <th>614.2.6.1</th> <th></th> <th></th> <th></th> <th></th>	614.2.6.1				
SM.2.6.3     Other     0,0%     0,0%       SM.2.6.1     0.0%     0.0%       SM.2.6.2     0.0%     0.0%       SM.2.6.3     0.0%     0.0%       SM.2.6.4     0.0%     0.0%					
05M.2.5.1 05M.2.5.2 05M.2.5.3 05M.2.5.4					
05M.2.6.2 05M.2.6.3 05M.2.6.4 05M.2.6.5		Other	0,0%	0,0%	0,0%
05M.2.6.3 OSM.2.6.4 OSM.2.6.5					
OSM.2.6.4 OSM.2.6.5					
OSM.2.6.5					
OSM.2.6.6					
	OSM.2.6.6				

		% Residential Loans	M. A	AV 20 - 1 - 1	
SM.2.7.1	7. Breakdown by Repayment Type Bullet / interest only	29,5%	% Commercial Loans 18,0%	% Total Mortgages 28,2%	
SM.2.7.2	Amortising	29,5%	82,0%	28,276 71,8%	
SM.2.7.3	Other	70,5%	82,0%	/1,8%	
OSM.2.7.1	ouler				
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	20,2%	7,4%	18,8%	
SM.2.8.2	≥ 12 - ≤ 24 months	8,3% 6,0%	16,6% 2,8%	9,3% 5,6%	
SM.2.8.3	≥ 24 - ≤ 36 months				
SM.2.8.4	≥ 36 - ≤ 60 months	12,9%	12,2%	12,8%	
SM.2.8.5	≥ 60 months	52,6%	61,1%	53,6%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	9. Non-Performing Loans (NPLs) % NPLs	% Residential Loans 0,1%	0,0%	% Iotal Mortgages 0,1%	
OSM.2.9.1	/0 INF L3	0,170	0,070	0,1/0	
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
05111.2.5.7	A. Residential Cover Pool				
		Nominal		% Posidential Loans	
SM 24 10 1	10. Loan Size Information	Nominal 2 501 2	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	10. Loan Size Information Average loan size (000s)	Nominal 2.501,2	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1			Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1 SM.2A.10.2	Average loan size (000s)		Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.2	Average loan size (000s) By buckets (mn):	2.501,2 7.906,7		20,1%	52,9%
	Average Ioan size (000s) By buckets (mn): DKK 0 - 2m	2.501,2	8.332		
SM.2A.10.2 SM.2A.10.3	Average Ioan size (000s) By buckets (mn): DKK 0 - 2m DKK 2 - 5m	2.501,2 7.906,7 16.735,3	8.332 6.076	20,1% 42,5%	52,9% 38,6%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5	Average loan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 5m DKK 5 - 20m DKK 5 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4	8.332 6.076 1.054 230	20,1% 42,5% 15,9% 10,8%	52,9% 38,6% 6,7% 1,5%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5	Average loan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 5m DKK 5 - 20m DKK 5 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4	8.332 6.076 1.054 230	20,1% 42,5% 15,9% 10,8%	52,9% 38,6% 6,7% 1,5%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6 SM.2A.10.7	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6 SM.2A.10.7 SM.2A.10.8	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6 SM.2A.10.6 SM.2A.10.7 SM.2A.10.9 SM.2A.10.10	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.5 SM.2A.10.6 SM.2A.10.7 SM.2A.10.9	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.5 SM.2A.10.5 SM.2A.10.5 SM.2A.10.7 SM.2A.10.8 SM.2A.10.8 SM.2A.10.10 SM.2A.10.11	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6 SM.2A.10.7 SM.2A.10.7 SM.2A.10.9 SM.2A.10.10 SM.2A.10.11 SM.2A.10.12	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.5 SM.2A.10.7 SM.2A.10.7 SM.2A.10.8 SM.2A.10.10 SM.2A.10.11 SM.2A.10.13	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.6 SM.2A.10.7 SM.2A.10.9 SM.2A.10.9 SM.2A.10.9 SM.2A.10.11 SM.2A.10.11 SM.2A.10.13 SM.2A.10.14	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.4 SM.2A.10.6 SM.2A.10.6 SM.2A.10.6 SM.2A.10.8 SM.2A.10.8 SM.2A.10.10 SM.2A.10.11 SM.2A.10.11 SM.2A.10.13 SM.2A.10.15	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM.2A.10.2 SM.2A.10.3 SM.2A.10.3 SM.2A.10.5 SM.2A.10.5 SM.2A.10.7 SM.2A.10.8 SM.2A.10.8 SM.2A.10.10 SM.2A.10.11 SM.2A.10.112 SM.2A.10.12 SM.2A.10.14 SM.2A.10.16	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.4 SM 2A 10.5 SM 2A 10.6 SM 2A 10.6 SM 2A 10.6 SM 2A 10.8 SM 2A 10.1 SM 2A 10.1	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.5 SM 2A 10.5 SM 2A 10.5 SM 2A 10.6 SM 2A 10.7 SM 2A 10.8 SM 2A 10.1 SM 2A 10.1	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.4 SM 2A 10.5 SM 2A 10.6 SM 2A 10.6 SM 2A 10.6 SM 2A 10.8 SM 2A 10.8 SM 2A 10.1 SM 2A 10.1	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.4 SM 2A 10.5 SM 2A 10.6 SM 2A 10.6 SM 2A 10.6 SM 2A 10.8 SM 2A 10.8 SM 2A 10.1 SM 2A 10.2 SM 2A 10.5 SM 2A 10.5	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.3 SM 2A 10.5 SM 2A 10.5 SM 2A 10.8 SM 2A 10.8 SM 2A 10.8 SM 2A 10.9 SM 2A 10.1 SM 2A 10.2 SM 2A 10.5 SM 2A 10.5	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.4 SM 2A 10.5 SM 2A 10.6 SM 2A 10.6 SM 2A 10.6 SM 2A 10.6 SM 2A 10.1 SM 2A 10.2 SM 2A 10.2	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.3 SM 2A 10.5 SM 2A 10.5 SM 2A 10.8 SM 2A 10.8 SM 2A 10.8 SM 2A 10.9 SM 2A 10.1 SM 2A 10.2 SM 2A 10.5 SM 2A 10.5	Average (oan size (000s) By buckets (mn): DKK 0 - 2m DKK 5 - 20m DKK 50 - 50m DKK 50 - 50m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%
SM 2A 10.2 SM 2A 10.3 SM 2A 10.5 SM 2A 10.5 SM 2A 10.6 SM 2A 10.8 SM 2A 10.8 SM 2A 10.9 SM 2A 10.9 SM 2A 10.9 SM 2A 10.13 SM 2A 10.13 SM 2A 10.13 SM 2A 10.14 SM 2A 10.15 SM 2A 10.16 SM 2A 10.18 SM 2A 10.18 SM 2A 10.18 SM 2A 10.21 SM 2A 10.22 SM 2A 10.24 SM	Average loan size (000s) By buckets (mn): DKK 0 - 2m DKK 2 - 5m DKK 5 - 20m DKK 20 - 50m DKK 50 - 100m > DKK 100m	2.501,2 7.906,7 16,735,3 6.269,0 4.264,4 2.055,4	8.332 6.076 1.054 230 45	20,1% 42,5% 15,9% 10,8% 5,3%	52,9% 38,6% 6,7% 1,5% 0,3%

SM.2A.11.1		Nominal	Number of Loans	% Residential Loans	% No. of Loans
	11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	ND1	Humber of Cours	70 NESIGENIAI 20013	
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	o/w >100 - <=110 %				
OSM.2A.11.2	o/w >110 - <=120 %				
OSM.2A.11.3	o/w >120 - <=130 %				
OSM.2A.11.4	o/w >130 - <=140 %				
OSM.2A.11.5	o/w >140 - <=150 %				
OSM.2A.11.6	o/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9			H. Sharefferer	ALM STRUCTURE	
SM.2A.12.1	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	42,0%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	28.914,7		73,4%	
SM.2A.12.2 SM.2A.12.3	>40 - <=50 %	4.689,0		11,9%	
SM.2A.12.5	>50 - <=60 %	3.320,8		8,4%	
SM.2A.12.5	>60 - <=70 %	1.631,2		0,470 4,1%	
SM.2A.12.5	>70 - <=80 %	449,2		4,1%	
SM.2A.12.0	>80 - <=90 %	96,2		0,2%	
SM.2A.12.8	>90 - <=100 %	76,4		0,2%	
SM.2A.12.9	>100%	241,7		0,6%	
SM.2A.12.10	Total	39.419,2	0,0	100,0%	0,0%
OSM.2A.12.1	o/w >100 - <=110 %	33.413,1	0,0	100,000	0,070
OSM.2A.12.2	o/w >110 - <=120 %				
OSM.2A.12.3					
	o/w >120 - <=130 %				
	o/w >120 - <=130 % o/w >130 - <=140 %				
OSM.2A.12.3 OSM.2A.12.4 OSM.2A.12.5	o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %				
OSM.2A.12.4	o/w >130 - <=140 %				
OSM.2A.12.4 OSM.2A.12.5	o/w >130 - <=140 % o/w >140 - <=150 %				
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6	o/w >130 - <=140 % o/w >140 - <=150 %				
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.7	o/w >130 - <=140 % o/w >140 - <=150 %				
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.5 OSM.2A.12.7 OSM.2A.12.7 OSM.2A.12.9	o/w >130 - <=140 % o/w >140 - <=150 %	% Residential Loans			
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.5 OSM.2A.12.7 OSM.2A.12.7 OSM.2A.12.9 SM.2A.13.1	a/w >130 -<:40 % a/w >140 -<:150 % a/w >150 % <b>13. Breakdown by type</b> Owner occupied	70,1%			
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.7 OSM.2A.12.7 OSM.2A.12.8 OSM.2A.12.9 SM.2A.13.1 SM.2A.13.2	a/w >130 -~e140 % a/w >140 -~e150 % a/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses				
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.6 OSM.2A.12.7 OSM.2A.12.8 OSM.2A.12.9 SM.2A.13.1 SM.2A.13.2 SM.2A.13.3	α/w >130 - <<140 % α/w >140 - <<150 % α/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-tel/Non-owner occupied	70,1% 0,2%			
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.7 OSM.2A.12.7 OSM.2A.12.8 OSM.2A.12.9 SM.2A.13.1 SM.2A.13.1 SM.2A.13.3 SM.2A.13.4	a/w ≠330 -<-140 % a/w ≠340 -<-1510 % a/w >150 % 3. Breakdown by type Owner occupied Second home/Holday houses Buy-to-fet/Non-owner occupied Subudised housing	70,1% 0,2% 29,7%			
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.6 OSM.2A.12.7 OSM.2A.12.7 OSM.2A.12.9 SM.2A.13.1 SM.2A.13.2 SM.2A.13.2 SM.2A.13.4 SM.2A.13.4 SM.2A.13.5	a/av >130 -cr440 % o/w >140 - cr550 % a/w >140 - tr550 % b/tr550 % Second home/Holiday houses Buy-to-tet/Non-owner occupied Subsidised housing Agricultural	70,1% 0,2% 29,7% #N/A			
05M.2A.12.4 05M.2A.12.5 05M.2A.12.6 05M.2A.12.6 05M.2A.12.8 05M.2A.12.8 05M.2A.13.8 5M.2A.13.1 5M.2A.13.3 5M.2A.13.3 5M.2A.13.4 5M.2A.13.5 5M.2A.13.6	a/w >130c140 % a/w >140c150 % a/w >140c150 % Owner occupied Second home/Holday houses Buy-to-fet/Mon-owner occupied Subdised housing Agricultural Other	70,1% 0,2% 29,7%			
OSM.2A.12.4 OSM.2A.12.5 OSM.2A.12.6 OSM.2A.12.6 OSM.2A.12.7 OSM.2A.12.8 OSM.2A.12.8 OSM.2A.13.1 SM.2A.13.2 SM.2A.13.2 SM.2A.13.4 SM.2A.13.4 SM.2A.13.4 SM.2A.13.6 OSM.2A.13.1	a/w >130c:140 % o/w >140c:150 % a/w >150 % <b>13. Breakdown by type</b> Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subsidised housing Agricultural Other a/w Private rental	70,1% 0,2% 29,7% #N/A			
OSM.ZA.12.4 OSM.ZA.12.5 OSM.ZA.12.6 OSM.ZA.12.6 OSM.ZA.12.7 OSM.ZA.12.8 OSM.ZA.12.8 OSM.ZA.13.1 SM.ZA.13.1 SM.ZA.13.2 SM.ZA.13.3 SM.ZA.13.5 SM.ZA.13.5 SM.ZA.13.5 SM.ZA.13.5 OSM.ZA.13.2	a/w >130cr.40 % a/w >140cr.4150 % a/w >140cr.4150 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subsidised housing Agricultural Other a/w Phivate rental a/w Multi-family housing	70,1% 0,2% 29,7% #N/A			
OSM.ZA.12.4 OSM.ZA.12.5 OSM.ZA.12.5 OSM.ZA.12.7 OSM.ZA.12.8 OSM.ZA.12.8 OSM.ZA.12.8 SM.ZA.13.1 SM.ZA.13.2 SM.ZA.13.2 SM.ZA.13.2 SM.ZA.13.4 SM.ZA.13.5 OSM.ZA.13.1 OSM.ZA.13.3	a/w >130 -c-140 % a/w >140 -c-1510 % a/w >150 % <b>13. Breakdown by type</b> Owner occupied Second home}/Holiday houses Buy-to-let/Non-owner occupied Subsidised housing Agricultural Other a/w ButuFjornily housing a/w ButuFjornily housing a/w ButuFjornily housing	70,1% 0,2% 29,7% #N/A			
OSM.ZA.12.4 OSM.ZA.12.5 OSM.ZA.12.5 OSM.ZA.12.7 OSM.ZA.12.7 OSM.ZA.12.8 OSM.ZA.13.1 SM.ZA.13.2 SM.ZA.13.2 SM.ZA.13.3 SM.ZA.13.4 SM.ZA.13.4 SM.ZA.13.6 OSM.ZA.13.2 OSM.ZA.13.2 OSM.ZA.13.2	a/w >130cr.14.0 % a/w >140cr.1510 % a/w >140cr.1510 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subsidised housing Agricultural Other a/w Private rental a/w Multi-formily housing a/w Buildings under construction a/w Buildings under construction	70,1% 0,2% 29,7% #N/A			
05M 2A 124 05M 2A 125 05M 2A 125 05M 2A 125 05M 2A 127 05M 2A 128 05M 2A 128 05M 2A 128 05M 2A 131 05M 2A 132 05M 2A 134 05M 2A 135 05M 2A 132 05M 2A 133 05M 2A 135 05M 2A 155 05M 2A	a/w >130 -e:140 % a/w >140 -e:150 % a/w >150 % <b>13. Breakdown by type</b> Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdiced housing Agricultural Other a/w Mitigans under construction a/w Buildinas under construction	70,1% 0,2% 29,7% #N/A			
OSM 2A.12.4 OSM 2A.12.5 OSM 2A.12.6 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.8 OSM 2A.13.3 SM 2A.13.3 SM 2A.13.4 SM 2A.13.4 SM 2A.13.4 OSM 2A.13.2 OSM 2A.13.2 OSM 2A.13.4 OSM 2A.13.5 OSM 2A.13.5 OSM 2A.13.5 OSM 2A.13.5	a/w >130cr.140 % a/w >130cr.150 % a/w >150 % <b>13. Breakdown by type</b> O-ouro me occupied Second home! Holiday houses Buy-to-iet/Non-owner occupied Subsidised housing Agricultural Other o/w Private rental a/w Multi-formily housing a/w Buildings under construction a/w Buildings under construction a/w W Itrelevant, piecese specify) a/w II (relevant, piecese specify)	70,1% 0,2% 29,7% #N/A			
05M 2A 124 05M 2A 125 05M 2A 125 05M 2A 125 05M 2A 127 05M 2A 128 05M 2A 128 05M 2A 128 05M 2A 131 05M 2A 132 05M 2A 134 05M 2A 135 05M 2A 155 05M 2A	α/w >130 - e:14.0 % α/w >140 - e:15.0 % α/w >150 % <b>13. Breakdown by type</b> Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdiside housing Agricultural Other α/w Buildings under construction α/w I/f relevant, pieses specify] α/w I/f relevant, pieses specify]	70,1% 0,2% 29,7% #N/A			
OSM 2A.12.4 OSM 2A.12.5 OSM 2A.12.6 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.8 OSM 2A.12.8 OSM 2A.13.1 SM 2A.13.1 SM 2A.13.1 SM 2A.13.1 OSM 2A.13.1 OSM 2A.13.2 OSM 2A.13.2 OSM 2A.13.4 OSM 2A.13.5 OSM 2A.5	α/w ±30α:40 % α/w ±30α:40 % α/w ±150 % <b>13. Breakdown by type</b> Gware occupied Second home/Holdiay houses Buy-to-tel/Mn-owner occupied Subidised housing Agricultural Other α/w Buildinas under construction α/w Buildinas under construction α/w Buildinas under construction α/w II (relevant, pieses expect)) α/w II (relevant, pieses expect)) α/w II (relevant, pieses expect)) α/w II (relevant, pieses expect))	70,1% 0,2% 29,7% #N/A			
05M 2A 124 05M 2A 125 05M 2A 125 05M 2A 125 05M 2A 127 05M 2A 128 05M 2A 129 05M 2A 131 05M 2A 132 05M 2A 132 05M 2A 134 05M 2A 135 05M 2A 133 05M 2A 134 05M 2A 135 05M 2A 155 05M 2A	α/w >130 - er.14.0 % α/w >140 - er.150 % α/w >140 - er.150 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subsidised housing Agricultural Other α/w Buildings under construction α/w If relevant, pieses specify] α/w If relevant, pieses specify] α/w If relevant, pieses specify] α/w If (relevant, pieses specify) α/w If (relevant, pieses specify) α/w If (relevant, pieses specify) α/w If (relevant, pieses specify)	70,1% 0,2% 29,7% #N/A			
05M2A125 05M2A125 05M2A127 05M2A127 05M2A127 05M2A128 05M2A128 05M2A132 05M2A133 05M2A133 05M2A134 05M2A134 05M2A134 05M2A135 05M2A135 05M2A135 05M2A135	α/w ≠30c+140 % α/w ±30c+150 % α/w ±150 % <b>13. Breakdown by type</b> Owner occupied Second home/Holiday houses Buy-to-telly (Nn-owner occupied Subsidised housing Agricultural Other α/w Pitvate rental α/w Buildings under construction α/w Buildings under construction α/w II (relevant, pieses expec(f)) α/w II (relevant, pieses expec(f))	70,3% 0,2% 19,7% mV/A mV/A			
OSM 2A.12.4 OSM 2A.12.5 OSM 2A.12.6 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.8 OSM 2A.12.8 SM 2A.13.1 SM 2A.13.1 SM 2A.13.1 SM 2A.13.4 SM 2A.13.6 OSM 2A.13.2 OSM 2A.13.1 OSM 2A.13.5 OSM 2A.13.4 OSM 2A.13.6 OSM 2A.13.7 OSM 2A.13.9 OSM 2A.13.9 OSM 2A.13.9 OSM 2A.13.9 OSM 2A.13.9	a/w ≠33 - e-140 % a/w ≠34 - e-150 % a/w >140 - e-150 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdiside housing Agricultural Other o/w Private rental a/w Multi-family housing a/w Buildings under construction a/w Buildings under construction a/w Buildings under construction a/w Buildings under construction a/w If relevant, piease specify] a/w If frelevant, piease specify]	70.3% 0.2% BN/A BN/A BN/A			
OSM 2A.12.4 OSM 2A.12.5 OSM 2A.12.5 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.8 OSM 2A.12.9 SM 2A.13.1 SM 2A.13.1 SM 2A.13.1 OSM 2A.13.1 OSM 2A.13.1 OSM 2A.13.2 OSM 2A.13.2 OSM 2A.13.4 OSM 2A.13.5 OSM 2A.14.5 OSM 2A.5	a/w > 130 cr.140 % a/w > 130 cr.150 % a/w > 150 % Damer occupied Second home/Hidby houses Buy-to-let/ Wn-owner occupied Subsidised housing Agricultural Other o/w Private rental o/w Multi-formity housing a/w Buildings under construction o/w Buildings under construction o/w Buildings under construction o/w W If relevant, piezes exect(f) a/w If relevant, piezes exec(f) a/w I	70,3% 0,2% 19,7% mV/A mV/A			
05M 2A 12 4 05M 2A 12 5 05M 2A 12 5 05M 2A 12 6 05M 2A 12 7 05M 2A 12 8 05M 2A 12 8 05M 2A 12 8 05M 2A 13 1 05M 2A 13 1 05M 2A 13 4 05M 2A 13 4 05M 2A 13 1 05M 2A 14 1 05M 2	α/w + 33e:40 % α/w + 34e:450 % α/w + 24 - e:450 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdised housing Agricultural Other α/w Building surder construction α/w Buildings under construction α/w If relevant, please specify] α/w If relevant, please specify]	70.3% 0.2% BN/A BN/A BN/A			
GSM 2A.12.4 GSM 2A.12.5 GSM 2A.12.5 GSM 2A.12.7 GSM 2A.12.7 GSM 2A.12.8 GSM 2A.12.8 GSM 2A.13.9 SM 2A.13.3 SM 2A.13.3 GSM 2A.13.1 GSM 2A.1	a/w > 130 cr.140 % a/w > 130 cr.150 % a/w > 150 % Damer occupied Second home/Hidby houses Buy-to-let/ Wn-owner occupied Subsidised housing Agricultural Other o/w Private rental o/w Multi-formity housing a/w Buildings under construction o/w Buildings under construction o/w Buildings under construction o/w W If relevant, piezes exect(f) a/w If relevant, piezes exec(f) a/w I	70.3% 0.2% BN/A BN/A BN/A			
05M 2A 12 4 05M 2A 12 5 05M 2A 12 5 05M 2A 12 6 05M 2A 12 7 05M 2A 12 8 05M 2A 12 9 SM 2A 13 1 SM 2A 13 1 SM 2A 13 1 SM 2A 13 4 SM 2A 13 4 SM 2A 13 5 05M 2A 13 1 05M 2A 13 1 05M 2A 13 7 05M 2A 14 1 SM 2A 14 1 SM 2A 14 1 SM 2A 14 1	α/w + 33e:40 % α/w + 34e:450 % α/w + 24 - e:450 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdised housing Agricultural Other α/w Building surder construction α/w Buildings under construction α/w If relevant, please specify] α/w If relevant, please specify]	70.3% 0.2% BN/A BN/A BN/A			
OSM 2A.12.4 OSM 2A.12.5 OSM 2A.12.5 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.7 OSM 2A.12.8 OSM 2A.12.9 SM 2A.13.3 SM 2A.13.3 SM 2A.13.5 OSM 2A.13.1 OSM 2A.13.1 OSM 2A.13.1 OSM 2A.13.4 OSM 2A.13.4 OSM 2A.13.5 OSM 2A.13.6 OSM 2A.14.16 OSM 2A.14.16 OSM 2A.14.16 OSM 2A.14.16 OSM 2A.14.16 OSM	α/w + 33e:40 % α/w + 34e:450 % α/w + 24 - e:450 % Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Subdised housing Agricultural Other α/w Building surder construction α/w Buildings under construction α/w If relevant, please specify] α/w If relevant, please specify]	70.3% 0.2% BN/A BN/A BN/A			

	15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	21.352,0	7.192	54,2%	23,5%
SM.2A.15.2	В	9.072,0	5.295	23,0%	17,3%
SM.2A.15.3	C	2.026,0	4.670	5,1%	15,3%
SM.2A.15.4	D	2.076,0	3.994	5,3%	13,1%
SM.2A.15.5	E	1.000,0	1.641	2,5%	5,4%
SM.2A.15.6	F	149,0	358	0,4%	1,2%
SM.2A.15.7	G	33,0	110	0,1%	0,4%
SM.2A.15.8					
SM.2A.15.9	Estimated A	46,0	29	0,1%	0,1%
SM.2A.15.10	Estimated B	1,0	25	0,0%	0,1%
SM.2A.15.11	Estimated C	1.536,0	3.488	3,9%	11,4%
SM.2A.15.12	Estimated D	1.858,0	2.621	4,7%	8,6%
SM.2A.15.13	Estimated E	182,0	995	0,5%	3,3%
SM.2A.15.14	Estimated F	49,0	117	0,1%	0,4%
M.2A.15.15	Estimated G	0,0	1	0,0%	0,0%
SM.2A.15.16		-)-			-,
SM.2A.15.17					
M.2A.15.18	no data	40,0	10	0,1%	0,0%
M.2A.15.18 M.2A.15.19	Total	39.420,0	30.546.0	9,3%	23,7%
M.2A.15.19 SM.2A.15.1	TULAI	59.420,0	50.540,0	3,3%	25,170
DSM.2A.15.2 DSM.2A.15.3					
JSIVI.ZA.15.3	16 Driver France interactive (1)4(h (m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
5M.2A.16.1	16. Primary Energy intensity (kWh/m2) < 52,5 + 1650/area (A)	21.352,0	7.192	54,2%	23,5%
M.2A.16.2 M.2A.16.3	< 70,0 + 2200/area (B) < 110 + 3200/area (C)	9.072,0 2.026,0	5.295 4.670	23,0% 5,1%	17,3% 15,3%
M.2A.16.3		2.026,0	3.994	5,1%	15,3%
	< 150 + 4200/area (D)				
SM.2A.16.5	< 190 + 5200/area (E)	1.000,0	1.641	2,5%	5,4%
SM.2A.16.6	< 240 + 6500/area (F)	149,0	358	0,4%	1,2%
M.2A.16.7	> 240 + 6500/area (G)	33,0	110	0,1%	0,4%
5M.2A.16.8					
SM.2A.16.9	Estimated < 52,5 + 1650/area (A)	46,0	29	0,1%	0,1%
SM.2A.16.10	Estimated < 70,0 + 2200/area (B)	1,0	25	0,0%	0,1%
SM.2A.16.11	Estimated < 110 + 3200/area (C)	1.536,0	3.488	3,9%	11,4%
SM.2A.16.12	Estimated < 150 + 4200/area (D)	1.858,0	2.621	4,7%	8,6%
SM.2A.16.13	Estimated < 190 + 5200/area (E)	182,0	995	0,5%	3,3%
SM.2A.16.14	Estimated < 240 + 6500/area (F)	49,0	117	0,1%	0,4%
SM.2A.16.15	Estimated > 240 + 6500/area (G)	0,0	1	0,0%	0,0%
SM.2A.16.16					
M.2A.16.17					
M.2A.16.18	no data	40,0	10	0,1%	0,0%
M.2A.16.19	Total	39.420,0	30.546	100,0%	100,0%
SM.2A.16.1					
SM.2A.16.2					
	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
M.2A.17.1	older than 1919	1.133,0	483	2,9%	1,6%
SM.2A.17.2	1919 - 1945	1.666,0	947	4,2%	3,1%
5M.2A.17.3	1945 - 1960	3.495,0	6.219	8,9%	20,4%
M.2A.17.4	1943 - 1960	3.027,0	3.126	7,7%	10,2%
M.2A.17.5	1971 - 1980	2.753,0	3.647	7,0%	11,9%
SM.2A.17.5	1971 - 1980 1981 - 1990	1.934,0	6.066	4,9%	19,9%
5M.2A.17.5	1981 - 1990 1991 - 2000	781,0	1.102	4,5%	3,6%
	1991 - 2000		606	2,0%	3,6%
	2001 2005		606		
5M.2A.17.8	2001 - 2005	1.164,0			
5M.2A.17.8 5M.2A.17.9	2006 and later	23.426,0	8.340	59,4%	27,3%
5M.2A.17.8 5M.2A.17.9 M.2A.17.10	2006 and later no data	23.426,0 40,0	10	0,1%	0,0%
M.2A.17.8 M.2A.17.9 M.2A.17.10 M.2A.17.11	2006 and later	23.426,0			
5M.2A.17.8 5M.2A.17.9 M.2A.17.10 M.2A.17.11	2006 and later no data Total	23.426,0 40,0 39.419,0	10 30.546,0	0,1% 100,0%	0,0% 100,0%
5M.2A.17.8 5M.2A.17.9 M.2A.17.10 M.2A.17.11 ISM.2A.17.1	2006 and later no data Total 18. Dwelling type	23.426,0 40,0 39.419,0 Nominal (mn)	10 30.546,0 Number of dwellings	0.1% 100,0% % Residential Loans	0,0% 100,0% <b>% No. of dwellings</b>
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 DSM.2A.17.1 SM.2A.18.1	2006 and later no data Total <b>18. Dwelling type</b> House, detached or semi-detached	23.426,0 40,0 39.419,0 <b>Nominal (mn)</b> 14.292,0	10 30.546,0 Number of dwellings 8.157	0.1% 100,0% % Residential Loans 86,3%	0,0% 100,0% <b>% No. of dwellings</b> 25,7%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 DSM.2A.17.1 SM.2A.18.1 SM.2A.18.2	2006 and later no data Total <b>18. Dweiling type</b> House, detached or semi-detached Flat or Agartment	23.426,0 40,0 39.419,0 Nominal (mn)	10 30.546,0 Number of dwellings	0.1% 100,0% % Residential Loans	0,0% 100,0% <b>% No. of dwellings</b>
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 DSM.2A.17.11 SM.2A.17.11 SM.2A.18.1 SM.2A.18.1 SM.2A.18.2 SM.2A.18.3	2006 and later no data Total <b>18. Dwelling type</b> House, detached or semi-detached Fiat or Apartment Bungalow	23,426,0 40,0 39,419,0 Nominal (mn) 14,292,0 16,395,0	10 30.546,0 Number of dwellings 8.157 6.818	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6%	0,0% 100,0% <b>% No. of dwellings</b> 26,7% 22,3%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 OSM.2A.17.1 SM.2A.18.1 SM.2A.18.2 SM.2A.18.3 SM.2A.18.4	2006 and later no data Total <b>18. Dwelling type</b> House, detached or semi-detached Flat or Agartment Bungalow Terraced House	23.426,0 40,0 39.419,0 <b>Nominal (mn)</b> 14.292,0	10 30.546,0 Number of dwellings 8.157	0.1% 100,0% % Residential Loans 86,3%	0,0% 100,0% <b>% No. of dwellings</b> 25,7%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 SM.2A.17.1 SM.2A.18.1 SM.2A.18.2 SM.2A.18.3 SM.2A.18.4 SM.2A.18.4	2006 and later no data Total B. Dwelling type House, detached or semi-detached Flat or Agartment Bungalow Terraced House Multifamily House	23,426,0 40,0 39,419,0 Nominal (mn) 14,292,0 16,395,0	10 30.546,0 Number of dwellings 8.157 6.818	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6%	0,0% 100,0% <b>% No. of dwellings</b> 26,7% 22,3%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 OSM.2A.17.11 OSM.2A.17.11 SM.2A.18.1 SM.2A.18.2 SM.2A.18.3 SM.2A.18.4 SM.2A.18.5 SM.2A.18.6	2006 and later no data Total <b>18. Dwelling type</b> House, detached or semi-detached Flat or Agantment Bungalow Terraced House Multifamily House Land Only	23 4250 400 39.419,0 Nominal (mn) 14.252,0 16.355,0 7.777,0	10 30.546,0 Number of dwellings 8.157 6.818 14.921	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6% 19,7%	0,0% 100,0% <b>% No. of dwellings</b> 26,7% 22,3% 48,8%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 OSM.2A.17.11 SM.2A.18.1 SM.2A.18.2 SM.2A.18.3 SM.2A.18.4 SM.2A.18.4 SM.2A.18.5 SM.2A.18.6 SM.2A.18.7	2006 and later no data Total 18. Dwelling type House, detached or semi-detached Flat or Agantment Bungalow Terraced House Multifamil House Land Only other	23 4250 40,0 39.419,0 Nominal (mn) 14.292,0 16.395,0 7.777,0 955,0	10 30.546,0 8.157 6.818 14.921 650	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6% 19,7% 2,4%	0,0% 100,0% % No. of dwellings 26,7% 22,3% 48,8% 2,1%
SM.2A.17.8 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11 OSM.2A.17.11 OSM.2A.18.1 SM.2A.18.2 SM.2A.18.3 SM.2A.18.4 SM.2A.18.4 SM.2A.18.4 SM.2A.18.5 SM.2A.18.6 SM.2A.18.7 SM.2A.18.8	2006 and later no data Total <b>18. Dwelling type</b> House, detached or semi-detached Flat or Agantment Bungalow Terraced House Multifamily House Land Only	23 4250 400 39.419,0 Nominal (mn) 14.252,0 16.355,0 7.777,0	10 30.546,0 Number of dwellings 8.157 6.818 14.921	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6% 19,7%	0,0% 100,0% <b>% No. of dwellings</b> 26,7% 22,3% 48,8%
M.2A.17.8 M.2A.17.9 A.2A.17.10 A.2A.17.11 iM.2A.17.11 iM.2A.18.1 M.2A.18.2 M.2A.18.3 M.2A.18.3 M.2A.18.4 M.2A.18.5 M.2A.18.6 M.2A.18.6 M.2A.18.6	2006 and later no data Total 18. Dwelling type House, detached or semi-detached Flat or Agantment Bungalow Terraced House Multifamil House Land Only other	23 4250 40,0 39.419,0 Nominal (mn) 14.292,0 16.395,0 7.777,0 955,0	10 30.546,0 8.157 6.818 14.921 650	0.1% 100,0% <b>% Residential Loans</b> 36,3% 41,6% 19,7% 2,4%	0,0% 100,0% % No. of dwellings 26,7% 22,3% 48,8% 2,1%

	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
V.2A.19.1	New Proprety	15.232,0	4.681	38,6%	15,3%
V.2A.19.2	Existing Property	24.147,0	25.855	61,3%	84,6%
V.2A.19.3	other				
vl.2A.19.4	no data	40,0	10	0,1%	0,0%
V.2A.19.5	Total	39.419,0	30.546	100,0%	100,0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
W.2A.19.23					
W.2A.19.24					
W.2A.19.24 W.2A.19.25					
M.2A.19.26					
W.2A.19.27					
W.2A.19.28					
M.2A.19.29 M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
W.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					

	B. Sustainable Commercial Cover Pool				
SM.2B.20.1	20. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.20.1	Average loan size (000s)	10.850,0			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	73,0	92,0	1,4%	
SM.2B.20.3	DKK 2 - 5m	183,1	98,0	3,6%	
SM.2B.20.4	DKK 5 - 20m	1.342,3	204,0	26,1%	
SM.2B.20.5	DKK 20 - 50m	1.253,7	53,0	24,4%	
SM.2B.20.6	DKK 50 - 100m	822,0	16,0	16,0%	
SM.2B.20.7	> DKK 100m	1.469,0	11,0	28,6%	
SM.2B.20.8	P DRR 100m	1.403,0	±1,0	20,078	
5M.2B.20.9					
M.2B.20.10					
M.2B.20.10					
M.2B.20.12					
M.2B.20.13					
M.2B.20.14					
M.2B.20.15					
M.2B.20.16					
M.2B.20.17					
M.2B.20.18					
M.2B.20.19					
M.2B.20.20					
M.2B.20.21					
M.2B.20.22					
M.2B.20.23					
M.2B.20.24					
M.2B.20.25					
M.2B.20.26	Total	5.143,1		100,0%	0,0%
	21. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	49,0%			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	4.140,9		80,5%	
SM.2B.21.3	>40 - <=50 %	536,0		10,4%	
5M.2B.21.4	>50 - <=60 %	270,5		5,3%	
M.2B.21.5	>60 - <=70 %	98,4		1,9%	
SM.2B.21.6	>70 - <=80 %	42,0		0,8%	
SM.2B.21.7	>80 - <=90 %	20,7		0,4%	
SM.2B.21.8	>90 - <=100 %	8,9		0,2%	
SM.2B.21.9	>100%	25,6		0,5%	
M.2B.21.10	Tota		0	100,0%	0,0%
OSM.2B.21.1	o/w >100 - <=110 9				
SM.2B.21.2	o/w >110 - <=120 9				
SM.2B.21.3	o/w >120 - <=130 9				
SM.2B.21.4	o/w >130 - <=140 9				
SM.2B.21.5	o/w >140 - <=150 9				
SM.2B.21.6	o/w >150 9				
SM.2B.21.7					
SM.2B.21.8					
SM.2B.21.9					
SWI.2B.21.9					
SM.28.21.9	22. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
	22. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal [Mark as ND1 if not relevant]	Number of Loans	% Commercial Loans	% No. of Loans
			Number of Loans	% Commercial Loans	% No. of Loans
M.2B.22.1	Weighted Average LTV (%) By LTV buckets (mn):		Number of Loans	% Commercial Loans	% No. of Loans
M.2B.22.1	Weighted Average LTV (%)		Number of Loans (Mark as ND1 if not relevant)	% Commercial Loans	% No. of Loans
M.2B.22.1 M.2B.22.2	Weighted Average LTV (%) By LTV buckets (mn):	[Mark as ND1 if not relevant]		% Commercial Loans	% No. of Loans
iM.2B.22.1 iM.2B.22.2 iM.2B.22.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	% Commercial Loans	% No. of Loans
M.2B.22.1 M.2B.22.2 M.2B.22.3 M.2B.22.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	% Commercial Loans	% No. of Loans
M.2B.22.1 M.2B.22.2 M.2B.22.3 M.2B.22.4 M.2B.22.5	Weighted Average LTV (%) By LTV buckets (mn): > 40 - <=60 % > 40 - <=50 % > 50 - <=60 % > 60 - <=70 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Markas NDI if not relevant] [Markas NDI if not relevant] [Markas NDI if not relevant] [Markas NDI if not relevant]	% Commercial Loans	% No. of Loans
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=55 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND2 if not relevant] [Mark as ND1 if not relevant] [Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	% Commercial Loans	% No. of Loans
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.5 M.28.22.6 M.28.22.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <<40 % >40 - <<50 % >50 - <<60 % >60 - <<70 % >70 - <<80 % >80 - <<90 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Markas ND1 if not relevant] [Markas ND1 if not relevant] [Markas ND1 if not relevant] [Markas ND1 if not relevant] [Markas ND1 if not relevant]	% Commercial Loans	% No. of Loans
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.6 M.28.22.6 M.28.22.7 M.28.22.7 M.28.22.8	Weighted Average LTV (%) By LTV buckets (mn): > 40 - <<50 % > 50 - <<60 % > 60 - <<70 % > 70 - <<80 % > 80 - <<90 % > 80 - <<90 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND2 if not relevant] [Mark as ND1 if not relevant]	% Commercial Loans	% No. of Loans
SM.28.22.1 SM.28.22.2 SM.28.22.3 SM.28.22.4 SM.28.22.5 SM.28.22.6 SM.28.22.7 SM.28.22.8 SM.28.22.8 SM.28.22.9	Weighted Average LTV (%) By LTV buckets (mm): > 0 - <40 0 % > 40 - <50 % > 50 - <50 % > 50 - <50 % > 70 - <88 0 % > 80 - <40 % > 90 - <4100 % > 100 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
SM.28.22.1 SM.28.22.3 SM.28.22.4 SM.28.22.4 SM.28.22.5 SM.28.22.6 SM.28.22.7 SM.28.22.8 SM.28.22.8 SM.28.22.9 M.28.22.9	Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=00 % > 0 - <=50 % > 50 - <=60 % > 0 - <=70 % > 70 - <=80 % > 80 - <=90 % > 90 ~ <=00 % > 100 % > 100 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND2 if not relevant] [Mark as ND1 if not relevant]	% Commercial Loans	% No. of Leans
SM.28.22.1 SM.28.22.2 SM.28.22.3 SM.28.22.4 SM.28.22.6 SM.28.22.6 SM.28.22.7 SM.28.22.8 SM.28.22.9 SM.28.22.9 SM.28.22.1 SM.28.22.1	Weighted Average LTV (%) By LTV buckets (mm): > 0 - c400 % > 40 - c550 % > 50 - c460 % > 50 - c470 % > 70 - c480 % > 80 - c490 % > 90 - c410 % Tott o/w > 100 - c410 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
5M.2B.22.1 5M.2B.22.2 SM.2B.22.3 SM.2B.22.4 SM.2B.22.5 SM.2B.22.6 SM.2B.22.7 SM.2B.22.7 SM.2B.22.7 SM.2B.22.9 M.2B.22.10 SM.2B.22.1	Weighted Average LTV (%) By LTV buckets (mn): > 40 - <40 % > 50 - <460 % > 50 - <460 % > 50 - <400 % > 70 - <480 % > 90 - <4100 % > 100% Tot a/w >10 - <120 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.6 M.28.22.6 M.28.22.7 M.28.22.9 M.28.22.9 M.28.22.10 SM.28.22.10 SM.28.22.10 SM.28.22.2	Weighted Average LTV (%) By LTV bucktst (mm): > 0 - c400 % > 40 - c+50 % > 50 - c+50 % > 50 - c+50 % > 50 - c+50 % > 50 - c+30 % > 30 - c+30 % > 30 - c+30 % > 100 % Tot: a/w > 100 - c+310 9 a/w > 100 - c+3	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
5M.2B.22.1 5M.2B.22.2 5M.2B.22.3 5M.2B.22.4 5M.2B.22.6 5M.2B.22.7 5M.2B.22.8 5M.2B.22.8 5M.2B.22.9 5M.2B.22.1 5M.2B.22.1 5M.2B.22.1 5M.2B.22.3 5M.2B.22.3 5M.2B.22.3	Weighted Average LTV (%) By LTV buckets (mn): > 40 - <<00 % > 50 - <<00 % > 50 - <<00 % > 70 - <<00 % > 70 - <<00 % > 90 - <<00 % > 100 % Tct: a/w > 100 - <<10 9 a/w > 100 - <10 9 a/w > <10 - <10 9	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
M.28.22.1 M.28.22.2 M.28.22.4 M.28.22.4 M.28.22.5 M.28.22.7 M.28.22.9 M.28.22.9 M.28.22.1 SM.28.22.1 SM.28.22.1 SM.28.22.1 SM.28.22.1 SM.28.22.2 SM.28.22.2 SM.28.22.2	Weighted Average LTV (%) By LTV buckets (mm): > 0 - <40 % > 40 - <50 % > 50 - <60 % > 50 - <60 % > 60 - <70 % > 70 - <80 % > 80 - <30 % > 90 - <30 % > 100 % Tot a/w > 100 - <310 % a/w > 100 - <310 % a/w - <310 % a/w - <310 % a/w	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.5 M.28.22.7 M.28.22.7 M.28.22.9 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.23 M.28.22.23 M.28.22.23 M.28.22.23 M.28.22.23 M.28.22.24 M.28.22.23 M.28.22.25 M.28.22.23 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25	Weighted Average LTV (%) By LTV buckets (mn): > 40 - <<00 % > 50 - <<00 % > 50 - <<00 % > 70 - <<00 % > 70 - <<00 % > 90 - <<00 % > 100 % Tct: a/w > 100 - <<10 9 a/w > 100 - <10 9 a/w > <10 - <10 9	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.6 M.28.22.7 M.28.22.9 M.28.22.9 M.28.22.9 M.28.22.9 M.28.22.1 MM.28.22.1 MM.28.22.3 MM.28.22.3 MM.28.22.4 SM.28.22.5 SM.28.22.5 SM.28.22.7	Weighted Average LTV (%) By LTV buckets (mm): > 0 - <40 % > 40 - <50 % > 50 - <60 % > 50 - <60 % > 60 - <70 % > 70 - <80 % > 80 - <30 % > 90 - <30 % > 100 % Tot a/w > 100 - <310 % a/w > 100 - <310 % a/w - <310 % a/w - <310 % a/w	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
M.28.22.1 M.28.22.2 M.28.22.3 M.28.22.4 M.28.22.5 M.28.22.7 M.28.22.7 M.28.22.9 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.10 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.21 M.28.22.23 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.21 M.28.22.21 M.28.22.23 M.28.22.23 M.28.22.25 M.28.22.25 M.28.22.23 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.25 M.28.22.26 M.28.22.25 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.22.56 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256 M.28.256	Weighted Average LTV (%) By LTV buckets (mm): > 0 - <40 % > 40 - <50 % > 50 - <60 % > 50 - <60 % > 60 - <70 % > 70 - <80 % > 80 - <30 % > 90 - <30 % > 100 % Tot a/w > 100 - <310 % a/w > 100 - <310 % a/w - <310 % a/w - <310 % a/w	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant] 0.0	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		

SM.2B.23.1	23. Breakdown by Type	% Commercial loans			
	Retail				
SM.2B.23.2	Office	20,0%			
SM.2B.23.3	Hotel/Tourism				
SM.2B.23.4	Shopping malls				
SM.2B.23.5	Industry	0,0%			
SM.2B.23.6	Agriculture				
SM.2B.23.7	Other commercially used	14,1%			
SM.2B.23.8	Hospital				
SM.2B.23.9 M.2B.23.10	School	65,9%			
	other RE with a social relevant purpose				
M.2B.23.11 M.2B.23.12	Land Property developers / Bulding under construction	#N/A #N/A			
M.2B.23.12	Other	#N/A			
OSM.28.23.1	o/w Cultural purposes	may A			
OSM.2B.23.2	o/w [If relevant, please specify]				
OSM.2B.23.3	o/w [If relevant, please specify]				
SM.2B.23.4	o/w [If relevant, please specify]				
SM.2B.23.5	o/w [If relevant, please specify]				
OSM.2B.23.6	o/w [If relevant, please specify]				
SM.2B.23.7	o/w [If relevant, please specify]				
SM.2B.23.8	o/w [If relevant, please specify]				
SM.2B.23.9	o/w [If relevant, please specify]				
SM.2B.23.10	o/w [If relevant, please specify]				
SM.2B.23.11	o/w [If relevant, please specify]				
ISM.2B.23.12	o/w [If relevant, please specify]				
SM.2B.23.13	o/w [If relevant, please specify]				
M.2B.23.14	o/w [If relevant, please specify]				
	24. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	A	2581	294	50,2%	27,1%
5M.2B.24.2	в	2562	791	49,8%	72,9%
5M.2B.24.3 5M.2B.24.4	C D	0	0	0,0%	0,0%
M.2B.24.4 M.2B.24.5	E	0	0	0,0%	0,0%
M.2B.24.5	E	0	0	0,0%	0,0%
M.2B.24.7	G	0	0	0,0%	0,0%
M.2B.24.8	9	0	0	0,0%	0,078
M.2B.24.9	Estimated A	0	0	0,0%	0,0%
d 2B 24 10	Estimated B	0	0	0,0%	0.0%
VI.2B.24.11	Estimated C	0	0	0,0%	0,0%
M.2B.24.12	Estimated D	0	0	0,0%	0,0%
M.2B.24.13	Estimated E	0	0	0,0%	0,0%
M.2B.24.14	Estimated F	0	0	0,0%	0,0%
M.2B.24.15	Estimated G	0	0	0,0%	0,0%
SM.2B.24.16					
SM.2B.24.17					
SM.2B.24.18	no data	0	0	0,0%	0,0%
M.2B.24.19	Total	5.143,0	1.085	100,0%	100,0%
SM.2B.24.1					
SM.2B.24.2					
SM 28 24 2					
		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
	25. Average energy use intensity (kWh/m2)				27.1%
W.2B.25.1	< 52,5 + 1650/area (A)	2.581,0	294	50,2%	
M.2B.25.1 M.2B.25.2	< 52,5 + 1650/area (A) < 70,0 + 2200/area (B)	2.581,0 2.562,0	791	49,8%	72,9%
M.2B.25.1 M.2B.25.2 M.2B.25.3	< 52,5 + 1650/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C)	2.581,0 2.562,0 0,0	791 0	49.8% 0.0%	72,9% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4	< 52,5 + 1650/area (A) < 70.0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D)	2.581,0 2.562,0 0,0 0,0	791 0 0	49.8% 0.0% 0.0%	72,9% 0,0% 0,0%
M.2B.25.1 M.2B.25.2 M.2B.25.3 M.2B.25.4 M.2B.25.5	< 52,5 + 1650/area (A) < 70.0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D) < 190 + 5200/area (E)	2.581,0 2.562,0 0,0 0,0 0,0	791 0 0 0	49,8% 0.0% 0.0% 0.0%	72,9% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.6	<pre>&lt; 52.5 ± 1550/area (A) &lt;70.0 ± 2200/area (B) &lt;110 ± 3200/area (C) &lt;150 ± 4200/area (I) &lt;150 ± 4200/area (I) &lt;190 ± 5200/area (F) &lt;240 ± 6500/area (F)</pre>	2.581,0 2.562,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0	49,8% 0,0% 0,0% 0,0%	72,9% 0.0% 0.0% 0.0% 0.0%
M.2B.25.1 M.2B.25.2 M.2B.25.3 M.2B.25.4 M.2B.25.5 M.2B.25.6 M.2B.25.7	< 52,5 + 1650/area (A) < 70.0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D) < 190 + 5200/area (E)	2.581,0 2.562,0 0,0 0,0 0,0	791 0 0 0	49,8% 0.0% 0.0% 0.0%	72,9% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.6 M.28.25.6 M.28.25.7 M.28.25.8	<pre>&lt; 52,5 + 1550/area (A) &lt; 70,0 + 2200/area (B) &lt; 110 + 3200/area (C) &lt; 150 + 4200/area (C) &lt; 190 + 5200/area (F) &lt; 240 + 6500/area (F) &gt; 240 + 6500/area (G)</pre>	2.581,0 2.562,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0%	72,9% 0,0% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.8 M.28.25.9	< 52,5 + 1550/area (A) < 70,0 + 2200/vrea (B) < 110 + 3200/vrea (C) < 150 + 3200/area (D) < 150 + 5200/area (F) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A)	2.581,0 2.562,0 0.0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0%	72,9% 0,0% 0,0% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.6 M.28.25.7 M.28.25.8 M.28.25.9 M.28.25.9 M.28.25.9	< 52,5 + 1550/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (C) < 130 + 5200/area (F) > 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A) Estimated < 20,0 + 2200/area (B)	2.581,0 2.562,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	72.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.9 M.28.25.9 M.28.25.10 M.28.25.11	< 52,5 + 1550/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (C) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A) Estimated < 52,5 + 1650/area (B) Estimated < 10,0 - 3200/area (C)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0	49.8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	72,9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.7 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.11 M.28.25.12	< 52,5 + 1560/area (A) < 700 + 2200/area (B) < 110 + 3200/area (C) < 150 + 5200/area (D) < 240 + 6500/area (F) > 240 + 6500/area (F) Estimated < 52,5 + 1650/area (A) Estimated < 72,0 + 2200/area (B) Estimated < 10 + 3200/area (C) Estimated < 11 + 3200/area (D)	2.581,0 2.562,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.6 M.28.25.6 M.28.25.8 M.28.25.8 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.12 M.28.25.12 M.28.25.13	< 52,5 + 1550/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D) < 190 + 5220/area (E) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 10 + 3200/area (D)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72,9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.7 M.28.25.9 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.11 M.28.25.13 M.28.25.13 M.28.25.13	< 52,5 + 1560/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 5200/area (C) < 240 + 6500/area (F) > 240 + 6500/area (F) > 240 + 6500/area (A) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 10 + 4200/area (C) Estimated < 10 + 4200/area (E) Estimated < 20 + 4200/area (E) Estimated < 20 + 4200/area (E) Estimated < 20 + 5200/area (F)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.5 M.28.25.7 M.28.25.9 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.11 M.28.25.12 M.28.25.14 M.28.25.14 M.28.25.14	< 52,5 + 1550/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D) < 190 + 5220/area (E) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 10 + 3200/area (D)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72,9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.5 M.28.25.5 M.28.25.5 M.28.25.7 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.13 M.28.25.13 M.28.25.15 M.28.25.15 M.28.25.16	< 52,5 + 1560/area (A) < 70,0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 5200/area (C) < 240 + 6500/area (F) > 240 + 6500/area (F) > 240 + 6500/area (A) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 10 + 4200/area (C) Estimated < 10 + 4200/area (E) Estimated < 20 + 4200/area (E) Estimated < 20 + 4200/area (E) Estimated < 20 + 5200/area (F)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.6 M.28.25.6 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.9 M.28.25.11 M.28.25.11 M.28.25.11 M.28.25.13 M.28.25.14 M.28.25.14 M.28.25.15 M.28.25.15 M.28.25.17	< 52,5 + 1550/area (A) < 70.0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (C) < 5200/area (F) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52,5 + 1650/area (B) Estimated < 70,0 + 2200/area (C) Estimated < 10 + 4200/area (D) Estimated < 10 + 4200/area (D) Estimated < 20 + 4200/area (F) Estimated < 240 + 6500/area (G) Estimated < 240 + 6500/area (G)	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72,3% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.7 M.28.25.7 M.28.25.9 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.12 M.28.25.13 M.28.25.14 M.28.25.15 M.28.25.17 M.28.25.17 M.28.25.17 M.28.25.17	< 52,5 + 1560/area (A) < 700 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (D) < 130 + 5200/area (F) > 240 + 6500/area (F) > 240 + 6500/area (F) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 101 + 4200/area (C) Estimated < 101 + 4200/area (E) Estimated < 200 + 5200/area (F) Estimated < 200 + 6200/area (F)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.6 M.28.25.7 M.28.25.9 M.28.25.9 M.28.25.9 M.28.25.10 M.28.25.11 M.28.25.12 M.28.25.13 M.28.25.15 M.28.25.15 M.28.25.17 M.28.25.17 M.28.25.17 M.28.25.17	<pre>&lt; 52,5 + 1550/area (A) &lt; 70.0 + 2200/area (B) &lt; 110 + 3200/area (C) &lt; 150 + 4200/area (D) &lt; 2500 + 2500/area (F) &lt; 2400 + 5500/area (F) &gt; 240 + 6500/area (G) Estimated &lt; 52,5 + 1550/area (A) Estimated &lt; 52,5 + 1550/area (C) Estimated &lt; 100 + 2300/area (B) Estimated &lt; 100 + 2300/area (C) Estimated &lt; 100 + 2300/area (C) Estimated &lt; 240 + 6500/area (F) Estimated &lt; 240 + 6500/area (F) Estimated &lt; 240 + 6500/area (F) Estimated &lt; 240 + 6500/area (F)</pre>	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72,9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0
M.28.25.1 M.28.25.2 M.28.25.3 M.28.25.4 M.28.25.6 M.28.25.6 M.28.25.7 M.28.25.9 M.28.25.10 M.28.25.10 M.28.25.10 M.28.25.11 M.28.25.13 M.28.25.13 M.28.25.15 M.28.25.15 M.28.25.15 M.28.25.17 M.28.25.17 M.28.25.18 M.28.25.19	< 52,5 + 1550/area (A) < 70,0 + 2200/area (B) < 100 + 3200/area (C) < 150 + 43200/area (D) < 130 + 5500/area (F) > 240 + 6500/area (F) 240 + 6500/area (G) Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 100 + 43200/area (D) Estimated < 240 + 6500/area (F) Estimated < 240 + 6500/area (G)	2.581.0 2.552.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	791 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,
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M 28 25 1 M 28 25 2 M 28 25 2 M 28 25 3 M 28 25 4 M 28 25 4 M 28 25 6 M 28 25 10 M 28 25 10 M 28 25 10 M 28 25 11 M 28 25 15 M 28 25 19 M 28	< 52,5 + 1550/area (A) < 70.0 + 2200/area (B) < 110 + 3200/area (C) < 150 + 4200/area (C) < 5200/area (F) < 240 + 6500/area (F) > 240 + 6500/area (G) Estimated - 52,5 + 1550/area (A) Estimated - 510 + 4200/area (B) Estimated - 110 + 3200/area (C) Estimated - 150 + 4200/area (D) Estimated - 150 + 4200/area (F) Estimated - 240 + 6500/area (F) Estimated - 240 + 5500/area (F) Estimated	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	72.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 1.1% 1.2%
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SM 28 25.1 SM 28 25.2 SM 28 25.2 SM 28 25.4 SM 28 25.6 SM 28 25.6 SM 28 25.6 SM 28 25.5 SM 28 25.5 SM 28 25.5 SM 28 25.5 SM 28 25.5 SM 28 25.5 SM 28 25.13 M 28 25.25 M 28	<pre>&lt; 52.5 + 1550/area (A) &lt; 70.0 + 2200/area (B) &lt; 10.0 + 2200/area (C) &lt; 150.4 + 2000/area (C) &lt; 150.4 + 2000/area (B) &lt; 240.4 + 5500/area (F) &lt; 240.4 + 5500/area (G) Estimated - 52.5 + 1550/area (A) Estimated - 70.0 + 2200/area (B) Estimated - 120.4 + 2000/area (C) Estimated - 120.4 + 2000/area (C) Estimated - 240.4 + 5500/area (C) Estimate</pre>	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 100,0% 100,0% 100,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 1,00,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	72,9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 100,0% 1,1% 1,2% 1,9% 1,5% 38,1% 10,0%
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M 28 25.1 M 28 25.2 M 28 25.2 M 28 25.4 M 28 25.6 M 28 25.6 M 28 25.6 M 28 25.6 M 28 25.5 M 28 25.5 M 28 25.5 M 28 25.5 M 28 25.5 M 28 25.11 M 28 25.13 M 28 25.5 M 28 25.6 M 28 25.6	< 52,5 + 1550/area (A)                < 52,5 + 1550/area (A)                  < 100 + 2200/area (B)	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 5,4% 2,5% 3,3% 15,1% 5,2% 8,3% 44,15%	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 1,1% 1,2% 1,5% 3,8% 1,1% 1,5% 3,8%
M 28 25.1 M 28 25.2 M 28 25.3 M 28 25.3 M 28 25.5 M 28 25.6 M 28 25.5 M 28 2	< 52,5 + 1550/area (A)           < 10.4 > 200/area (B)              < 10.9 > 200/area (C)          < 150 + 200/area (D)          < 150 + 200/area (D)          < 200 + 5500/area (D)	2.581,0 2.552,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	791 0 0 0 0 0 0 0 0 0 0 0 0 0	49,8% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 5,1% 5,1% 5,1% 5,2% 8,9%	72.9% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0% 100,0% 1,0% 1,5% 3,8% 1,1% 1,9%

	27. New Commercial Property	Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.27.1 SM.2B.27.2 SM.2B.27.3 SM.2B.27.4	New property	785	60	15,3%	5,5%
SM.2B.27.2	Existing property	4359	1025		94,5%
SM.2B.27.3	other				
SM.2B.27.4	no data	0	0		0,0%
SM.2B.27.5	Total	5.144,0	1.085	15,3%	100,0%

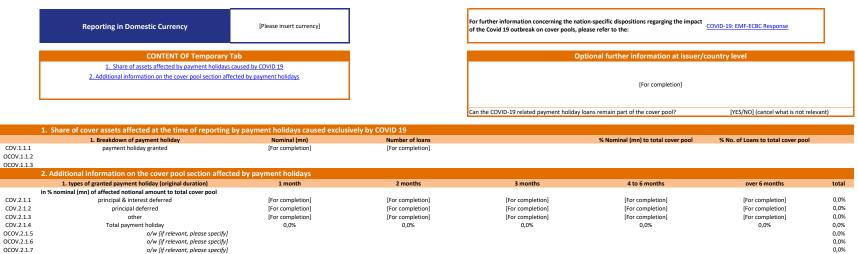
## This addendum is optional

OCOV.2.1.8

# Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

o/w [if relevant, please specify]

# HTT 2021



0,0%

# Ce l

# C. Harmonised Transparency Template - Glossary

# The definitions below reflect the national specificities

Automatical section of the section	ield Number	1. Glossary - Standard Harmonised Items	Definition
1         Automatication of the state	HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
Image: Contract of the second seco			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
here is a second			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
Image: Section 2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1		Interest Rate Types	Adjustable-rate mortgages (ARMs) were introduced in 1995 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 rates are enset. 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 are 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.
Kinetic Science Sciente Science Science Science Science Science Science			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 determined daily by NASDAQ. This
Pi.1.1       Ary device using with the above methods         Pi.0.1       Residual Life Backets of Cover sets [16, how is the contractual and/or expected residual fiel defeed?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity defined?Phi above sets [16, how is the contractual and/or expected maturity is relevant and reported. Early reparaments happens at borrowes discretion is anong other thing depending on interest rate developments is anong the maturity is relevant and reported. Early reparaments happens at borrowes discretion is anong other thing depending on interest rate developments is anong other maturity is relevant and reported. Early reparaments happens at borrowes discretion is anong other thing depending on interest rate developments is anong other thing depending on interest rate developments is anong other thing depending on interest rate developments is anong other the prove the developments is anong other the prove set for 0 how the maturity is relevant and reported. Early reparaments happens at borrowes discretion is anong other thing depending on other set rate developments is anong			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
He.15       Cannot be anticipated by issuer.         Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? through? Under what conditions/circumstances? Etc.]       ohy contratual maturity is relevant and reported. Early repayments happens at borrower discretion is among other thing depending on interest rate developments a cannot be anticipated by issuer.         H6.16       LTVs: colution of property/shipping value       LTV is reported continuously. The loans are distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the loan to the marginal IX. This means that, if the loan is first rank, it is distributed from the start fit of the grouping of property in categories. Property type is determined by its primary use.         H6.11       Kost field property/shipping value and there of residential housing, multi-fismally housing, commercial The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.         H6.11       Non-performing loans       A loan is cate	HG.1.4		
maturity structure (hard builet, soft builet, conditional pass through)? Under what conditions/circumstances? Etc.]       Unity contratual maturity is relevant and reported. Early repayments happents at borrowes discretion is among other thing depending on interest rate developments is conditions/circumstances? Etc.]         H6.16       UTVs: conditions/circumstances? Etc.]       UTV is reported 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         H6.17       UTVs: calculation of property/shipping values       UTVs: seplied property.         UTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits       Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.         H6.10       Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial regular in the cover pool       Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.         H6.11       Redging Strategy (please explain how you address interest rate and currency risk)       Itre Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.         H6.11       Subsidised Housing (definitions of affordable, social housing)       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         H6.12       Subsidised Housing (definitions of affordable	HG.1.5		
No.10     LTV is reported continuously. The loans are distributed from the start liv of the loan to the marginal liv. This means that, if the loan is first rank, it is distributed propertiy/shipping values       H6.17     LTV: Applied property/shipping values     LTV: Supplied property/shipping values       LTV: Applied property/shipping values     Intervent of the start live of the start live of the marginal liv. This means that, if the loan is first rank, it is distributed property/shipping values       H6.19     Model (AVM) or on-site and use of index, Automated Valuation Model (AVM) or on-site and using the relevant     Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.       H6.110     Explain how mortgage types are defined whether for residential housing, until-family housing, commercial reporters. Attinuated by its primary use.     The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.       H6.113     Non-performing loans     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       H6.115     Subsidised Housing (definitions of affordable, social housing)     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       H6.12     NPV assumptions (when stated)     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       H6.13     NPV assumptions (when stated)     Housing (definitions of affordable, social housing)       H6.14		maturity structure (hard bullet, soft bullet, conditional pass through)? Under what	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
H6.18       LTVs: Calculation of property/shipping value         LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation       Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.         H6.10       LTVs: Frequency and time of last valuation       Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.         H6.110       LTVs: Frequency and time of last valuation       Minimum once pr. year for commercial property in categories. Property type is determined by its primary use.         H6.111       real estate, etc. Same for shipping where relevent       The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.         H6.112       Hedging Strategy (please explain how you address interest rate and currency risk)       [For completion]         H6.113       Non-performing loans       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         H6.117       New Property and Existing Property       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         H6.12       Nev assumptions (when stated)       [For completion]         H6.13       Nev assumptions (when stated)       [For completion]         H6.14       Sustainability - strategy pursued in the cover pool       [For completion]			
HG.1.9       Model (AVM) or on-site addits         HG.1.10       LTVs: Frequency and time of last valuation       Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.         Fxplain how mortgage types are defined whether for residential housing, commercial       Minimum once pr. year for the grouping of property in categories. Property type is determined by its primary use.         HG.1.11       Hedging Strategy (please explain how you address interest rate and currency risk)       [For completion]         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.         HG.1.12       Subsidised Housing (definitions of affordable, social housing)       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         HG.1.15       Subsidised Housing (definitions of affordable, social housing)       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         HG.1.12       NPV assumptions (when stated)       (Housing Completion)         HG.1.2       NPV assumptions (when stated)       (Housing Completion)         HG.1.3       NPV assumptions (when stated)       (Housing Completion)         HG.1.4       NPV assumptions (when stated)       (Housing Completion)         OHG.1.2       NPV assumptions (when stated)       (Housing Com			
Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant       The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.         HG.1.12       Hedging Strategy (please explain how you address interest rate and currency risk)       [For completion]         HG.1.3       Non-performing loans       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         HG.1.15       Subsidised Housing (definitions of affordable, social housing)       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         HG.1.15       Subsidised Housing (when stated)       (NPV assumptions (when stated)         OHG.1.1       NPV assumptions (when stated)       (Net or stategories)         OHG.1.2       NPV assumptions (when stated)       (Net or stategories)         OHG.1.4       Subsidised Housing (optional)       Subsidised Housing (optional)         OHG.1.5       NPV assumptions (when stated)       Definition         OHG.1.4       NPV assumptions (when stated)       Definition         OHG.1.5       Subsidised Housing, optional)       Definition         OHG.1.4       Definition       Definition         OHG.1.5       Subsidised Housing, optional)       Definition		Model (AVM) or on-site audits	
HG.1.11     Treal estate, etc. Same for shipping where relecvant     The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.       HG.1.21     Hedging Strategy (please explain how you address interest rate and currency risk)     [For completion]       HG.1.31     Non-performing loans     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       HG.1.14     Sustainability - strategy pursued in the cover pool     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       HG.1.15     Subsidised Housing (definitions of affordable, social housing)     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       HG.1.15     Subsidised Housing (definitions of affordable, social housing)     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       HG.1.10     NPV assumptions (when stated)     NPV assumptions (when stated)       OHG.1.2     OHG.1.3     OHG.1.4       OHG.1.4     OL     OL       OHG.1.5     Subsidiard housing)     ESG items (optional)       HG.2.1     Sustainability - strategy pursued in the cover pool	HG.1.10		
HG.1.12       Non-performing loans       A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.         HG.1.14       Sustainability - strategy pursued in the cover pool         HG.1.15       Subsidised Housing (definitions of affordable, social housing)         HG.1.16       New Property and Existing Property         HG.1.17       NPV assumptions (when stated)         OHG.1.1       NPV assumptions (when stated)         OHG.1.2       OHG.1.3         OHG.1.4       OHG.1.4         OHG.1.5       Subsidised Notional (optional)         HG.1.6       NPV assumptions (when stated)         OHG.1.4       OHG.1.4         OHG.1.5       OHG.1.4         OHG.1.6       Definition         HG.2.1       Sustainability - strategy pursued in the cover pool	HG.1.11		The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.13     Non-performing loans     A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.       HG.14     Sustainability - strategy pursued in the cover pool     Subsidised Housing (definitions of affordable, social housing)       HG.15     Subsidised Housing (definitions of affordable, social housing)       HG.16     New Property and Existing Property       HG.17     NPV assumptions (when stated)       OHG.1     NPV assumptions (when stated)       OHG.12     NPV assumptions (when stated)       OHG.13     OHG.14       OHG.14     Sustainability - strategy pursued in the cover pool	HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.15     Subsidised Housing (definitions of affordable, social housing)       HG.1.15     New Property and Existing Property       HG.1.16     NPV assumptions (when stated)       OHG.1.1     NPV assumptions (when stated)       OHG.1.2     OHG.1.3       OHG.1.4     OHG.1.4       OHG.1.5     Colored and the stated of the stated of the stated of the state of the		Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.16     New Property and Existing Property       HG.1.7			
HG.1.17 OHG.1.2 OHG.1.3 OHG.1.4 OHG.1.4 OHG.1.5 OHG.1.4 OHG.1.5 OHG.1.5 OHG.1.5 OHG.1.5 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.7 OHG.1.			
OHG.1.1     NPV assumptions (when stated)       OHG.1.2     OHG.1.3       OHG.1.3     OHG.1.4       OHG.1.5     OHG.1.5       OHG.1.5     Definition		New Property and Existing Property	
OHG.1.2       OHG.1.3       OHG.1.4       OHG.1.5       Definition		NPV assumptions (when stated)	
OHG.1.3       OHG.1.4       OHG.1.5       CHG.1.5       Lefinition       HG.2.1     Sustainability - strategy pursued in the cover pool		wev assumptions (when stated)	
OHG.1.4 OHG.1.5 C. Glossary - ESG items (optional) Definition HG.2.1 Sustainability - strategy pursued in the cover pool			
2. Glossary - ESG items (optional)     Definition       HG.2.1     Sustainability - strategy pursued in the cover pool			
HG.2.1 Sustainability - strategy pursued in the cover pool	OHG.1.5		
			Definition
	HG.2.1 HG.2.2	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	

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HG.2.3	New Property and Existing Property	
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.2 OHG.4.3		
OHG.4.2		

B

# ECBC National Label Transparancy Template (NTT) for Danish Issuers 2021



Issuer: Issuer type:

Cover pool setup: Cover pool: Homepage: Format of template: Frequency of update: Published: Data per: Realkredit Danmark A/S Specialized mortgage bank

Single cover pool (SDRO) Capital Centre S www.rd.dk/investor Excel and PDF Quarterly 07-mar-22 Q4 2021

# **ECBC Label Template : Contents**



As of End Q4 2021

<u>Specialised finance institutes</u> General Issuer Detail A	General Issuer Detail
Cover Pool Information G1.1 G2 G2.1a-f G2.2 G3 G4	General cover pool information Outstanding CBs Cover assets and maturity structure Interest and currency risk Legal ALM (balance principle) adherence Additional characteristics of ALM business model for issued CBs
M1/B1 M2/B2 M3/B3 M4a/B4a M4b/B4b M4c/B4c M4d/B4d M5/B5 M6/B6 M7/B7 M8/B8 M9/B9 M10/B10 M11/B11 M11a/B11a M11b/B11b M12/B12 M12/B12	Number of loans by property category         Lending, by property category, DKKbn         Lending, by loan size, DKKbn         Lending, by-loan to-value (LTV), current property value, DKKbn         Lending, by-loan to-value (LTV), current property value, Per cent         Lending, by-loan to-value (LTV), current property value, Per cent         Lending, by-loan to-value (LTV), current property value, DKKbn ("Sidste krone")         Lending, by-loan to-value (LTV), current property value, Per cent ("Sidste krone")         Lending, by-loan to-value (LTV), current property value, Per cent ("Sidste krone")         Lending by region, DKKbn         Lending by loan type - IO Loans, DKKbn         Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn         Lending by loan type - All loans, DKKbn         Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)         Lending by remaining maturity, DKKbn         90 day Non-performing loans by property type, as percentage of instalments payments, %         90 day Non-performing loans by property type, as percentage of lending, %         90 day Non-performing loans by property type, as percentage of lending, %         90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %         Realised losses (DKKm)         Realised losses (%)

# Ship finance institutes

Α	General Issuer Detail
G1-G4	Cover pool information
S1-S3	Lending
S4	LTV
S5	Lending by region and ship type
S6-S8	Lending by ship type
S9-13	Lending (Classification Societies, Size of Ships, NPL definition)

# Key Concepts

X1	Key Concepts Explanation
X2	Key Concepts Explanation
Х3	General explanation

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.

<u>Mandatory tables</u> 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. The voluntary tables must be named V1....Vn, where n is the number af voluntary tables. Voluntary tables must be maked with a colur different from the colour used forrthe mandatory tables in the Danish ECBC label tamplate.

Table A.         General Issuer Detail           Key information regarding issuers' balance sheet	Optional for	Banks	Danm	ark
(DKKbn – except Tier 1 and Solvency ratio)	2021Q4	2021Q3	2021Q2	2021Q1
Total Balance Sheet Assets	877,0	869,8	868,7	884,0
Total Customer Loans(fair value)	810,1	803,6	803,2	805,0
of which: Used/registered for covered bond collateral pool	810,1	803,6	803,2	805,0
Tier 1 Ratio (%)	24,9%	26,9%	27,7%	26,9%
Solvency Ratio (%)	25,3%	27,3%	28,2%	27,4%
Outstanding Covered Bonds (fair value)	821,0	815,4	816,1	830,5
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)	110,7	110,7	109,2	107,8
Net loan losses (Net loan losses and net loan loss provisions)	0,3	0,3	0,2	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	806,2	802,4	795,6	789,6
Composition by				
Maturity				
- 0 <= 1 year	1,8	2,4	1,3	0,8
- < 1 <= 5 years	7,9	7,4	7,3	7,1
- over 5 years	796,5	792,6	787,0	781,8
Currency	-	-	-	-
- DKK	786,7	782,1	772,9	766,7
- EUR	3,7	4,0	4,2	4,4
- USD	-	-	-	-
- Other	16	16	19	19
customer type	-	-	-	-
<ul> <li>Residential (owner-occ., private rental, corporate housing,</li> </ul>	449,2	447,1	445,2	444,7
holiday houses)				
<ul> <li>Commercial (office and business, industry, agriculture,</li> </ul>	275,9	275,6	271,6	268,6
manufacture, social and cultural, ships)				
- Subsidised	81,1	79,8	78,9	76,4
eligibility as covered bond collateral	-	-	-	-
Non-performing loans (See definition in table X1)	0,20	0,20	0,20	0,20
Loan loss provisions (sum of total individual and group wise loss provisions, end of				

# Danmark

Table G1.1 – General cover pool information	G1.1 – General cover pool information										
DKKbn / Percentage of nominal outstanding CBs				2021Q4	2021Q3	2021Q2	2021Q1				
Nominal cover pool (total value) Transmission or liquidation proceeds to CB holders (for redemption of CI				337	333	328	322				
Transmission or liquidation proceeds to CB holders (for redemption of CI Overcollateralisation	Is maturing 0-1 day)			3 17	3 17	1	1				
Overcollateralisation ratio	Total			0,1	0,1	0,1	0,1				
Nominal value of outstanding CBs	Mandatory (percentage of	risk weigted assets,gene	eral, by law)	8,0%	8,0%	8,0%	8,0%				
	- hereof amount maturing	g 0-1 day		0	0	0	0				
Proceeds from senior secured debt Proceeds from senior unsecured debt				0	0	0	0				
Tier 2 capital				0	0	0	0				
Additional tier 1 capital (e.g. hybrid core capital)				0	0	0	0				
Core tier 1 capital invested in gilt-edged securities Total capital coverage (rating compliant capital)				16 16	16 16	16 16	16 16				
	Deble I										
Loan loss provisions (cover pool level - shown i Table A on issuer level) - o Table G2 – Outstanding CBs	optional					-					
				000404	2021Q3	2021Q2	2021Q1				
DKKbn / Percentage of nominal outstanding CBs Nominal value of outstanding CBs				2021Q4 320	202103	202102	202101				
Fair value of outstanding CBs (marked value)				307	301	302	300				
Maturity of issued CBs	1 day – < 1 year					2	2				
	1 year			· · ·		-	-				
	> 1 and ≤ 2 years			-	-	-					
	> 2 and ≤ 3 years > 3 and ≤ 4 years				-		-				
	> 4 and ≤ 5 years			-							
	5-10 years			5	4	5	5				
	10-20 years > 20 years			46,0 269,0	49,0 264.0	49,0 257,0	50,0 248.0				
Amortisation profile of issued CBs	Bullet				0,0%	0,0%	0,0%				
	Annuity Serial			100,0%	100,0%	100,0%	100,0%				
Interest rate profile of issued CBs	Serial Fixed rate (Fixed rate cons	tant for more than 1 vea	r)	- 100,0%	- 99,0%	- 99,0%	- 99,0%				
	Floating rate (Floating rate	constant for less than 1	year)	0,0%	0,0%	0,0%	0,0%				
	Capped floating rate			0,0%	0,0%	1,0%	1,0%				
Currency denomination profile of issued CBs	DKK EUR			1,0	1,0	1,0	1,0				
	SEK			-	-		-				
	CHF			-	-		-				
	NOK USD			-							
	Other			-	-		-				
UCITS compliant CRD compliant				100%	100%	100%	100%				
Eligible for central bank repo				100%	100%	100%	100%				
Rating	Moody's										
	S&P Fitch			AAA AAA	AAA AAA	AAA AAA	AAA AAA				
				AAA	AAA	AAA	AAA				
Table G2.1a-f - Cover assets and maturity struct	ure										
Table G2.1a - Assets other than the loan portfolio in the cover pool Rating/maturity	AAA	AA+	AA	AA-	A+	A	A- e	tc. Not rated			
Gilt-edged secutities / rating compliant capital	200	AAT	~~	744-	A+	<u>^</u> /	д- с	tt. Not lateu			
0-<1 year	3,2										
>1-<5 years >5 years	11,9										
Total	1,9										
		-		-				-			
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A- e	tc. Not rated			
Exposures to/guaranteed by govenments etc. in EU	2,0										
Exposures to/guaranteed by governments etc. third countries								_			
Exposure to credit institute credit quality step 1 Exposure to credit institute credit quality step 2	15,1			+							
Total	17,0	0,0		0		-					
Table 67.1c. Accets other than the loss and fills in the same											
Table G2.1c - Assets other than the loan portfolio in the cover pool Maturity structure/Type of cover asset	0-<1 year	>1- < 5 years	> 5 years	Total	1						
Exposures to/guaranteed by govenments etc. in EU	0,1	1,8		0,0 1,9							
Exposures to/guaranteed by govenments etc. third countries Exposure to credit institute credit quality step 1	3,1	10,1		1,9 15,1							
Exposure to credit institute credit quality step 1 Exposure to credit institute credit quality step 2	3,1	10,1		1,9 15,1							
Total	3,2	11,9		1,9 17,0							
Table G2.1d - Assets other than the loan portfolio in the cover pool											
Other assets, total (distributed pro rata after total assets in credit institu	tion and cover pool)										
Table G2.1e - Derivatives at programme level (not subordinated / pari p	assu with covered bonds)										
0-<1 year	-										
>1-<5 years >5 years	-										
Total	1	1									
Table C2.16 Other Designations (subandianted)	-										
Table G2.1f - Other Derivatives (subordinated) 0-<1 year		]									
0-<1 year >1- < 5 years	-										
0-<1 year >1- < 5 years > 5 years											
0-<1 year >1- < 5 years											

# Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool	320
Match funded (without interest and/or currency risk)	1
Completely hedged with derivatives	
Un-hedged interest rate risk	
Un-hedged currency risk	
- Of which EUR	
- Of which DKK	
- Of which	

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

General balance principle

Specific balance principle
1) Cf. the Danish Executive Order on band 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?		
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		

Issue adherence

# **Capital Centre S**

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

# Table M1/B1

# Number of loans by property category

								Manufacturin	ng							
	Owner-oc	cupied		Subsidised	Coopera	tive		and Manual	Of	fice and			Social and cultur	al		
	homes		Holiday houses	Housing	Housing		Private rental	Industries	Bu	siness	Agricultur	e	purposes	Other	Total	
Total		145.566	12.160		4.375	2.719	3.803		323	2	2.257	2.821	46	0	123	174.607
In %		83	7	1	3	2	2		0		1	2		0	0	100

# Table M2/B2

### Lending by property category, DKKbn Manufacturing Office and Owner-occupied Subsidised and Manual Social and cultural Cooperative homes Holiday houses Housing Private rental Industries Business Agriculture Other Total Housing purposes 22,9 Total 207,6 9,8 19,0 23,1 2,9 16,8 10,8 7,0 0,1 320,0 In % 65 3 6 7 5 3 0 100 7 1 2

# 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 T	otal
Total	120,1	101,4	52,5	23,8	11,1	11,1	320,0
In %	38	32	16	7	3	3	100



# Danmark

# Table M4a/B4a

Lending, by-loan to-value (LTV), current pr	operty value, DKKbr	1								
					DKKbn					
	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	> 1
Owner-occupied homes	85.0	70,6	40,9	7,7	2,3	0,2	0.2	0.1	0.1	a
Holiday houses	4,9	3,5	1,2	0,1	0,0	0,0	0,0	0,0	0,0	
Subsidised Housing	11,5	4,4	1,8	0,4	0,2	0,1	0,1	0,1	0,1	C
Cooperative Housing	14,1	5,5	2,5	0,5	0,2	0,0	0,0	0,0	0,0	C
Private rental	8,1	7,7	5,8	1,1	0,2	0,0	0,0	0,0	0,0	C
Manufacturing and Manual Industries	1,5	1,0	0,4	0,0	0,0	0,0	0,0	0,0	0,0	a
Office and Business	6,9	6,4	3,0	0,2	0,1	0,0	0,0	0,0	0,0	0
Agricultutal properties	4,2	3,8	2,3	0,3	0,1	0,0	0,0	0,0	0,0	c
Properties for social and cultural										
purposes	2,9	2,8	1,2	0,0	0,0	0,0	0,0	0,0	0,0	c
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	C
Total	139,3	105,7	59,1	10,3	3.1	0.5	0.3	0.3	0.2	1

# Table M4b/B4b

Lending, by-loan to-value (LTV), current pro	operty value, per ce	nt								
					Per cent					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 10
Owner-occupied homes	40,97	33,99	19,72	3,71	1,09	0,12	0,08	0,06	0,04	0,24
Holiday houses	50,20	35,23	12,43	1,18	0,24	0,04	0,04	0,03	0,03	0,57
Subsidised Housing	60,38	23,00	9,30	1,93	1,20	0,48	0,47	0,43	0,43	2,39
Cooperative Housing	61,66	23,95	10,94	2,07	0,80	0,17	0,13	0,09	0,06	0,12
Private rental	34,96	33,24	25,13	4,76	0,87	0,08	0,07	0,04	0,03	0,82
Manufacturing and Manual Industries	52,39	33,56	12,17	0,43	0,32	0,14	0,14	0,14	0,14	0,57
Office and Business	41,42	38,37	18,03	1,26	0,39	0,14	0,07	0,06	0,06	0,20
Agricultutal properties	39,10	35,41	21,29	2,55	1,09	0,21	0,12	0,06	0,05	0,12
Properties for social and cultural										
purposes	41,20	40,54	16,66	0,40	0,16	0,07	0,07	0,06	0,05	0,79
Other	62,84	34,56	1,78	0,41	0,00	0,00	0,00	0,00	0,00	0,41
Total	43,53	33,02	18,46	3,21	0,97	0,14	0,10	0,08	0,07	0,42

# Table M4c/B4c

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

	DKKbn											
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV	
Owner-occupied homes	7,3	41,3	86,8	42,3	23,8	2,7	0,9	0,6	0,4	1,7	54,32	
Holiday houses	0,5	3,5	4,5	0,9	0,3	-	0,0	0,0	0,0	0,1	46,83	
Subsidised Housing	8,5	5,7	2,5	0,6	0,5	0,1	0,1	0,1	0,1	0,8	42,65	
Cooperative Housing	8,2	7,6	4,3	1,7	0,7	0,2	0,1	0,1	0,1	0,2	36	
Private rental	1,7	6,8	8,3	4,3	1,6	0,1	0,0	0,0	0,0	0,3	62,57	
Manufacturing and Manual Industries	0,6	0,8	1,4	0,0	0,0				0,0	0,1	42,06	
Office and Business	1,4	5,5	8,3	1,2	0,2	0,1	0,1	0,0	-	0,1	45,75	
Agricultutal properties	1,5	3,9	4,2	0,7	0,3	0,1	0,0	0,0	0,0	0,1	45,1	
Properties for social and cultural												
purposes	0,7	2,2	3,4	0,4	0,0	-	-	0,0	-	0,2	47,31	
Other	0,0	0,1	0,0	-	-	-	-	-	-	-	35,24	
Total	30,4	77,3	123,6	52,1	27,3	3,3	1,1	0,9	0,5	3,4	51,7	

# Table M4d/B4d

					Per cent						
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT
Owner-occupied homes	3,50	19,88	41,80	20,39	11,45	1,29	0,42	0,28	0,19	0,79	
Holiday houses	5,30	35,54	45,82	8,96	2,95	0,00	0,10	0,10	0,10	1,02	
Subsidised Housing	44,84	30,19	13,22	3,32	2,37	0,68	0,26	0,42	0,26	4,32	
Cooperative Housing	35,59	33,23	18,53	7,24	2,97	0,78	0,26	0,44	0,22	0,70	
Private rental	7,36	29,34	35,83	18,56	6,79	0,43	0,17	0,17	0,04	1,34	
Manufacturing and Manual Industries	19,45	28,67	47,44	1,37	0,34	0,00	0,00	0,00	0,68	2,39	
Office and Business	8,41	32,58	49,52	6,86	1,01	0,54	0,30	0,12	0,00	0,66	
Agricultutal properties	14,05	35,58	39,00	6,75	2,68	0,83	0,18	0,37	0,09	0,46	
Properties for social and cultural											
purposes	10,26	31,91	48,43	6,27	0,28	0,00	0,00	0,57	0,00	2,14	
Other	0,14	85,71	14,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Total	9,49	24,17	38,63	16.29	8.52	1.02	0.34	0.29	0.17	1.07	

# Danmark

# Table M5/B5 - Total

# Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	105,1	31,4	8,8	30,6	31,7		207,6
Holiday houses	2,8	2,8	1,1	1,4	1,7		9,8
Subsidised Housing	7,8	2,1	1,1	4,0	4,0		19,0
Cooperative Housing	17,4	1,5	0,6	1,9	1,6		22,9
Private rental	7,8	1,6	2,2	7,6	4,0		23,1
Manufacturing and Manual							
Industries	0,5	0,1	0,6	0,8	0,9		2,9
Office and Business	8,0	1,7	1,1	3,9	2,2		16,8
Agricultutal properties	1,0	3,2	1,1	1,7	3,8		10,8
Properties for social and cultural							
purposes	1,4	0,6	0,5	2,8	1,7		7,0
Other	0,0	0,0	-	0,0	0,0		0,1
Total	151,9	44,9	16,9	54,6	51,5		320,0

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



	Owner-occupied						Manufacturing and			Social and cultural			
	homes	Holiday houses	Sub	sidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
Index Loans		0	0	0	0	0		0	0	0	0	0	-
Fixed-rate to maturity	:	79,0	2,5	0,0	4,8	10,1	-	1,9		5,3	0,7	0,0	104,3
Fixed-rate shorter period than													
maturity (ARM's etc.)													
<ul> <li>rate fixed ≤ 1 year</li> </ul>		-	-	-	-	-	-	-	-		-	-	-
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>		-	-	-	-	-	-	-	-		-	-	-
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>		-	-	-	-	-	-	-	-		-	-	-
<ul> <li>rate fixed &gt; 5 years</li> </ul>		-	-	-	-	-	-	-	-		-	-	-
Money market based loans													
Non Capped floaters		0,0	-	-	-	-	-	-	-		-	-	0,0
Capped floaters		0,2	-	-	-	-	-	-	-		-	-	0,2
Other		-	-	-	-	-	-	-	-		-	-	-
Total		79,2	2,5	0,0	4,8	10,1	-	1,9		5,3	0,7	0,0	104,4

\*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

	Owner-occupied						Manu	ufacturing and			Social and o	cultural		
	homes	Holiday houses	Sub	sidised Housing	Cooperative Housing	Private rental	Manu	ual Industries	Office and Business	Agriculture	purposes	Other	Total	
Index Loans		0	0	0	0		0	0	(	)	0	0	0	-
Fixed-rate to maturity	127	,1	7,3	19,0	18,1	13	,0	2,9	14,9		5,6	6,3	0,1	214,1
Fixed-rate shorter period than														
maturity (ARM's etc.)														
<ul> <li>rate fixed ≤ 1 year</li> </ul>	-		-	-	-	-		-	-		-	-	-	-
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-		-	-	-	-		-	-		-	-	-	-
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	-		-	-	-	-		-	-		-	-	-	-
<ul> <li>rate fixed &gt; 5 years</li> </ul>	-		-	-	-	-		-	-		-	-	-	-
Money market based loans														
Non Capped floaters	0	,2	0,0	-	-	-		-	-		-	-	-	0,2
Capped floaters	1	,1	0,0	-	0,0	0	,0	-	-		0,0	0,0	-	1,2
Other	-		-	-	-	-		-	-		-	-	-	-
Total	128	,4	7,3	19,0	18,1	13	.0	2,9	14,9		5,6	6,4	0,1	215,5

# Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied					Manufacturing and			Social and cultural		
	homes	Holiday houses	Subsidised Housir	g Cooperative Housin	g Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total
Index Loans		0	0	0	0 (	(	) (		0	0	0 -
Fixed-rate to maturity	206	,1	9,8 1	9,0 22,	9 23,1	2,9	16,8	10,8	3 7	.0 0,	1 318,4
Fixed-rate shorter period than											
maturity (ARM's etc.)											
<ul> <li>rate fixed ≤ 1 year</li> </ul>	-				-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	-				-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	-				-	-	-	-	-	-	-
<ul> <li>rate fixed &gt; 5 years</li> </ul>	-				-	-	-	-	-	-	-
Money market based loans											
Non Capped floaters	C	,2	0,0		-	-	-	-	-	-	0,2
Capped floaters	1	,2	0,0	0,	D 0,0	-	-	0,0	0 0	.0 -	1,4
Other	-				-	-	-	-	-	-	-
Total	207	,6	9,8 1	9,0 22,	9 23,1	2,9	16,8	10,8	3 7	.0 0,	1 320,0

Table M9/B9										Dai	nmark
Lending by Seasoning, DK	Kbn (Seasoning defined by duration of c	ustomer relationship)									
	Owner-occupied					Manufacturing and			Social and cultural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total
< 12 months	33,5	1,1	1,2	1,2	5,5	0,4	1,9	1,1	1,1	0,0	47,0
≥ 12 - ≤ 24 months	12,0	0,5	0,6	1,0	2,3	0,1	1,0	0,6	0,2	-	18,1
≥ 24 - ≤ 36 months	10,8	0,4	0,4	0,7	0,8	0,3	1,0	0,4	0,1	0,0	15,0
≥ 36 - ≤ 60 months	19,6	0,8	0,5	1,3	3,3	0,5	2,3	0,8	0,6	-	29,8
≥ 60 months	131,7	7,0	16,4	18,9	11,2	1,7	10,5	7,9	5,0	0,0	210,1
Total	207.6	9.8	19.0	22.9	23.1	2.9	16.8	10.8	7.0	0.1	320,0

Table M10/B10 Lending by remaining n	naturity, DKKbn										
	Owner-occupied					Manufacturing and			Social and cultural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private renta		Manual Industries	Office and Business	Agriculture	purposes	Other	Total
< 1 Years	0	.2 0	0 0,0	0,0	0,0			0,0	-	0,0	0,3
≥ 1 - ≤ 3 Years	0	,3 0	0 0,0	0,0	0,0	0,0	0,0	0,0	0,		0,4
≥ 3 - ≤ 5 Years	0	.9 0	1 0,1	0,0	0,0	0,0	0,1	0,0	0,	0,0	J 1,3
≥ 5 - ≤ 10 Years	4	,7 0	4 1,2	0,3	0,2	0,2	0,5	0,2	0,	1 0,0	7,6
≥ 10 - ≤ 20 Years	27	.9 1	7 4,8	1,3	1,2	2,5	10,8	1,3	1,	3 0,0	52,8
≥ 20 Years	173	,6 7	7 12,9	21,3	21,7	0,2	5,4	9,3	5,	5 0,1	257,5
Total	207	.6 9	8 19.0	22.9	23.1	2.9	16.8	10.8	7	0 01	320,0

Table M11/B11													
90 day Non-perform	ing loans by property type, a	s percentage of total p	ayments, %										
	Owner-occupied					1	Manufacturing and			Social and cultural			
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	1	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
90 day NPL	0	.04	0.03			0.02	0.08	0.04					0.

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

	Owner-occupied	đ					Manufacturing an	d			Social and cultural			
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental		Manual Industries		Office and Business	Agriculture	purposes	Other	Total	
90 day NPL		0,00	0,00			0,00	0,	,00	0,00					0,00

Table	M11b/B11b
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Table M10/B10

90 day Non-performing lo	ans by property type, as	s percentage of lendi	ng, by continous LTV brac	ket, %							
	Owner-occupied				Manufacturing and			Social and cultur	ral		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
< 60per cent LTV		0	0	0		0 0	)				0
60-69.9 per cent LTV		0				(	)				0
70-79.9 per cent LTV		0		0							0
80-89.9 per cent LTV		0									0
90-100 per cent LTV	0	,01									0,01
>100 per cent LTV	0	,01		0		0					0

### Table M12/B12 Realised losses (DKKm)

	Owner-occupied					Manufacturing and		Social and cult	tural	
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business Agriculture	purposes	Other	Total
Total realised losses	16.3	4 -		-	4.1	18 0.06	7.56	1.35		-

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

	Owner-occupied				Manufacturing and			Social and cu	ultural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
otal realised losses, %		-		-	- 0.0	1 -		-	0.01	-	



Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages Description of the difference made between residential/owner occupied and	The Danish FSA sets guidelines for the grouping of property in categories. Property	
commercial properties	type is determined by its primary use.	
······································	· · · · · · · · · · · · · · · · · · ·	
	Property which primary purpose is owner occupation is characterised as residential.	
	Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).	
	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 Busines Agriculture.	s, · Retail/shop	
	· Warehouse	
	Restaurants, inns etc.	
	<ul> <li>Hotels and resorts</li> <li>Congress and conference centres.</li> </ul>	
	· Campsites.	
	<ul> <li>Traffic terminals, service stations, fire stations, auction</li> </ul>	
	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	1
	to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date.	
	Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
	No distinction made. Asset substitution i not allowed for specialised mortgage	
Explain how you distinguish between performing and nonperforming loans in the cov- pool?	er banks.	
	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	t
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets cover pool?	in 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 forselesure are part of the cover pool	
Are loans in foreclosure procedure part of eligible assets in cover pool?	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 white		

Table X2 Key Concepts Explanation	Issuer specific (WA for some Issuers)		
Guaranteed loans (if part of the cover pool) How are the loans guaranteed? Please provide details of guarantors			
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007		
	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely.		
Describe the method on which your LTV calculation is based	The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start. Itv of the loan to the marginal Iv. This means that, if the loan is fir rank, it is distributed proportionaly by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the prior liens to the marginal Itv of the loan under consideration.		
	The discrete table (M4c/b4c and M4d/b4d) distributes the total fair value of each loan into a single itv bracket, according to the marginal itv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.		
	Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.		
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a		
	Explanation Example of a proportionaly distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.		
	Loan-to-value (distribution continuously)		
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100		
	266.667 266.667 266.667 133.333 66.667		
	Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.		
	Loan-to-value (distribution continuously)		
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 - 571.429 285.714 142.857		
	Example 2		
	Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75		
	Loan-to-value (discrete/"Sidste krone" distribution)		
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1.000.000		



Table X3		
General explanation	General practice in Danish market	
Table A 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	
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations	
Solvency Ratio (%) Outstanding Covered Bonds (fair value)	The solvency ratio as stipulated in DFSA regulations The circulating amount of covered bonds (including covered mortgage bonds and mo	ortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecure	d liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds Guarantees (e.g. provided by states, municipals, banks)	Senior secured bonds - also known as JCB (§15) All guarantees backing the granted loans provided by e.g. states, municipalities or ba	nks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account	mo
Value of acquired properties / ships (temporary possessions, end quarter) Total customer loans (market value)		er of the carrying amount at the time of classification and the fair value less selling costs.
Maturity	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage Maturity distribution of all mortgage credit loans	e bonds measured at market value
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1	
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise loan loss provisions as stated in the issuer's interim and	annual accounts
General explanation Table G1.1	General practice in Danish market	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: A	dditional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Over collateralisation Senior secured debt	Total value of cover pool - nominal value of covered bonds Total nominal value of senior secured debt	
Senior unsecured debt	Issuers serior 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) Core tier 1 capital	Hybrid Tier 1 capital (perpetual debt instruments). Equity capital and retained earnings.	
General explanation Table G3	General practice in Danish market	The issuer can elaborate on the applied balance principle. E.g. describe if stricter practice is applied than required by law
		Leg, describe in stricter practice 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.	
	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	
Specific balance principle	borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest and principal match the interest and principal ayaments 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 a market price, or (for caliable bonds) by calling the bond tpar. 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?	Morgage 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. Morgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.	
	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.	
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the p	ourchase of real properties and investors funding the loans by purchasing bonds.
Pass-through cash flow from borrowers to investors? Asset substitution in cover pool allowed?		surchase of real properties and investors funding the loans by purchasing bonds.
	Yes, the mortgage bank is an intermediary between persons requiring loans for the p No, (due to Danish legislation) asset substitution is not allowed/possible.	surchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed? General explanation		uurchase 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.	urchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed? General explanation Table M1-M5 Owner-occupied homes Holiday houses	No, (due to Danish legislation) asset substitution is not allowed/possible. General practice in Danish market Privately owned residentials used by the owner, Max LTV are 80 % (legislation). Holiday houses for owner's own use or for renting. Max LTV are 60 % (legislation).	
Asset substitution in cover pool allowed? General explanation Table M1-M5 Downer-occupied homes Holiday houses Subsidised Housing	No, (due to Danish legislation) asset substitution is not allowed/possible. General practice in Danish market Privately owned residentials used by the owner, Max LTV are 80 % (legislation). Holiday houses for owner's own use or for renting. Max LTV are 60 % (legislation). Residential renting subsidised by the government. Max LTV 80 % LTVs above 80 % C.	in be granted against full governmental guarantee,
Asset substitution in cover pool allowed? General explanation Table M1-M5 Owner-cocupied homes Holiday houses Subsidised Housing Cooperative Housing Private rental	No, (due to Danish legislation) asset substitution is not allowed/possible. General practice in Danish market Privately owned residentials used by the owner, Max LTV are 80 % (legislation). Holiday houses for owner's own use or for renting. Max LTV are 60 % (legislation). Residential renting subsidised by the government. Max LTV 80 %. LTVs above 80 % ca Residential property, contat to private tenants. Max LTV 80 %. LTVs and used by the n Residential renty and used in the started by the cooperative and used by the n Residential renty off the startes to the start VT80 % (legislation).	in be granted against full governmental guarantee, iembers of the cooperative. Max LTV 80 % (legislation).
Asset substitution in cover pool allowed? General explanation Table M1-M5 Owner-occupied homes holiday houses Subsidied Housing Cooperative Housing Private rental Maundacturing and Manual industries	No, (due to Danish legislation) asset substitution is not allowed/possible. General practice in Danish market Finitately owned residentials used by the owner, Max LTV are 80 % (legislation). Holiday houses for owner's own use or for renting. Max LTV are 60 % (legislation). Residential renting subsidised by the government. Max LTV 80 %. LTVs above 80 % ci Residential property owned and administrated by the cooperative and used by the Residential property owned and administrated by the cooperative and used by the Residential property owned and administrated by the cooperative or for rental. Max Industrial and manufacture buildings and warehouses for own use or for rental. Max	in be granted against full governmental guarantee, iembers of the cooperative. Max LTV 80% (legislation). LTV are 60 %(legislation).
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In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information via following link <u>https://finansdanmark.dk/media/8114/Overview of the new Danish covered bond legislation addressing refinancing risk.pdf</u>