

# **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 ("Products") (the "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 provisions 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 HAVE 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 our Acceptable 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. CONTACT

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 DPOHIBITED LISE

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;
- $\cdot$  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, accepts and agrees to comply with these T&Cs as if the third party were a User of the 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 personsgegevens ) (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
- $\cdot$  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;
- $\cdot \ to \ provide \ you \ with \ information, \ products \ or \ services \ that \ you \ request \ from \ us \ or \ which \ we \ feel \ may \ interest \ you; \ and$
- · 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;
- · 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.

# **Harmonised Transparency Template**

2024 Version

Denmark Realkredit Danmark

Reporting Date: 07-11-2024
Cut-off Date: 30-09-2024





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Worksheet F1: Sustainable M data

Worksheet G1. Crisis M Payment Holidays



# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary

3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information



Field	1. Basic Facts				
Number	1. Dasic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Realkredit Danmark			
G.1.1.3	Labelled Cover Pool Name	Capital Centre T			
G.1.1.4	Link to Issuer's Website	www.rd.dk			
G.1.1.5	Cut-off date	30-sep-24			
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4	, ,				
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
0011110	2. Regulatory Summary				
G.2.1.1	Basel Compliance, subject to national jursdiction (Y/N)	Υ			
G.2.1.2	CBD Compliance	Υ			
G.2.1.3	CRR Compliance (Y/N)	Υ			
		https://www.coveredbondlabel.com/issuer/4-			
OG.2.1.1	LCR status	realkredit-danmark-a-s			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	487.101,0			
G.3.1.2	Outstanding Covered Bonds	455.218,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3	,,,,				
OG.3.1.4					
	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	5,0%		
6333	T. (100(1)   1   1   1   1   1   1   1   1   1	24 222 2			
G.3.2.3	Total OC (absolute value in mn)	31.883,0			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4	2.6 2.16 %			0/ 0 D J	
6224	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	455.218,0		93,5%	
G.3.3.2	Public Sector			0,0%	
G.3.3.3	Shipping			0,0%	
G.3.3.4	Substitute Assets	31.883,0		6,5%	
G.3.3.5	Other			0,0%	



G.3.3.6	Total	487.101,0		100,0%	
OG.3.3.1	o/w [If relevant, please specify]			0,0%	
OG.3.3.2	o/w [If relevant, please specify]			0,0%	
OG.3.3.3	o/w [If relevant, please specify]			0,0%	
OG.3.3.4	o/w [If relevant, please specify]			0,0%	
OG.3.3.5	o/w [If relevant, please specify]			0,0%	
OG.3.3.6	o/w [if relevant, please specify]			0,0%	
00.5.5.0	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	22,0	Expected Opon Frepayments	70 Fotos Contractado	76 Fotos Expected Oposi Frepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	16.399,0		3,4%	
G.3.4.3	1 - 2 Y	10.474,0		2,2%	
G.3.4.4	2 - 3 Y	4.441,0		0,9%	
G.3.4.5	3 - 4 Y	5.474,0		1,1%	
G.3.4.6	4 - 5 Y	7.091,0		1,5%	
G.3.4.7	5 - 10 Y	20.443,0		4,2%	
G.3.4.8	10+ Y	422.779,0		86,8%	
G.3.4.9	Total	487.101,0	0,0	100,0%	0,0%
OG.3.4.1	o/w 0-1 day	407.101,0	0,0	0,0%	0,076
OG.3.4.1 OG.3.4.2	o/w 0-1 aay o/w 0-0.5y			0,0%	
OG.3.4.3	o/w 0.5-1 y			0,0%	
OG.3.4.4	o/w 1-1.5y			0,0%	
OG.3.4.5	o/w 1.5-2 y			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,0			
	Maturity (mn)				
G.3.5.2	By buckets:				
	0 - 1 Y	120.050.0		28,3%	
G.3.5.3 G.3.5.4	0 - 1 Y 1 - 2 Y	128.956,0 119.213,0		28,3% 26,2%	
G.3.5.5	2 - 3 Y	110.475,0		24,3%	
G.3.5.6	3 - 4 Y	61.037,0		13,4%	
G.3.5.7	4 - 5 Y	28.588,0		6,3%	
G.3.5.8	5 - 10 Y				
G.3.5.9		6.949,0		1,5%	
G.3.5.10	10+ Y	0,0		1,5% 0,0%	
	10+ Y Total		0,0	1,5% 0,0% 100,0%	0,0%
OG.3.5.1	10+ Y Total <i>o/w 0-1 day</i>	0,0	0,0	1,5% 0,0% 100,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2	10+ Y Total o/w 0-1 day o/w 0-0.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3	10+Y Total o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4	10+ Y Total o/w 0-1 day o/w 0-0.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3	10+Y Total o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.8	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9	10+Y Total o/w 0-1 day o/w 0-0.5y o/w 0.5-1 y o/w 1-1.5y o/w 1.5-2 y	0,0 455.218,0		1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9	10+Y Total o/w 0-1 day o/w 0-0.51 o/w 0.5-1 y o/w 1-1.5y	0,0	0,0  Nominal [after hedging] (mn)  1.651,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0%	0,0% 0,0% <b>% Total [after]</b> 0,4%
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.7 OG.3.5.8 OG.3.5.9	10+ Y  Total  o/w 0-1 day  o/w 0-0.5y  o/w 0.5-1 y  o/w 1-1.5y  o/w 1.5-2 y  6. Cover Assets - Currency	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]
06.3.5.1 06.3.5.2 06.3.5.3 06.3.5.4 06.3.5.5 06.3.5.6 06.3.5.7 06.3.5.8 06.3.5.9 06.3.5.10	10+ Y  Total  o/w 0-1 day  o/w 0-5.5  o/w 0.5-1 y  o/w 1-1.5y  o/w 1.5-2 y  6. Cover Assets - Currency  EUR	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]
06.3.5.1 06.3.5.2 06.3.5.3 06.3.5.4 06.3.5.5 06.3.5.6 06.3.5.7 06.3.5.8 06.3.5.9 06.3.5.9	10+ Y  Total  o/w 0-1 day  o/w 0-5.5y  o/w 0.5-1 y  o/w 1-1.5y  o/w 1-1.5y  o/w 1.5-2 y  6. Cover Assets - Currency  EUR  AUD	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]
OG.3.5.1 OG.3.5.2 OG.3.5.3 OG.3.5.4 OG.3.5.5 OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9 OG.3.5.10	10+ Y  Total  o/w 0-1 day  o/w 0-5y  o/w 0-5-1 y  o/w 1-1.5y  o/w 1-5-2 y  6. Cover Assets - Currency  EUR  AUD  BRL  CAD	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]
0G.3.5.1 0G.3.5.2 0G.3.5.3 0G.3.5.4 0G.3.5.5 0G.3.5.6 0G.3.5.7 0G.3.5.8 0G.3.5.9 0G.3.5.9 0G.3.5.10	10+ Y  Total  0/w 0-1 day  0/w 0-5.5y  0/w 0.5-1 y  0/w 1-1.5y  0/w 1.5-2 y  6. Cover Assets - Currency  EUR  AUD  BRL  CAD  CHF	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]
06.3.5.1 06.3.5.2 06.3.5.3 06.3.5.4 06.3.5.5 06.3.5.6 06.3.5.7 06.3.5.8 06.3.5.9 06.3.5.9 06.3.5.10 06.3.6.1 06.3.6.1 06.3.6.2 06.3.6.3 06.3.6.4 06.3.6.5 06.3.6.6	10+ Y  Total  o/w 0-1 day  o/w 0-0.5y  o/w 0-5-1 y  o/w 1-1.5y  o/w 1.5-2 y  6. Cover Assets - Currency  EUR  AUD  BRL  CAD  CHF  CZK	0,0 455.218,0 Nominal [before hedging] (mn) 1.651,0	Nominal [after hedging] (mn) 1.651,0	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0	<b>% Total [after]</b> 0,4%
06.3.5.1 06.3.5.2 06.3.5.3 06.3.5.4 06.3.5.5 06.3.5.6 06.3.5.7 06.3.5.8 06.3.5.9 06.3.5.9 06.3.5.10	10+ Y  Total  0/w 0-1 day  0/w 0-5.5y  0/w 0.5-1 y  0/w 1-1.5y  0/w 1.5-2 y  6. Cover Assets - Currency  EUR  AUD  BRL  CAD  CHF	0,0 455.218,0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	1,5% 0,0% 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%	% Total [after]



3.3.6.9	HKD				
	ISK				
i.3.6.10					
i.3.6.11	JPY				
i.3.6.12	KRW				
i.3.6.13	NOK	4.867,0	4.867,0	1,1%	1,1%
i.3.6.14	PLN				, .
		0.422.0	0.422.0	2.40/	2.40/
.3.6.15	SEK	9.432,0	9.432,0	2,1%	2,1%
i.3.6.16	SGD				
i.3.6.17	USD				
i.3.6.18	Other				
i.3.6.19	Total	455.219,0	455.219,0	100,0%	100,0%
		455.219,0	455.219,0		
G.3.6.1	o/w [If relevant, please specify]			0,0%	0,0%
G.3.6.2	o/w [If relevant, please specify]			0,0%	0,0%
G.3.6.3	o/w [If relevant, please specify]			0,0%	0,0%
G.3.6.4	o/w [If relevant, please specify]			0,0%	0,0%
G.3.6.5	o/w [If relevant, please specify]			0,0%	0,0%
G.3.6.6	o/w [If relevant, please specify]			0,0%	0,0%
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
5.3.7.1	EUR	1.599,0	1.599,0	0,4%	0,4%
5.3.7.2	AUD	1.333,0	1.333,0	O,+/0	O, 7/0
5.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
5.3.7.6	CZK				
		440 200 0	440 200 0	06.79/	06.70/
G.3.7.7	DKK	440.399,0	440.399,0	96,7%	96,7%
G.3.7.8	GBP				
3.3.7.9	HKD				
.3.7.10	ISK				
.3.7.11	JPY				
.3.7.12	KRW				
i.3.7.13	NOK	4.499,0	4.499,0	1,0%	1,0%
i.3.7.14	PLN				
i.3.7.15	SEK	8.720,0	8.720,0	1,9%	1,9%
		0.720,0	0.720,0	1,2/0	1,570
i.3.7.16	SGD				
i.3.7.17	USD				
.3.7.18	Other				
i.3.7.19	Total	455.217,0	455.217,0	100,0%	100,0%
G.3.7.1	o/w [If relevant, please specify]		**		
G.3.7.2	o/w [If relevant, please specify]				
G.3.7.3	o/w [If relevant, please specify]				
G.3.7.4	o/w [If relevant, please specify]				
G.3.7.5	o/w [If relevant, please specify]				
G.3.7.6	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]
.3.8.1	Fixed coupon	349.425,0	349.425,0	76,8%	76,8%
.3.8.2	Floating coupon	105.793,0	105.793,0	23,2%	23,2%
.3.8.3	Other	0,0	0,0	0,0%	0,0%
	Total				
i.3.8.4	IOTAL	455.218,0	455.218,0	100,0%	100,0%
G.3.8.1					
G.3.8.2					
G.3.8.3					
3.3.8.4					
G.3.8.4					
G.3.8.4 G.3.8.5	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.8.4 G.3.8.5		Nominal (mn)			
G.3.8.4 G.3.8.5 G.3.9.1	<b>9. Substitute Assets - Type</b> Cash			0,0%	
G.3.8.4 G.3.8.5 G.3.9.1	9. Substitute Assets - Type	Nominal (mn) 568,0			
G.3.8.4 G.3.8.5 G.3.9.1 G.3.9.2	Substitute Assets - Type     Cash     Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	568,0		0,0% 1,8%	
G.3.8.4 G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3	Substitute Assets - Type     Cash     Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)     Exposures to central banks	568,0 2.978,0		0,0% 1,8% 9,3%	
G.3.8.4 G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3	Substitute Assets - Type     Cash     Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)     Exposures to central banks	568,0 2.978,0		0,0% 1,8%	
G.3.8.4 G.3.8.5 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4	9. Substitute Assets - Type  Cash  Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)  Exposures to central banks  Exposures to credit institutions	568,0		0,0% 1,8% 9,3% 88,9%	
G.3.8.4 G.3.8.5 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5	9. Substitute Assets - Type  Cash  Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)  Exposures to central banks  Exposures to credit institutions  Other	568,0 2.978,0 28.337,0		0,0% 1,8% 9,3% 88,9% 0,0%	
G.3.8.4 G.3.8.5 G.3.9.1	9. Substitute Assets - Type  Cash  Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)  Exposures to central banks  Exposures to credit institutions	568,0 2.978,0		0,0% 1,8% 9,3% 88,9%	



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	a furthird party countries Cradit Ovality Stan 2 (COS2) control banks		0,0%	
	o/w third-party countries Credit Quality Step 2 (CQS2) central banks			
OG.3.9.7 OG.3.9.8	o/w CQS1 credit institutions o/w CQS2 credit institutions		0,0% 0,0%	
OG.3.9.8 OG.3.9.9	o/w CQS2 creat institutions		0,0%	
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)	31.883,0	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 G.3.10.10	Japan Korea		0,0% 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			
G.3.10.16	Total	31.883,0	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 OG.3.10.4	o/w [If relevant, please specify] o/w [If relevant, please specify]		0,0% 0,0%	
OG.3.10.4 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			
G.3.11.2	Central bank eligible assets	31.883,0	6,5%	7,0%
G.3.11.3 G.3.11.4	Other Total	21 002 0	6,5%	7.00/
G.3.11.4 OG.3.11.1	o/w [If relevant, please specify]	•	0,5%	7,0%
OG.3.11.1 OG.3.11.2	o/w [ij relevant, please specify] o/w [if relevant, please specify]			
OG.3.11.2	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			
		https://www.coveredbondlabel.com/issuer/4-		
G.3.12.1	Bond list	realkredit-danmark-a-s		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)			
	Type of interest rate swaps (intra-group, external or both)			
G.3.13.2	Type of currency rate swans (intra-group, external or both)			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)			
G.3.13.3 OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
G.3.13.3				



OG.3.13.5

G.3.14.2

14. Sustainable or other special purpose strategy G.3.14.1 Is sustainability based on sustainable assets not present in the cover pool?

Who has provided Second Party Opinion

G.3.14.2		o has provided Second Party Opinion	ND1		
G.3.14.3		urther details on proceeds strategy	ND1		
G.3.14.4	Is sustainability base	d on sustainable collateral assets present in the	e cover Yes		
		pool?			
G.3.14.5		s. Further details are available in Tab F	F1. Tab	F2. Tab	
G.3.14.6		ustainability based on other criteria?	No		
G.3.14.7	If	yes, please provide frurther details			
OG.3.14.1					
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.3.14.29					
OG.3.14.31					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38				-	
		III A LAA ODD OL LA LI			
		npliance Art 14 CBD Check table	Row	Row	
The issuer believes		•		ROW ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	
	that, at the time of its issua	nce and based on transparency data made publicly availab	le by the issuer, these covered bonds would satisfy the eligibility criteri		d.
whether or not exp	that, at the time of its issua osures in the form of covere	nce and based on transparency data made publicly availab ed bonds are eligible to preferential treatment under Regul	le by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp	that, at the time of its issua osures in the form of covere (a)	nce and based on transparency data made publicly availab ed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets:	le by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev 38	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp G.4.1.1 G.4.1.2	that, at the time of its issua osures in the form of covere (a) (a)	nce and based on transparency data made publicly availab ted bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds:	le by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev 38 39	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp	that, at the time of its issua osures in the form of covere (a)	nce and based on transparency data made publicly availab ed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets:	le by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev 38	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp G.4.1.1 G.4.1.2	that, at the time of its issua osures in the form of covere (a) (a) (b)	nce and based on transparency data made publicly availab ted bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds:	le by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev 38 39	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp G.4.1.1 G.4.1.2 G.4.1.3	that, at the time of its issua osures in the form of covere (a) (a) (b)	nce and based on transparency data made publicly availab ed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds: List of ISIN of issued covered bonds:	te by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev 38 39 Realkredit Danmark A/S :: Covered Bond Label	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4	that, at the time of its issua osures in the form of covere (a) (a) (b)	nce and based on transparency data made publicly availabed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds: List of ISIN of issued covered bonds: (c) Geographical distribution:	the by the issuer, these covered bonds would satisfy the eligibility criteriation (EU) 575/2013 is ultimately a matter to be determined by a releving 38.39.  Realkredit Danmark A/S :: Covered Bond Label.43 for Mortgage Assets	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that	d.
whether or not exp G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5	that, at the time of its issua osures in the form of covere (a) (a) (b)	nce and based on transparency data made publicly availab ed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds: List of ISIN of issued covered bonds: (c) Geographical distribution: (c) Type of cover assets:	te by the issuer, these covered bonds would satisfy the eligibility criteri ation (EU) 575/2013 is ultimately a matter to be determined by a relev  38 39  Realkredit Danmark A/5 :: Covered Bond Label  43 for Mortgage Assets 52	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that want investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regar	d.
whether or not exp G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6	that, at the time of its issua osures in the form of covere (a) (a) (b)	nce and based on transparency data made publicly availabed bonds are eligible to preferential treatment under Regul Value of the cover pool total assets: Value of outstanding covered bonds: List of ISIN of issued covered bonds: (c) Geographical distribution: (c) Type of cover assets: (c) Loan size:	te by the issuer, these covered bonds would satisfy the eligibility criteriation (EU) 575/2013 is ultimately a matter to be determined by a relevable of the state of the stat	ia for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that want investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regar	d.

No

ND1



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G.4.1.9
                                (d)
                                      Currency risk - cover pool:
                                                                                                       111
G.4.1.10
                                      Interest rate risk - covered bond:
                                                                                                       163
 G.4.1.11
                                   Currency risk - covered bond:
                                                                                                        137
G 4 1 12
                            (d) Liquidity Risk - primary assets cover pool:
G.4.1.13
                                       (d) Credit Risk:
                                                                                           215 LTV Residential Mortgage
                                                                                                                                      441 LTV Commercial Mortgage
                                                                                                                                                                                     147 for Public Sector Asset - type of debtor
G 4 1 14
                                                                                             230 Derivatives and Swaps
                                      (d)
                                           Market Risk:
 G.4.1.15
                                    (d) Hedging Strategy
                                                                                             18 for Harmonised Glossary
G 4 1 16
                                  Maturity Structure - cover assets:
                                                                                                        65
 G.4.1.17
                                  Maturity Structure - covered bond:
                                                                                                        88
                                                                                               link to Glossary HG 1.7
G.4.1.18
                                 Overview maturity extension triggers:
                                                                                                        44
 G.4.1.19
                                      (f) Levels of OC:
G.4.1.20
                              (g)
                                    Percentage of loans in default:
                                                                                              179 for Mortgage Assets
OG.4.1.1
OG.4.1.2
OG.4.1.3
              5. References to Capital Requirements Regulation (CRR)
 G.5.1.1
                                                                                                       ND1
                         Exposure to credit institute credit quality step 1
 G.5.1.2
                         Exposure to credit institute credit quality step 2
                                                                                                       ND1
 G.5.1.3
                         Exposure to credit institute credit quality step 3
                                                                                                       ND1
OG.5.1.1
OG.5.1.2
OG.5.1.3
OG.5.1.4
                             6. Other relevant information
                           1. Optional information e.g. Rating triggers
 OG.6.1.1
                                    NPV Test (passed/failed)
OG.6.1.2
                              Interest Covereage Test (passe/failed)
OG.6.1.3
                                        Cash Manager
OG.6.1.4
                                        Account Bank
OG.6.1.5
                                    Stand-by Account Bank
OG.6.1.6
                                           Servicer
OG.6.1.7
                                  Interest Rate Swap Provider
OG.6.1.8
                                  Covered Bond Swap Provider
OG.6.1.9
                                         Paying Agent
OG.6.1.10
                                                 Other optional/relevant information
OG.6.1.11
                                                 Other optional/relevant information
OG.6.1.12
                                                 Other optional/relevant information
OG.6.1.13
                                                 Other optional/relevant information
OG.6.1.14
                                                 Other optional/relevant information
OG.6.1.15
                                                 Other optional/relevant information
OG.6.1.16
                                                 Other optional/relevant information
OG.6.1.17
                                                 Other optional/relevant information
OG.6.1.18
                                                 Other optional/relevant information
OG.6.1.19
                                                 Other optional/relevant information
OG.6.1.20
                                                 Other optional/relevant information
OG.6.1.21
                                                 Other optional/relevant information
OG.6.1.22
                                                 Other optional/relevant information
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
                                                 Other optional/relevant information
OG.6.1.27
                                                 Other optional/relevant information
OG.6.1.28
                                                 Other optional/relevant information
OG.6.1.29
                                                 Other optional/relevant information
OG.6.1.30
                                                 Other optional/relevant information
OG.6.1.31
                                                 Other optional/relevant information
OG.6.1.32
                                                 Other optional/relevant information
OG.6.1.33
                                                 Other optional/relevant information
OG.6.1.34
                                                 Other optional/relevant information
OG.6.1.35
                                                 Other optional/relevant information
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OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information



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





Field	7 Mortgage Assets				
Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	325.437,8		71,5%	
M.7.1.2	Commercial	129.426,7		28,4%	
M.7.1.3	Other	372,0		0,1%	
M.7.1.4	Total	455.236,5		100,0%	
OM.7.1.1	Owner-occupied homes	230.486,0		50,6%	
OM.7.1.2	Holiday houses	12.072,0		2,7%	
OM.7.1.3	Subsidised Housing	4.206,3		0,9%	
OM.7.1.4	Cooperative Housing	6.886,5		1,5%	
OM.7.1.5	Private rental	71.787,0		15,8%	
OM.7.1.6	Manufacturing and Manual Industries	16.711,0		3,7%	
OM.7.1.7	Office and Business	72.483,0		15,9%	
OM.7.1.8	Agricultur	32.507,0		7,1%	
OM.7.1.9	Social and cultural purpose	7.725,7		1,7%	
OM.7.1.10	Other	372,0		0,1%	
OM.7.1.11				0,0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	172.597	13.600	186.197	
OM.7.2.1	Optional information eg, Number of borrowers				
OM.7.2.2	Optional information eg, Number of guarantors				
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	1,4%	7,0%	2,0%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography	% Residential Loans			
M.7.4.1			% Commercial Loans	% Total Mortgages	
M.7.4.2	European Union	99,7%	% Commercial Loans <u>97,0%</u>	% Total Mortgages 98,9%	
	Austria				
M.7.4.3	Austria Belgium				
M.7.4.3 M.7.4.4	Austria Belgium Bulgaria				
M.7.4.3 M.7.4.4 M.7.4.5	Austria Belgium Bulgaria Croatia				
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6	Austria Belgium Bulgaria Croatia Cyprus				
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7	Austria Belgium Bulgaria Croatia Cyprus Czechia	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark				
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.11	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.13	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.14 M.7.4.15	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hungary	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.15	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.16 M.7.4.16	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.15 M.7.4.16 M.7.4.17 M.7.4.18	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy Latvia	<u>99,7%</u>	97.0%	98,9%	
M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.9 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.16 M.7.4.16	Austria Belgium Bulgaria Croatia Cyprus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	<u>99,7%</u>	97.0%	98,9%	



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	0,5%	C 00/	2,3%	
M.7.4.28	Sweden		6,9%		
M.7.4.29	European Economic Area (not member of EU)	0,3%	<u>3,0%</u>	<u>1,1%</u>	
M.7.4.30	Iceland				
M.7.4.31	Liechtenstein				
M.7.4.32	Norway	0,3%	3,0%	1,1%	
M.7.4.33	<u>Other</u>	0,0%	0,0%	0,0%	
M.7.4.34	Switzerland				
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]				
OM.7.4.7	o/w [If relevant, please specify]				
OM.7.4.8	o/w [If relevant, please specify]				
014740					
	o/w [If relevant, please specify]				
	o/w [If relevant, please specify]				
OM.7.4.10	o/w [lf relevant, please specify]  5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
DM.7.4.10 M.7.5.1	o/w [If relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)	54,4%	42,2%	51,1%	
M.7.5.1 M.7.5.2	o/w [If relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)	54,4% 11,4%	42,2% 12,1%	51,1% 11,6%	
M.7.5.1 M.7.5.2 M.7.5.3	o/w [If relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)	54,4% 11,4% 4,4%	42,2% 12,1% 8,9%	51,1% 11,6% 5,6%	
M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4	o/w [If relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)	54,4% 11,4% 4,4%	42,2% 12,1% 8,9%	51,1% 11,6% 5,6%	
M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
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]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.3 M.7.5.5 M.7.5.6 M.7.5.6	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
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]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
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	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
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.7.5.7 M.7.5.8 M.7.5.9 M.7.5.9	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.7  M.7.5.8  M.7.5.9  M.7.5.10  M.7.5.11	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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  M.7.5.12	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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 M.7.5.13 M.7.5.13 M.7.5.14	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.12  M.7.5.13  M.7.5.13	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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  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]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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  M.7.5.12  M.7.5.13  M.7.5.14  M.7.5.15  M.7.5.15  M.7.5.16  M.7.5.16  M.7.5.17	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.16  M.7.5.17	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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  M.7.5.16  M.7.5.17  M.7.5.18  M.7.5.18	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.7.4.10  M.7.5.1  M.7.5.2  M.7.5.3  M.7.5.5  M.7.5.6  M.7.5.6  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.7.5.15  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	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.7.4.10  M.7.5.1  M.7.5.2  M.7.5.3  M.7.5.5  M.7.5.6  M.7.5.6  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.7.5.15  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	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.16  M.7.5.17  M.7.5.18  M.7.5.19  M.7.5.19  M.7.5.20	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.10  M.7.5.11  M.7.5.12  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.7.5.19  M.7.5.20  M.7.5.21  M.7.5.21	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.12  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.7.5.20  M.7.5.21  M.7.5.22  M.7.5.22  M.7.5.22  M.7.5.23	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
M.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.7.5.12  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.7.5.20  M.7.5.21  M.7.5.22  M.7.5.23  M.7.5.23	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	
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.7.5.10 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.14 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.7.5.19 M.7.5.19 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.7.5.22 M.7.5.22 M.7.5.22 M.7.5.22	o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)  Remaining Zealand & Bornholm (Region Sjælland)  Northern Jutland (Region Nordjylland)  Eastern Jutland (Region Midtjylland)	54,4% 11,4% 4,4% 16,3%	42,2% 12,1% 8,9% 15,6%	51,1% 11,6% 5,6% 16,1%	

M.7.5.27 M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31



M.7.5.32 M.7.5.33					
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					
IVI.7.3.3U		W. T. 11. 11.11			
147.64	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	0,1%	0,0%	0,1%	
M.7.6.2	Floating rate	99,9%	100,0%	99,9%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	71,3%	57,3%	67,3%	
M.7.7.2	Amortising	28,7%	42,7%	32,7%	
M.7.7.3	Other		<del></del> ,	<del></del> j	
OM.7.7.1	Other				
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
5,0,0,0	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M 7 0 1					
M.7.8.1	Up to 12months	9,4%	10,4%	9,7%	
M.7.8.2	> 12 - ≤ 24 months	5,9%	4,6%	5,5%	
M.7.8.3	> 24 - ≤ 36 months	4,8%	5,3%	5,0%	
M.7.8.4	> 36 - ≤ 60 months	8,8%	8,3%	8,6%	
M.7.8.5	> 60 months	71,2%	71,5%	71,3%	
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%	0,2%	0,2%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR				
OM.7.9.1	p				
OM.7.9.2					
OM.7.9.3					
UIVI./.9.3					
	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
	Average loan size (000s)	1.885,5			
M.7A.10.1	()				
M.7A.10.1					
M.7A.10.1	By huckets (mn):				
	By buckets (mn):	447000	420.000		
M.7A.10.2	DKK 0 - 2m	117.042,0	128.602	36,0%	74,5%
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	107.604,0	36.982	33,1%	21,4%
M.7A.10.2	DKK 0 - 2m	107.604,0 49.615,0			21,4% 3,6%
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	107.604,0	36.982	33,1%	21,4%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5	DKK 0 - 2m DKK 2 - 5m DKK 5 - 20m DKK 20 - 50m	107.604,0 49.615,0 17.638,5	36.982 6.158 590	33,1% 15,2% 5,4%	21,4% 3,6% 0,3%
M.7A.10.2 M.7A.10.3 M.7A.10.4	DKK 0 - 2m DKK 2 - 5m DKK 5 - 20m	107.604,0 49.615,0	36.982 6.158	33,1% 15,2%	21,4% 3,6%



		470.507		400.007
44 Land to Make (LTM) before the LIMINDEVER				100,0%  No. of Loans
		Number of Loans	% Kesidentiai Loans	% No. of Loans
weighted Average 21V (70)	NDI			
By LTV buckets (mn):				
>0 - <=40 %	ND1	ND1		
>40 - <=50 %	ND1	ND1		
>50 - <=60 %	ND1	ND1		
>60 - <=70 %	ND1	ND1		
>70 - <=80 %	ND1	ND1		
>80 - <=90 %	ND1	ND1		
	ND1	ND1		
>100%				
		0	0,0%	0,0%
0/W >.				
	0/W ≥130 %			
12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
Weighted Average LTV (%)	52,0%			
By LTV buckets (mn):				
>0 - <=40 %	249.608,1	ND1	76,7%	
>100/0				0,0%
a/w>		v		0,0%
			0,0%	
			0,0%	
			0,0%	
	o/w >150 %		0,0%	
13. Breakdown by type Owner occupied	% Residential Loans 95,0%			
	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - c=40 %  >40 - <=50 %  >50 - c=60 %  >60 - c=70 %  >70 - <=80 %  >80 - c=90 %  >90 - c=100 %  >100%   12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn):  >0 - c=40 %  >40 - c=50 %  >50 - c=60 %  >60 - c=70 %  >70 - c=80 %  >90 - c=100 %  >100%  >40 - c=50 %  >50 - c=70 %  >70 - c=80 %  >90 - c=100 %  >100%  >0/w >  >0/w >	By LTV buckets (mn):  >0 <=40 %  >40 <=50 %  ND1  >50 <=60 %  ND1  >50 <=60 %  ND1  >70 <=80 %  ND1  >80 <=90 %  ND1  >90 <=100 %  ND1  >100%  Total  0/w >100 <=110 %  0/w >120 <=120 %  0/w >150 %  By LTV buckets (mn):  >0 <=40 %  249.608,1  37.148,8  >50 <=60 %  249.608,1  37.148,8  >50 <=60 %  22.974,2  >60 <=70 %  334,0  >100%  Total  0/w >100 <=110 %  325.436,5  0/w >100 <=110 %  325.436,5  0/w >100 <=110 %  0/w >100 <-110 %  325.436,5	11. Loan to Value (LTV) Information - UNINDEXED  Nominal  Neighted Average LTV (%)  By LTV buckets (mn):  →0 - <-40 %  ND1  ND1  ND1  ND1  ND1  ND1  ND1  ND	1. Loan to Value (LTV) Information - UNIDEXED



M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing	1,3%			
M.7A.13.5	Agricultural				
M.7A.13.6	Other				
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]				
01411771113110	14. Loan by Ranking	% Residential Loans			
M.7A.14.1					
	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
OWI.7A.14.0	AT THE Information of the firm and the firm	Manufacul (accel	Months of dealling	Of Beeldentlellenne	0/ No 6 D 111
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	56.077,0	19429	17,2%	11,8%
M.7A.15.2	В	13.127,0	6082	4,0%	3,7%
M.7A.15.3	C	55.266,0	22033	17,0%	13,4%
M.7A.15.4	D	38.040,0	16749	11,7%	10,2%
M.7A.15.5	E	12.798,0	5383	3,9%	3,3%
M.7A.15.6	- E	5.065,0	2302	1,6%	1,4%
M.7A.15.7	G	2.449,0	1252	0,8%	0,8%
M.7A.15.8	Estimated A	4.659,0	2013	1,4%	1,2%
M.7A.15.9	Estimated B	5.797,0	2958	1,8%	1,8%
M.7A.15.10	Estimated C	25.409,0	17243	7,8%	10,5%
M.7A.15.11	Estimated D	69.164,0	40801	21,3%	24,8%
M.7A.15.12	Estimated E	15.025,0	12950	4,6%	7,9%
M.7A.15.13	Estimated F	2.270,0	2403	0,7%	1,5%
M.7A.15.14	Estimated G	4,0	5	0,0%	0,0%
	Estillated G	4,0	3		0,0%
M.7A.15.15				0,0%	
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	20.287,0	13168	6,2%	8,0%
M.7A.15.19	Total	325.437,0	164771	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
5141.771.25.5	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	< 52,5 + 1650/area (A)	56.077,0	19429	17,2%	11,8%
M.7A.16.1 M.7A.16.2		13.127,0	6082	4,0%	
	< 70,0 + 2200/area (B)				3,7%
M.7A.16.3	< 110 + 3200/area (C)	55.266,0	22033	17,0%	13,4%
M.7A.16.4	< 150 + 4200/area (D)	38.040,0	16749	11,7%	10,2%
M.7A.16.5	< 190 + 5200/area (E)	12.798,0	5383	3,9%	3,3%
M.7A.16.6	< 240 + 6500/area (F)	5.065,0	2302	1,6%	1,4%
M.7A.16.7			1252	0,8%	0,8%
	> 240 + 6500/area (G)	2.449,0			
M.7A.16.8	> 240 + 6500/area (G) Estimated < 52.5 + 1650/area (A)	2.449,0 4.659.0			
M.7A.16.8 M.7A.16.9	Estimated < 52,5 + 1650/area (A)	4.659,0	2013	1,4%	1,2%
M.7A.16.9	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B)	4.659,0 5.797,0	2013 2958	1,4% 1,8%	1,2% 1,8%
M.7A.16.9 M.7A.16.10	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C)	4.659,0 5.797,0 25.409,0	2013 2958 17243	1,4% 1,8% 7,8%	1,2% 1,8% 10,5%
M.7A.16.9 M.7A.16.10 M.7A.16.11	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D)	4.659,0 5.797,0 25.409,0 69.164,0	2013 2958 17243 40801	1,4% 1,8% 7,8% 21,3%	1,2% 1,8% 10,5% 24,8%
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0	2013 2958 17243 40801 12950	1,4% 1,8% 7,8% 21,3% 4,6%	1,2% 1,8% 10,5% 24,8% 7,9%
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13	Estimated < 52,5 + 1650/area (A) 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)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0	2013 2958 17243 40801 12950 2403	1,4% 1,8% 7,8% 21,3% 4,6% 0,7%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5%
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0	2013 2958 17243 40801 12950	1,4% 1,8% 7,8% 21,3% 4,6%	1,2% 1,8% 10,5% 24,8% 7,9%
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 < 52,5 + 1650/area (A) 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)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0	2013 2958 17243 40801 12950 2403	1,4% 1,8% 7,8% 21,3% 4,5% 0,7% 0,0%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5% 0,0%
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 < 52,5 + 1650/area (A) 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)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0	2013 2958 17243 40801 12950 2403	1,4% 1,8% 7,8% 21,3% 4,6% 0,7% 0,0%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5% 0,0% 0,0%
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.16.16	Estimated < 52,5 + 1650/area (A) 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)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0	2013 2958 17243 40801 12950 2403	1,4% 1,8% 7,8% 21,3% 4,6% 0,7% 0,0% 0,0%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5% 0,0% 0,0%
M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.15 M.7A.16.15 M.7A.16.15	Estimated < 52,5 + 1650/area (A) Estimated < 70,0 + 2200/area (B) Estimated < 110 + 3200/area (C) Estimated < 150 + 4200/area (D) Estimated < 150 + 4200/area (D) Estimated < 190 + 5200/area (E) Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0 4,0	2013 2958 17243 40801 12950 2403 5	1,4% 1,8% 7,8% 21,3% 4,6% 0,7% 0,0% 0,0% 0,0%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5% 0,0% 0,0% 0,0%
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.16.16	Estimated < 52,5 + 1650/area (A) 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)	4.659,0 5.797,0 25.409,0 69.164,0 15.025,0 2.270,0	2013 2958 17243 40801 12950 2403	1,4% 1,8% 7,8% 21,3% 4,6% 0,7% 0,0% 0,0%	1,2% 1,8% 10,5% 24,8% 7,9% 1,5% 0,0% 0,0%



M.7A.16.19	Total	325.437,0	164771	100,0%	100,0%
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	70.083,0	27629	21,5%	16,8%
M.7A.17.2 M.7A.17.3	1919 - 1945 1946 - 1960	50.831,0 26.641,0	21881 14831	15,6% 8,2%	13,3% 9,0%
M.7A.17.3 M.7A.17.4	1946 - 1970	33.605,0	22606	10,3%	13,7%
			24774	10,3%	15,7%
M.7A.17.5	1971 - 1980	33.412,0			
M.7A.17.6	1981 - 1990	14.233,0 9.538,0	10747 6109	4,4% 2,9%	6,5%
M.7A.17.7 M.7A.17.8	1991 - 2000 2001 - 2005	9.538,0 10.598,0	6260	2,9% 3,3%	3,7% 3,8%
			8880		
M.7A.17.9 M.7A.17.10	2006 - 2010 2011 - 2015	17.224,0 9.766,0	4340	5,3% 3,0%	5,4% 2,6%
	2011 - 2015	30.416,0	11560	9,3%	7,0%
M.7A.17.11					
M.7A.17.12 M.7A.17.13	2021 and onwards	19.089,0	5154	5,9%	3,1% 0,0%
	no data	0,0	164771	0,0%	
M.7A.17.14 OM.7A.17.1	Total	325.436,0	164//1	100,0%	100,0%
OM.7A.17.1 OM.7A.17.2					
OM.7A.17.2 OM.7A.17.3					
OM.7A.17.3 OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
OW.7A.17.10	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	155.609,0	83918	47,8%	50,9%
M.7A.18.1	Flat or Apartment	47.666,0	23072	14,6%	14,0%
M.7A.18.3	Bungalow	0,0	23072	0,0%	0,0%
M.7A.18.4	Terraced House	20.321,0	11105	6,2%	6,7%
M.7A.18.5	Multifamily House	0,0	11103	0,0%	0,0%
IVI. / A. 10.3	ividitifatility flouse	0,0		0,076	
	Land Only	0.0		0.0%	0.0%
M.7A.18.6	Land Only	0,0	16676	0,0%	0,0%
M.7A.18.6 M.7A.18.7	other	101.841,0	46676 164771	31,3%	28,3%
M.7A.18.6 M.7A.18.7 M.7A.18.8			46676 164771		
M.7A.18.6 M.7A.18.7	other Total	101.841,0 325.437,0	164771	31,3% 100,0%	28,3% 100,0%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1	other Total 19. New Residential Property - optional	101.841,0 325.437,0 Nominal (mn)	164771  Number of dwellings	31,3% 100,0% <b>% Residential Loans</b>	28,3% 100,0% <b>% No. of Dwellings</b>
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1	other Total <b>19. New Residential Property - optional</b> New Property	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0	164771 <b>Number of dwellings</b> 10654	31,3% 100,0% <b>% Residential Loans</b> 10,5%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2	other Total <b>19. New Residential Property - optional</b> New Property Existing property	101.841,0 325.437,0 Nominal (mn)	164771  Number of dwellings	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5%	28.3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3	other Total  19. New Residential Property - optional New Property Existing property other	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0 281.507,0	164771 <b>Number of dwellings</b> 10654 152168	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4	other Total  19. New Residential Property - optional New Property Existing property other no data	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0 281.507,0 9.829,0	164771  Number of dwellings  10654  152168  1949	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0% 3,0%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5	other Total  19. New Residential Property - optional New Property Existing property other	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0 281.507,0	164771 <b>Number of dwellings</b> 10654 152168	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4	other Total  19. New Residential Property - optional New Property Existing property other no data	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0 281.507,0 9.829,0 325.437,0	164771  Number of dwellings  10654 152168  1949 164771	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0% 3,0% 100,0%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5	other Total  19. New Residential Property - optional New Property Existing property other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year)	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted)	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0% 3,0% 100,0% <b>kg CO2/m2 (per year)</b>	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability	101.841,0 325.437,0 <b>Nominal (mn)</b> 34.101,0 281.507,0 9.829,0 325.437,0	164771  Number of dwellings  10654 152168  1949 164771	31,3% 100,0% <b>% Residential Loans</b> 10,5% 86,5% 0,0% 3,0% 100,0%	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment Bungalow Terraced House	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.19.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.1 M.7A.20.3 M.7A.20.3 M.7A.20.4 M.7A.20.5	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only	101.841,0 325.437,0  Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0  Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other	101.841,0 325.437,0  Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0  Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings  10654 152168  1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.3 M.7A.20.5 M.7A.20.5 M.7A.20.6 M.7A.20.8	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.8 M.7A.20.8	other Total  19. New Residential Property - optional  New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7 M.7A.20.8 M.7A.20.9 M.7A.20.10	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.3 M.7A.20.6 M.7A.20.6 M.7A.20.6 M.7A.20.8 M.7A.20.9 M.7A.20.9 M.7A.20.9 M.7A.20.1	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.3 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.9 M.7A.20.9 M.7A.20.9 M.7A.20.9 M.7A.20.10	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.3 M.7A.20.3 M.7A.20.6 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.9 M.7A.20.9 M.7A.20.10 M.7A.20.10 M.7A.20.11 M.7A.20.12 M.7A.20.13 M.7A.20.13 M.7A.20.13 M.7A.20.13 M.7A.20.13 M.7A.20.13 M.7A.20.13 M.7A.20.14 M.7A.20.15	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.3 M.7A.20.5 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.9 M.7A.20.9 M.7A.20.1 M.7A.20.1	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.3 M.7A.20.3 M.7A.20.3 M.7A.20.6 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.1 M.7A.20.1 M.7A.20.1 M.7A.20.1	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7 M.7A.20.1 M.7A.20.1 M.7A.20.1 M.7A.20.1 M.7A.20.1 M.7A.20.1	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%
M.7A.18.6 M.7A.18.7 M.7A.18.8 OM.7A.18.1 M.7A.19.1 M.7A.19.2 M.7A.19.3 M.7A.19.4 M.7A.19.5 M.7A.19.6 M.7A.20.1 M.7A.20.3 M.7A.20.3 M.7A.20.3 M.7A.20.6 M.7A.20.6 M.7A.20.6 M.7A.20.7 M.7A.20.1 M.7A.20.1 M.7A.20.1 M.7A.20.1	other Total  19. New Residential Property - optional New Property Existing property other no data Total  20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multfamily House Land Only other no data Total	101.841,0 325.437,0 Nominal (mn) 34.101,0 281.507,0 9.829,0 325.437,0 Ton CO2 (per year) 241.364,0 21.864,0 18.688,0	164771  Number of dwellings 10654 152168 1949 164771  Ton CO2 (per year) (LTV adjusted) 109.675,0 10.055,0 8.524,0 38.620,0	31,3% 100,0%  **Residential Loans 10,5% 86,5% 0,0% 3,0% 100,0%  **kg CO2/m2 (per year) 18,8 9,4 14,7	28,3% 100,0% <b>% No. of Dwellings</b> 6,5% 92,4% 0,0% 1,2%



M.7A.20.20 M.7A.20.21 M.7A.20.22 M.7A.20.23 M.7A.20.24 M.7A.20.25 M.7A.20.26 M.7A.20.27 M.7A.20.28 M.7A.20.29 M.7A.20.30 M.7A.20.31 M.7A.20.32 M.7A.20.33 M.7A.20.34 M.7A.20.35 M.7A.20.36 M.7A.20.37 M.7A.20.38 M.7A.20.39 M.7A.20.40 M.7A.20.41 M.7A.20.42 M.7A.20.43 M.7A.20.44 M.7A.20.44 M.7A.20.45 M.7A.20.46 M.7A.20.47

M.7A.20.48					
	7.B Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average Ioan size (000s)	9.516,7			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	5.356,1	5.787	4,1%	42,6%
M.7B.21.3	DKK 2 - 5m	12.005,3	3.707	9,3%	27,3%
M.7B.21.4	DKK 5 - 20m	29.944,3	3.224	23,1%	23,7%
M.7B.21.5	DKK 20 - 50m	15.353,6	503	11,9%	3,7%
M.7B.21.6	DKK 50 - 100m	13.048,1	186	10,1%	1,4%
M.7B.21.7	> DKK 100m	53.719,1	193	41,5%	1,4%
M.7B.21.8				0,0%	0,0%
M.7B.21.9				0,0%	0,0%
M.7B.21.10				0,0%	0,0%
M.7B.21.11				0,0%	0,0%
M.7B.21.12				0,0%	0,0%
M.7B.21.13				0,0%	0,0%
M.7B.21.14				0,0%	0,0%
M.7B.21.15				0,0%	0,0%
M.7B.21.16				0,0%	0,0%
M.7B.21.17				0,0%	0,0%
M.7B.21.18				0,0%	0,0%
M.7B.21.19				0,0%	0,0%
M.7B.21.20				0,0%	0,0%
M.7B.21.21				0,0%	0,0%
M.7B.21.22				0,0%	0,0%
M.7B.21.23				0,0%	0,0%
M.7B.21.24				0,0%	0,0%
M.7B.21.25				0,0%	0,0%
M.7B.21.26	Total	129.426,5	13.600	100,0%	100,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.2 M.7B.22.3	>u - <=40 % >40 - <=50 %	ND1 ND1	ND1 ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		



M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9					
M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9	>60 - <=70 %	ND1	ND1		
M.7B.22.7 M.7B.22.8 M.7B.22.9	>70 - <=80 %	ND1	ND1		
M.7B.22.8 M.7B.22.9	>80 - <=90 %	ND1	ND1		
M.7B.22.9	>90 - <=100 %	ND1	ND1		
	>100%	ND1	ND1		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
		0,0	U	0,0%	0,0%
OM.7B.22.1	o/w>100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w>120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	45,0%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	107.067,0	ND1	82,7%	
M.7B.23.3	>40 - <=50 %	13.537,9	ND1	10,5%	
M.7B.23.4	>50 - <=60 %	6.699,4	ND1	5,2%	
M.7B.23.5	>60 - <=70 %	1.499,3	ND1	1,2%	
M.7B.23.6	>70 - <=80 %	353,2	ND1	0,3%	
M.7B.23.7	>80 - <=90 %	120,0	ND1	0,1%	
M.7B.23.8	>90 - <=100 %	59,1	ND1	0,0%	
M.7B.23.9	>100%	90,9	ND1	0,1%	
M.7B.23.10	Total	129.426,9	0	100,0%	0,0%
OM.7B.23.1	o/w >100 - <=110 %	123.120,3	ů	0,0%	0,070
OM.7B.23.2	o/w >110 - <=120 %			0,0%	
OM.7B.23.3	o/w >120 - <=130 %			0,0%	
OM.7B.23.4	o/w>130 - <=140 %			0,0%	
OM.7B.23.5	o/w >140 - <=150 % o/w >150 %			0,0% 0,0%	
OM.7B.23.6	0/W >150 %			0,0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9	24 Developments Ton-	0/ 0			
M.7B.24.1	24. Breakdown by Type	% Commercial loans			
	Retail	FF 00/			
M.7B.24.2	Office	55,8%			
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry	12,9%			
M.7B.24.6	Agriculture	25,0%			
M.7B.24.7	Other commercially used	0,3%			
M.7B.24.8	Hospital	0,0%			
M.7B.24.9	School	0,0%			
M.7B.24.10	other RE with a social relevant purpose	6,0%			
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	o/w Cultural purposes				
OM.7B.24.2	o/w [If relevant, please specify]				
OM.7B.24.3	o/w [If relevant, please specify]				
ON 4 7D 24 4	o/w [If relevant, please specify]				
OM.7B.24.4	o/w [If relevant, please specify]				
OM.7B.24.4 OM.7B.24.5	o/w [If relevant, please specify]				
	o/w [If relevant, please specify]				
OM.7B.24.5	o/w [If relevant, please specify]				
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7					
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8					
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8 OM.7B.24.9	o/w [If relevant, please specify]				
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8 OM.7B.24.9 OM.7B.24.10	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8 OM.7B.24.9 OM.7B.24.10 OM.7B.24.11	o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify]				
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8 OM.7B.24.9 OM.7B.24.10 OM.7B.24.11 OM.7B.24.12	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify]				
OM.7B.24.5 OM.7B.24.6 OM.7B.24.7 OM.7B.24.8 OM.7B.24.9 OM.7B.24.10 OM.7B.24.11	o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify]				



M.7B.25.1					
	A	9.629,0	377	7,4%	2,7%
M.7B.25.2	В	9.609,0	379	7,4%	2,7%
M.7B.25.3	С	13.432,0	1.169	10,4%	8,3%
M.7B.25.4	D	7.836,0	912	6,1%	6,5%
M.7B.25.5	Ē	3.043,0	407	2,4%	2,9%
M.7B.25.6	F	1.681,0	152	1,3%	1,1%
M.7B.25.7	G	1.453,0	203	1,1%	1,4%
M.7B.25.8	Estimated A	4.110,0	248	3,2%	1,8%
M.7B.25.9	Estimated B	321,0	65	0,2%	0,5%
M.7B.25.10	Estimated C	7.341,0	765	5,7%	5,4%
M.7B.25.11	Estimated D	14.060,0	2.150	10,9%	15,3%
M.7B.25.12	Estimated E	18.389,0	3.714	14,2%	26,4%
M.7B.25.13	Estimated F	10.908,0	2.361	8,4%	16,8%
M.7B.25.14	Estimated G	59,0	19	0,0%	0,1%
M.7B.25.15					
M.7B.25.16					
M.7B.25.17					
M.7B.25.18	no data	27.555,0	1.173	21,3%	8,3%
M.7B.25.19	Total	129.426,0	14.094	100,0%	100,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
	26. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	< 52,5 + 1650/area (A)	9.629,0	377	7,4%	2,7%
M.7B.26.2	< 70,0 + 2200/area (B)	9.609,0	379	7,4%	2,7%
M.7B.26.3	< 110 + 3200/area (C)	13.432,0	1.169	10,4%	8,3%
M.7B.26.4	< 150 + 4200/area (D)	7.836,0	912	6,1%	6,5%
M.7B.26.5	< 190 + 5200/area (E)	3.043,0	407	2,4%	2,9%
M.7B.26.6	< 240 + 6500/area (F)	1.681,0	152	1,3%	1,1%
M.7B.26.7	> 240 + 6500/area (G)	1.453,0	203	1,1%	1,4%
M.7B.26.8	Estimated < 52,5 + 1650/area (A)	4.110,0	248	3,2%	1,8%
M.7B.26.9	Estimated < 70,0 + 2200/area (B)	321,0	65	0,2%	0,5%
M.7B.26.10	Estimated < 110 + 3200/area (C)	7.341,0	765	5,7%	5,4%
M.7B.26.11	Estimated < 150 + 4200/area (D)	14.060,0	2.150	10,9%	15,3%
		40.000.0	3.714	14,2%	26,4%
M.7B.26.12	Estimated < 190 + 5200/area (E)	18.389,0			
M.7B.26.12	Estimated < 190 + 5200/area (E)	18.389,0			
M.7B.26.13	Estimated < 240 + 6500/area (F)	10.908,0	2.361	8,4%	16,8%
M.7B.26.13 M.7B.26.14	Estimated < 240 + 6500/area (F)	10.908,0	2.361	8,4%	16,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15	Estimated < 240 + 6500/area (F)	10.908,0	2.361	8,4%	16,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16	Estimated < 240 + 6500/area (F)	10.908,0	2.361	8,4%	16,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15	Estimated < 240 + 6500/area (F)	10.908,0	2.361	8,4%	16,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)	10.908,0 59,0	2.361 19	8,4% 0,0%	16,8% 0,1%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data	10.908,0 59,0 27.555,0	2.361 19 1.173	8,4% 0,0% 21,3%	16,8% 0,1% 8,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)	10.908,0 59,0	2.361 19	8,4% 0,0%	16,8% 0,1%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data	10.908,0 59,0 27.555,0	2.361 19 1.173	8,4% 0,0% 21,3%	16,8% 0,1% 8,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19 OM.7B.26.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data	10.908,0 59,0 27.555,0	2.361 19 1.173	8,4% 0,0% 21,3%	16,8% 0,1% 8,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data	10.908,0 59,0 27.555,0	2.361 19 1.173	8,4% 0,0% 21,3%	16,8% 0,1% 8,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19 OM.7B.26.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total	10.908,0 59,0 27.555,0 129.426,0	2.361 19 1.173 14.094	8,4% 0,0% 21,3% 100,0%	16,8% 0,1% 8,3% 100,0%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data	10.908,0 59,0 27.555,0	2.361 19 1.173	8,4% 0,0% 21,3%	16,8% 0,1% 8,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn)	2.361 19 1.173 14.094 Number of CRE	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b>	16,8% 0,1% 8,3% 100,0% % No. of CRE
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0	2.361 19 1.173 14.094 Number of CRE 6.373	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b> 46,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.3 M.7B.26.3 M.7B.26.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945	10.908,0 59,0 27.555,0 129.426,0 <b>Nominal (mn)</b> 60.063,0 8.337,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4% 4,0%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.3 M.7B.26.3 M.7B.26.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945	10.908,0 59,0 27.555,0 129.426,0 <b>Nominal (mn)</b> 60.063,0 8.337,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.19 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132	8,4% 0,0% 21,3% 100,0% **Commercial Loans 46,4% 6,4% 4,0% 6,1%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.19 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444	8,4% 0,0% 21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4% 4,0% 6,1% 6,2%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0% 10,2%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.3 M.7B.27.1 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.5	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833	8,4% 0,0%  21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4% 4,0% 6,1% 6,2% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0% 10,2% 5,9%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444	8,4% 0,0%  21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4% 4,0% 6,1% 6,2% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0% 10,2% 5,9%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.10 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3 M.7B.27.5 M.7B.27.5 M.7B.27.6 M.7B.27.6	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3 M.7B.27.4 M.7B.27.4 M.7B.27.5 M.7B.27.5 M.7B.27.7 M.7B.27.7	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 4,0% 6,1% 6,2% 6,4% 6,4% 5,0%	16,8% 0,1% 8,3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.10 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.3 M.7B.27.5 M.7B.27.5 M.7B.27.6 M.7B.27.6	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4%	16,8% 0,1% 8,3% 100,0% <b>% No. of CRE</b> 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.1 OM.7B.26.3 M.7B.27.1 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.7 M.7B.27.7 M.7B.27.7 M.7B.27.7	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.247,0 6.478,0 7.097,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318	8,4% 0,0%  21,3% 100,0% <b>% Commercial Loans</b> 46,4% 6,4% 4,0% 6,1% 6,2% 6,4% 5,0% 5,5%	16,8% 0,1% 8,3% 100,0% **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.5 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.7	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4%	16,8% 0,1% 8,3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.19 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.5 M.7B.27.8 M.7B.27.7 M.7B.27.8 M.7B.27.9 M.7B.27.9 M.7B.27.9	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 6.247,0 6.478,0 7.097,0 4.433,0 3.131,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 4,0% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4%	16,8% 0,1% 8.3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9% 1,7%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.5 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.7	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0	2.361 19 1.173 14.094 Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4%	16,8% 0,1% 8,3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.7 M.7B.27.7 M.7B.27.7 M.7B.27.8 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 6.247,0 6.478,0 7.097,0 4.433,0 3.131,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 4,0% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4%	16,8% 0,1% 8.3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9% 1,7%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.6 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.19 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.5 M.7B.27.8 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 6.247,0 6.478,0 7.097,0 4.433,0 3.131,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 4,0% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4%	16,8% 0,1% 8.3% 100,0% % No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,9% 1,7%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.6 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.5 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17 M.7B.26.19 OM.7B.26.19 OM.7B.26.3 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.10 M.7B.27.11 M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 OM.7B.27.13 M.7B.27.14 OM.7B.27.13	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.1 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.4 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 OM.7B.27.1 OM.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.15 M.7B.26.16 M.7B.26.19 OM.7B.26.19 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.5 M.7B.27.5 M.7B.27.6 M.7B.27.1 OM.7B.27.2 OM.7B.27.3 OM.7B.27.3	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%
M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.18 M.7B.26.19 OM.7B.26.1 OM.7B.26.2 OM.7B.26.3 M.7B.27.1 M.7B.27.2 M.7B.27.3 M.7B.27.4 M.7B.27.4 M.7B.27.5 M.7B.27.6 M.7B.27.7 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 M.7B.27.1 OM.7B.27.1 OM.7B.27.1	Estimated < 240 + 6500/area (F) Estimated > 240 + 6500/area (G)  no data Total  27. CRE Age Structure - optional older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	10.908,0 59,0 27.555,0 129.426,0 Nominal (mn) 60.063,0 8.337,0 5.239,0 7.884,0 7.982,0 8.230,0 8.247,0 6.478,0 7.097,0 4.433,0 3.131,0 2.305,0	2.361 19  1.173 14.094  Number of CRE 6.373 1.802 779 1.132 1.444 833 445 318 403 237 237 91	8,4% 0,0%  21,3% 100,0%  **Commercial Loans 46,4% 6,4% 6,1% 6,1% 6,2% 6,4% 6,4% 5,0% 5,5% 3,4% 2,4% 1,8%	16,8% 0,1%  8,3% 100,0%  **No. of CRE 45,2% 12,8% 5,5% 8,0% 10,2% 5,9% 3,2% 2,3% 2,3% 2,9% 1,7% 1,7% 0,6%



OM.7B.27.7
OM.7B.27.8
OM.7B.27.9
OM.7B.27.10

OM.7B.27.10					
	28. New Commercial Property - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3.481,0	187	2,7%	1,3%
M.7B.28.2	Existing Property	98.914,0	13.037	76,4%	92,5%
M.7B.28.3	other				
M.7B.28.4	no data	27.031,0	870	20,9%	6,2%
M.7B.28.5	Total	129.426,0	14.094	100,0%	100,0%
	29. CO2 emission related to CRE - as per national availability	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail				
M.7B.29.2	Office	131.650,0	51.186,0	14,7	
M.7B.29.3	Hotel/Tourism				
M.7B.29.4	Shopping malls				
M.7B.29.5	Industry				
M.7B.29.6	Agriculture	1.246.258,0	595.525,0		
M.7B.29.7	Other commercially used				
M.7B.29.8	Hospital				
M.7B.29.9	School				
И.7B.29.10	other RE with a social relevant purpose	2.780,0	1.059,0	14,6	
И.7B.29.11	Land				
И.7B.29.12	Property developers / Building under construction				
И.7B.29.13	Other	36.497,0	15.194,0	25,9	
M.7B.29.14	no data				
И.7B.29.15	Total	1.417.185,0	662.964,0		
И.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



# C. Harmonised Transparency Template - Glossary

**New Property and Existing Property** 

# HTT 2024

New properties are buildings construkted within the last 5 calender years.

The definitions below reflect the national specificities

HG.2.3

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1 HG.1.2 HG.1.3	OC Calculation: Statutory OC Calculation: Contractual OC Calculation: Voluntary	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA ND2
	Interest Rate Types	Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1932. All Joansh index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.  Fixed-rate loans: The long-term—typically 30-year—fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrower heaving at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. They is dead from the period until the next interest rate in each solution t
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg., in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6 HG.1.7	·	
HG.1.7	Maturity Extention Triggers  LTVs: Definition	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]  LTV 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
HG.1.9	LTVs: Calculation of property/shipping value LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation	
HG.1.10	Model (AVM) or on-site audits	
HG.1.11	LTVs: Frequency and time of last valuation  Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.12	real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.14	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	Valuation Method	[For completion]
OHG.1.1 OHG.1.2	NPV assumptions (when stated)	
OHG.1.2 OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7	a characteristically	
HG.2.1	2. Glossary - ESG items (optional) Sustainability - strategy pursued in the cover pool	Definition  A and B properties/estimated or EPC lebelled properties.
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	A and a propertiesy-estimated or End repetites.
HG 2 3	Now Proporty	New properties are buildings construkted within the last 5 calendar years



	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	The methodology from FIDA have been used to calulate CO2.
OHG.2.1	single indicators etc.)	
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	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



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

Reporting in Domestic Currency
CONTENT OF TAR F
Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution



<u>-</u>	3. Additional information of the asset distribution					
Field	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 E.1.1.3	Servicer Back-up servicer	NETS A/S ND2	2138001VO8L6MTIDB405 ND2			
E.1.1.4	BUS facilitator	ND2 ND1	ND2 ND1			
E.1.1.5	Cash manager	Realkredit Danmark A/S	549300NLOMBWE943Y			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Danske Banks A/S	MAES062Z21O4RZ2U7M96			
E.1.1.8	Standby account bank	ND2	ND2			
E.1.1.9	Account bank guarantor	ND3	ND3			
E.1.1.10	Trustee	ND2	ND2 549300NLOMBWE943Y			
E.1.1.11 OE.1.1.1	Cover Pool Monitor where applicable - paying agent	Realkredit Danmark A/S	549300NLOMBWE943Y			
0E.1.1.1	where applicable - paying agent					
0E.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
E.2.1.1	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap ND2		
E-2.1.2	NOZ	nu-	nu2	NUZ		
E212						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9 E.2.1.10						
E2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E2.1.17 E2.1.18						
E.2.1.18 E.2.1.19						
E2.1.20						
E.2.1.21						
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.2.1.2						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9 OE.2.1.10						
OE.2.1.10						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	13,00				
E.3.1.2 OE.3.1.1	Weighted Average Maturity (years)**	21,00				
OE.3.1.1 OE.3.1.2						
0E.3.1.2 0E.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,35	1,31			0,45
E.3.2.2	30≺60 days	0,23	0,93			0,31
E.3.2.3	60<90 days	0,14	0,25			0,2
E.3.2.4 E.3.2.5	90<180 days >= 180 days	0,08 0.02	0,14 0,01			0,11 0,01
0E.3.2.1	and only	0,02	0,02			6,04
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4





	Share of sustainable loans in the total mortg.	ge program			
SM.1.1.1	Share of sustainable loans     Amount of sustainable loans     EE mortgage loans	Nominal (mn) 102.741,0	Number of loans 17.471	% Nominal (mn) to total mortgage program % No. 1 22,6%	f Loans to total mortgage program 9,4%
SM.1.1.2 SM.1.1.3	Social impact mortgage loans other	2.336,0 0,0	771 0	0,5% 0,0%	0,4% 0,0%
SM.1.1.4	Total sustainable mortgage loans	105.077,0	18.242	23,1%	9,8%
OSM.1.1.1 OSM.1.1.2	a/w (if relevant, alease specify) a/w (if relevant, please specify)				
OSM.1.1.3 OSM.1.1.4	o/w (if relevant, please specify) 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			
SM.2.1.1	Sustainable Property Type Information     Residential	Nominal (mn) 71.010,0		% Total sustainable Mortgages 67,5%	
SM.2.1.2	Commercial	33.930.0		32.3%	
SM.2.1.3 SM.2.1.4	Other Total	137,0 105.077,0		0,1% 100,0%	
OSM.2.1.1 OSM.2.1.2	o/w Forest & Agriculture o/w EE residential			0,0% 0,0%	
OSM.2.1.3 OSM.2.1.4	o/w EE commercial a/w EE other			0,0% 0,0%	
OSM.2.1.5 OSM.2.1.6	EE total o/w Social residential			0,0% 0,0%	
OSM.2.1.7 OSM.2.1.8	a/wSocial Commercial a/w social other			0.0%	
OSM.2.1.9 OSM.2.1.10	social tot o/w Renewable Energy and Renewable Energy Transmission			0,0%	
OSM.2.1.11	o/w (If relevant, please specify)				
OSM 2.1.12 OSM 2.1.13	o/w [if relevant, please specify] o/w [if relevant, please specify]				
OSM 2 1 14 OSM 2 1 15	o/w (if relevant, please specify) o/w (if relevant, please specify)				
OSM 2.1.16 OSM 2.1.17	o/w (if relevant, please specify) 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 OSM.2.2.1	Number of sustainable mortgage loans Optional information ea. Number of borrowers	16806	1426	18.232	
OSM.2.2.1 OSM.2.2.2 OSM.2.2.3	Optional information eq. Number of guarantors				
OSM.2.2.4					
OSM.2.2.5 OSM.2.2.6					
SM.2.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 8,0%	% Commercial Loans 36,0%	% Total Sustainable Mortgages 12,0%	
OSM.2.3.1 OSM.2.3.2					
OSM.2.3.3 OSM.2.3.4					
OSM.2.3.5 OSM.2.3.6					
SM.2.4.1	4. Breakdown by Geography Furnnean Union	% Residential Loans 100,0%	% Commercial Loans 100,0%	% Total Sustainable Mortgages 0,0%	
SM.2.4.2	Austria	100,0%	100,0%	0,0%	
SM.2.4.3 SM.2.4.4	Belgium Bulearia				
SM.2.4.5 SM.2.4.6	Croatia Cyprus				
SM.2.4.7 SM.2.4.8	Czechia Denmark	99,8%	95,9%		
SM.2.4.9 SM.2.4.10	Estonia Finland				
SM.2.4.11 SM.2.4.12	France Germany				
SM.2.4.13	Greece				
SM.2.4.14 SM.2.4.15	Netherlands Hungary				
SM.2.4.16 SM.2.4.17 SM.2.4.18	Ireland Italy				
SM.2.4.19	Latvia Lithuania				
SM.2.4.20 SM.2.4.21	Luxembourg Maita				
SM.2.4.22 SM.2.4.23	Poland Portusal				
SM.2.4.24 SM.2.4.25	Romania Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27 SM.2.4.28	Spain Sweden	0,2%	4,1%		
SM.2.4.29 SM.2.4.30	European Economic Area (not member of EU) Iceland	0.0%	0.0%	0.0%	
SM.2.4.31 SM.2.4.32	Liechtenstein Norway				
SM.2.4.33 SM.2.4.34	Other Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35 SM.2.4.36	United Kingdom Australia				
SM.2.4.37 SM.2.4.38	Brazil				
SM.2.4.39	Canada Japan				
SM.2.4.40 SM.2.4.41	Korea New Zealand				
SM.2.4.42 SM.2.4.43	Singapore US				
SM.2.4.44 SM.2.4.45	Other  o/w lif relevant, please specifyl				
SM.2.4.45 SM.2.4.46 SM.2.4.47	o/w (if relevant, please specify) o/w (if relevant, please specify)				
SM.2.4.48 SM.2.4.49	o/w (if relevant, piease specify) o/w (if relevant, piease specify) o/w (if relevant, piease specify)				
SM.2.4.49 SM.2.4.50 SM.2.4.51	o/w (if relevant, piease specify) o/w (if relevant, piease specify) o/w (if relevant, piease specify)				
SM.2.4.52	o/w [If relevant, please specify]				
SM.2.4.53	o/w lif relevant, please specifyl				
SM.2.4.54	o/w (If relevant, please specify) o/w (If relevant, please specify)				
SM.2.5.1	o/w [if relevant, please specify] o/w [if relevant, please specify]  5. Breakdown by regions of main country of origin  Greater Copenhagen area (Region Hovedstaden)	% Residential Loans 20,2%	% Commercial Loans 14,2%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3	o/w lif relevant, pieces specifyl o/w lif relevant, pieces specifyl o/w lif relevant, clears secrifyl 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdestanden) Remaining Zealand & Bornholm (Region Sjatland) Northern Jutland (Region Nordylland)	50,9% 4,8%	57,1% 4,2%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5	o/w [if relevant, please specify] o/w lif relevant, please specify] 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howedstaden) Remaining Zealand & Grorbnion (Reson) Skallandi	50,9%	57,1%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.7	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.6 SM.2.5.7	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.7 SM.2.5.8 SM.2.5.9 SM.2.5.9	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.4 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.7 SM.2.5.9 SM.2.5.9 SM.2.5.10 SM.2.5.11 SM.2.5.11	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.4 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.7 SM.2.5.9 SM.2.5.9 SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.13 SM.2.5.14	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.3 SM.2.5.3 SM.2.5.4 SM.2.5.6 SM.2.5.6 SM.2.5.7 SM.2.5.8 SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.14 SM.2.5.15 SM.2.5.14 SM.2.5.15	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.6 SM.2.5.8 SM.2.5.8 SM.2.5.8 SM.2.5.10 SM.2.5.13 SM.2.5.13 SM.2.5.13 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.16 SM.2.5.17 SM.2.5.17 SM.2.5.18	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
5M2.5.1 5M2.5.3 5M2.5.3 5M2.5.4 5M2.5.5 5M2.5.5 5M2.5.7 5M2.5.8 5M2.5.9 5M2.5.9 5M2.5.10 5M2.5.10 5M2.5.11 5M2.5.15 5M2.5.15 5M2.5.15 5M2.5.15 5M2.5.16 5M2.5.17 5M2.5.16 5M2.5.17 5M2.5.18 5M2.5.18	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
5M2.5.1 5M2.5.3 5M2.5.3 5M2.5.4 5M2.5.5 5M2.5.5 5M2.5.7 5M2.5.7 5M2.5.1 5M2.5.2 5M2.5.3 5M2.5.3 5M2.5.3 5M2.5.3 5M2.5	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
5M.2.5.1 5M.2.5.3 5M.2.5.3 5M.2.5.4 5M.2.5.5 5M.2.5.6 5M.2.5.6 5M.2.5.6 5M.2.5.9 5M.2.5.10 5M.2.5.11 5M.2.5.12 5M.2.5.12 5M.2.5.13 5M.2.5.13 5M.2.5.15 5M.2.5.15 5M.2.5.15 5M.2.5.15 5M.2.5.16	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortegaes	
504.2.5.1 504.2.5.2 504.2.5.3 504.2.5.5 504.2.5.6 504.2.5.7 504.2.5.8 504.2.5.8 504.2.5.13 504.2.5.11 504.2.5.13 504.2.5.13 504.2.5.15 50	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
504.2.5.1 504.2.5.2 504.2.5.3 504.2.5.5 504.2.5.6 504.2.5.7 504.2.5.8 504.2.5.9 504.2.5.13 504.2.5.13 504.2.5.13 504.2.5.13 504.2.5.13 504.2.5.15 504.2.5.16 504.2.5.17 504.2.5.18 504.2.5.	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
SM 2.5.1 SM 2.5.2 SM 2.5.5 SM 2.5.6 SM 2.5.6 SM 2.5.7 SM 2.5.7 SM 2.5.7 SM 2.5.7 SM 2.5.1 SM 2.5.2 SM 2.5	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
\$M2.51 \$M2.52 \$M2.55 \$M3.55 \$M	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes secrify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
984.23.1 984.23.3 984.23.6 984.24	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
9M221 9M233 9M234 9M235 9M235 9M235 9M235 9M235 9M235 9M235 9M231 9M	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
902.31 902.33 902.35 902.35 902.35 902.35 902.35 902.35 902.31 902.32	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortegaes	
9M2231 9M233 9M233 9M233 9M233 9M235 9	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
\$M2.51 \$M2.25	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
\$12.51 \$10.251 \$10.252 \$10.255 \$10.	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
901.21.2 901.23.2 901.23.5 901.23.6 901.23.6 901.23.7 901.23.7 901.23.7 901.23.1	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
982.21 982.23 982.24 982.24 982.24 982.24 982.24 982.24 982.24 982.24 982.24	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
90.251 90.252 90.253 90.254	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	
982.21 982.23 982.24 982.24 982.24 982.24 982.24 982.24 982.24 982.24 982.24	o/w (if relevant, places specify) o/w (if relevant, classes specify) of will frelevant classes seefw) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Howdstaden) Remaining Caeland & Borrbdine (Region Signiland) Northern Justand (Region Nordylland) Eastern Justand (Region Midhylland)	50,9% 4,8% 9,6%	57,1% 4,2% 6,4%	% Total Mortgages	

SM.2.5.49					
SM.2.5.50 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.2 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5	Breakdown by Interest Rate     Flued rate     Flooding rate     Other	% Residential Loans 0.1% 99.3% 0.0%	N. Commercial Loans 0.0% 100.0% 0.0%	% Total Mostagaes 0.0% 100,0% 0.0%	
SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 OSM.2.7.2 OSM.2.7.3 OSM.2.7.4 OSM.2.7.5 OSM.2.7.5	7. Breakdown by Respursent Type Buller, Interest only Anorthing Other	% Recidential Loans 70.5% 29,5%	N. Commercial Loans 5.129 48,8%	% Total Mortgages 6-4.3% 53,7%	
SM.2.8.1 SM.2.8.2 SM.2.8.3 SM.2.8.4 SM.2.8.5 OSM.2.8.1 OSM.2.8.1 OSM.2.8.2 OSM.2.8.3 OSM.2.8.3	8. Loan Seatonine Us to 12 Tomorths 2 12 - 2 24 months 2 24 - 2 36 months 2 36 - 2 60 months 2 50 months 2 60 months 2 60 months 4 60 months 9 80 months	% Recidential Loans 20,6% 10,3% 8,9% 14,1% 46,1%	N. Commercial Losse  5.19  1.0,8%  1.0,5%  9.7%  63,5%  % Commercial Losse	N: Total Mostrazes 15:6% 10:4% 9:5% 12:7% 51:3% % Total Mostrazes	
SM.2.9.1 OSM.2.9.1 OSM.2.9.2 OSM.2.9.3 OSM.2.9.4 OSM.2.9.5 OSM.2.9.6 OSM.2.9.7	% NPLs  2.A Residential Cover Pool	9. Recolation actions 0.0%	0.1%	0,0%	
9M/JA101  9M/JA102  9M/JA103  9M/JA103  9M/JA103  9M/JA105  9M/JA105  9M/JA105  9M/JA105  9M/JA105  9M/JA105  9M/JA101  9M/JA101  9M/JA1010  9M/JA1010	30. Coan Size Information Average too size (DOO)  By backets (smit) DDC 0. 2m DDC 2 - 5m DDC 2 - 5m DDC 2 - 5m DDC 2 - 5m DDC 3 - 50m DDC 5 - 50m DDC	Neminal 4.25.3 9.312.1 19.784.3 10.700.7 16.624.5 17.016.4	Number of Louis  8.327 6.713 1.307 20 22 97	% Residential Loans  13.1% 27.8% 13.1% 19.1% 24.0%	% No. of Leaves 49.5% 39.9% 7.8% 40.5% 0.5%
5M2A111  5M2A112  5M2A113  5M2A113  5M2A113  5M2A113  5M2A113  5M2A113  5M2A113  5M2A1113  5M2A113	Tot.  11. (can to Value (LTV) Information - UPANDCKID  Weighted Average (LTV) (a)  By LTV bookeds (mn): 5-40050 % 5-5005	Nominal ND1 ND2 ND3	16.000 Number of Lows  NO1 NO2 NO3 NO3 NO3 NO3 NO3 NO4 NO4 NO5	100,0%  % Residential Loans  0.0%	100,0% N No. of Leans  0,0%
SM ZA121  SM ZA122  SM ZA123  SM ZA124  SM ZA124  SM ZA124  SM ZA125  SM ZA125  SM ZA125  SM ZA125  SM ZA125  SM ZA125  SM ZA126  SM ZA127	### Description   Part   Part	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	NO1	69.2% 12.7% 9.5% 5.16% 0.0% 0.0% 0.0%	N. No. of Loane
9M 2A111 9M 2A112 9M 2A113 9M 2A113 9M 2A114 9M 2A115 9M 2A115 9M 2A115 9M 2A115 9M 2A113 9M 2A112 9M 2A112 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A113 9M 2A141 9M 2A141 9M 2A141	13. Breakdown by type  Owner excusied Second home/holidar houses Bryto-lab Pich owner occupied Second home of the second home o	역 요 선 시 시 시 시 시 시 시 시 시 시 시 시 시 시 시 시 시 시			
OSM.2A.14.2 OSM.2A.14.3	15. Energy Performance Information of the financed RSE A C D E F G SEMINATED G S SEMINATED G S S S S S S S S S S S S S S S S S S	Nominal food \$15.22.0.0 \$12.21.0.0 \$27.0.0 \$27.0.0 \$27.0.0 \$2.0.0	Number of sections:  150-01 15	N. Residential Looks 17.27 N 17.27 N 1.27 N 1.27 N 0.77 N 0.77 N 0.77 N 0.78 N	No. of Developes 2.5.75 4.15 4.15 6.178 6.178 6.188 6.
SM2A16.1 SM2A16.2 SM2A16.3 SM2A16.4 SM2A16.5 SM2A16.6	1.6. yrmany casego intensity (continue per year)  (	Normani (mn) 55.922,0 12.215,0 837,0 507,0 85.0 43,0	Number of twentigs 9-505 4-393 6-38 482 74 49	78.85% 17.25% 17	% No. of Devenings 61,7% 28,5% 4,1% 3,1% 0.5% 0,3%

SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15	> 240 + 6500/ares (G) Estimated < 52.5 + 1650/ares (A) Estimated < 52.5 + 1550/ares (B) Estimated < 110 + 2300/ares (B) Estimated < 110 + 2300/ares (C) Estimated < 130 + 2500/ares (D) Estimated < 130 + 2500/ares (D) Estimated < 130 + 2500/ares (D) Estimated < 240 + 2500/ares (G)	10,0 89,0 33,0 433,0 485,0 116,0 0,0	0 20 1 143 45 9 0 0	0.0% 0.1% 0.0% 0.6% 0.7% 0.2% 0.2%	0.0% 0.1% 0.0% 0.5% 0.5% 0.1% 0.1%
SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.1	no data Total	231,0 71.009,0	48 15.407	0,3% 100,0%	0,3% 100,0%
OSMAA152  SA2A171  SA2A172  SA2A173  SA2A174  SA2A175  SA2A175  SA2A175  SA2A177  SA2A17  SA2A17  SA2A17  SA2A17  SA2A17	2), Proceed to de Stradence and 1919 - 1946; 1919 - 1946; 1946 - 1940 1946 - 1970 1941 - 1970 1941 - 1970 1951 - 1970 2001 - 2005 2001 - 2005 2002 - 2015 2003 - 2020 2012 - 2005 2013 - 2006 2014 - 2006 2015 - 2016 2016 - 2016 2017 - 2016 2017 - 2016 2017 - 2016 2017 - 2017 - 2017 2018 - 2017 2018 - 2018 2	Newhold forth 2-068.0 1.594.0 1.594.0 1.594.0 1.594.0 1.597.0 1.397.0	Number of the clinics  983 477 538 677 823 223 228 676 1392 2417 0 15.607	% Residential Coars 3.8% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2% 2	N No. of Security (1988)  3.5%  4.1%  4.1%  4.1%  4.1%  1.2%  4.4%  1.2%  1.2%  1.2%  1.0%  1.0%  1.0%  1.0%  1.0%
SM 2A 18.1 SM 2A 18.2 SM 2A 18.3 SM 2A 18.4	18. Dwelling type House, detached or semi-detached Flat or Apartment Bungalow Terraced House	Nominal (mn) 16.796,0 11.328,0 3.822,0	Number of dwellings 5.514 4.344 1.766	% Residential Loans 23,7% 16,0% 5,4%	% No. of dwellings 35,8% 28,2% 11,5%
SM.2A.18.5 SM.2A.18.6 SM.2A.18.7 SM.2A.18.8	Multifamily House Land Only other Total	39.065.0 71.011,0	3.783 15.407	55.0% 100,0%	24.6% 100,0%
OSM.2A.18.1 SM.2A.19.1 SM.2A.19.2	19. New Residential Property  New Property Existing Property	Nominal (mn) 32.774,0 37.822,0	Number of dwellings 4.263 11.118	% Residential Loans 46,2% 53,3%	% No. of dwellings 27,7% 72,2%
SM 2A 19.3 SM 2A 19.4 SM 2A 19.5	Existing Property other no data Total	37.822,0 414.0 71.010,0	11.118 26 15.407	53,3% 0.6% 100,0%	72,2% 0.2% 100,0%
OSM.2A.19.1 SM.2A.20.1 SM.2A.20.2	20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached  Flat or Apartment	Ton CO2 (per year) 4.861,0	Ton CO2 (per year) (LTV adjusted) 2.568,1	kg CO2/m2 (per year) 4,7 3,8	
SM 2A 20.2 SM 2A 20.3 SM 2A 20.4 SM 2A 20.5 SM 2A 20.5 SM 2A 20.7 SM 2A 20.7 SM 2A 20.1 SM 2A 20.11 SM 2A 20.12 SM 2A 20.13 SM 2A 20.13	Flat of Againment Buoyalow  Muyalow  Malifaminy House Land Only other no data Yosal  Weighted Average	2.217,4 0,0 1.189,3 0,0 0,0 23,479,0 31,746,7	1.092.6 0.0 683.5 0.0 6.00 6.635.3	3,8 00 05 0,0 0,0 4,8	
58/12/2015 58/12/2016 58/12/2016 58/12/2016 58/12/2016 58/12/2019	2.8 Sustainable Commercial Cover Pool 21. Loss Size Monnation 22. Loss Size Monnation	Nominal	Number of Lone	%. Commercial Loses	N No. of Loans
SM.28.21.1	Average loan size (000s)  By buckets (mnl):	23.790,0			
SAZBIZIS SAZBIZIZIS SAZBIZIZIS	DOC - 2 m DOC - 2 m - 2 DOC - 2 m - 3 DOCC - 3	2022 7326 3346,4 336,2 3160,7 22,736,7	266.0 321.0 520.0 17.0 100.0	0,06 2-216 9,06 9,07 11,576 67,076	18,776 22,556 86,556 18,556 18,576 7,70%
SM.2B.21.26 SM.2B.22.1	Total  22. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)	33.929.8 Nominal	1426 Number of Loans	100.0% % Commercial Loans	100.0% % No. of Loans
SM2B212 SM2B213 SM2B213 SM2B213 SM2B215 SM2B215 SM2B215 SM2B210 OS	\$\( \text{TV black from} \)  \$0 \( < \text{cell } \text{N} \)  \$0 \( < \text{cell } \text{N} \)  \$20 \( < \text{cell } \text{N} \)  \$21 \( < \text{cell } \text{N} \)  \$22 \( \text{cell } \text{Cell } \text{N} \)  \$23 \( \text{cell } \text{N} \)  \$24 \( < \text{Cell } \text{N} \)  \$25 \( \text{cell } \text{N} \)  \$25 \( < \text{cell } \text{N} \)  \$26 \( < \text{Cell } \text{N} \)  \$27 \( \text{Cent } \text{Volum } \)  \$27 \( \text{Cent } \text{Volum } \)  \$28 \( \text{Cent } \text{Volum } \)  \$29 \( \text{Cell } \text{N} \)  \$21 \( \text{Cent } \text{Volum } \)  \$22 \( \text{Cent } \text{Volum } \)  \$23 \( \text{Cent } \text{Volum } \)  \$24 \( \text{Cent } \text{Volum } \)  \$25 \( \text{Cent } \text{Volum } \)  \$25 \( \text{Cent } \text{Volum } \)  \$26 \( \text{Cell } \text{Volum } \)  \$27 \( \text{Cent } \text{Volum } \)	N/O1 NO2 NO3 NO3 NO3 NO3 NO3 NO3 O2 O2	NO1 NO2 NO3	Q,OK N. Commercial Loans.	0,0% % No. of Loons
SM.28.23.1 SM.28.23.2 SM.28.23.3 SM.28.23.4 SM.28.23.5	Weighted Average LTV (%)  By LTV buckets (mn):  >0 - <-40 %  >40 - <-50 %	44,0% 27.911,7 3.401,1		82,3% 10,0% 5,9% 1,4%	

>100%	21,3		0,1%	
o/w >100 - <=110 %	33.929,7	8	100,0%	0,0%
o/w >110 - <=120 % o/w >120 - <=130 %				
o/w >130 - <=140 %				
o/w>150 %				
74. Breakriown by Tyne	% Commercial loans			
Retail				
Hotel/Tourism	65.1%			
Shopping malls	27.2%			
Agriculture				
Hospital	0,4%			
School other RE with a rockly relevant purpose	7.2%			
Land	1,374			
Property developers / Building under construction Other	#DIV/01			
o/w Cultural purposes				
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]				
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)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
A	9785	407	28,8%	45,3%
C	461	444	1,4%	49,4%
D E	91 1	6 0	0,3% 0,0%	0,7%
F	0	0	0,0%	0,0%
Estimated A	943	0 11	2.8%	0,0% 1.2%
Estimated B Estimated C	0 1079	3	0,0% 3.2%	0,3%
Estimated D	944	9	2,8%	1,0%
Estimated F	27	13	0,1%	0,6% 1,4%
Estimated G	0	0	0,0%	0,0%
		v		0.0%
no data	5677		16,7%	
Total	33.931,0	898	100,0%	100,0%
26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
< 52.5 + 1650/area (A) < 70.0 + 2200/area (B)	10.521.0	407 444		44.3% 48,4%
< 110 + 3200/area (C)	461,0	6	1,4%	0,7%
< 150 + 4200/area (D)	91,0			0,0%
< 190 + 5200/area (E)	1,0	0	0,0%	
< 190 + 5200/area (E) < 240 + 6500/area (F)	1,0 0,0	0	0,0% 0,0%	0,0%
< 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52.5 + 1650/area (A)	0,0 391,0 943.0	0 11 3	0,0% 1,2% 2.8%	0,0% 1,2% 0.3%
< 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52.5 + 1650/area (A) Estimated < 70.0 + 2000/area (B) Estimated < 7.10 + 2000/area (C)	0,0 391,0 943.0 0,0 1.079,0	0 11 3 0	0,0% 1,2% 2,8% 0,0% 3,2%	0,0% 1,2% 0,3% 0,0% 1,0%
<240 - 6500/area (F) >240 - 6500/area (G) Estimated < 52.5 + 1650/area (A) Estimated < 70.2 + 1650/area (B) Estimated < 110 + 3200/area (E) Estimated < 110 + 3200/area (C) Estimated < 110 + 2000/area (D)	0,0 391,0 943.0 0,0 1.079,0 944,0	0 11 3 0 9 5	0,0% 1,2% 2,8% 0,0% 3,2% 2,8%	0,0% 1,2% 0,3% 0,0% 1,0% 0,5%
< 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52.5 + 1650/area (A) Estimated < 70.0 + 2500/area (B) Estimated < 10.1 + 2500/area (C) Estimated < 110 + 3000/area (C) Estimated < 150 + 4000/area (D) Estimated < 150 + 5000/area (E) Estimated < 150 + 5000/area (F)	0,0 391,0 943,0 0,0 1.079,0 944,0 4.011,0 27,0	0 11 3 0 9 5 13	0.0% 1.2% 2.8% 0.0% 3.2% 1.28% 0.1%	0,0% 1,2% 0,3% 0,0% 1,0% 0,5% 1,4% 0,0%
< 240 + 6500/Jana (F) > 240 + 6500/Jana (G) Estimated < \$2.5 + 1650/Jana (A) Estimated < \$7.00 + 2200/Jana (B) Estimated < 10 + 2300/Jana (C) Estimated < 10 + 2300/Jana (C) Estimated < 150 + 4200/Jana (D) Estimated < 150 + 4200/Jana (D)	0,0 391,0 943,0 0,0 1.079,0 944,0 4.011.0	0 11 3 0 9 5	0,0% 1,2% 2,8% 0,0% 3,2% 2,8% 11,8%	0,0% 1,2% 0,3% 0,0% 1,0% 0,5% 1,4%
< 240 + 6500/area (F) > 240 + 6500/area (G) Estimated < 52.5 + 1650/area (A) Estimated < 70.0 + 2500/area (B) Estimated < 10.1 + 2500/area (C) Estimated < 110 + 3000/area (C) Estimated < 150 + 4000/area (D) Estimated < 150 + 5000/area (E) Estimated < 150 + 5000/area (F)	0,0 391,0 943,0 0,0 1.079,0 944,0 4.011,0 27,0	0 11 3 0 9 5 13	0.0% 1.2% 2.8% 0.0% 3.2% 1.28% 0.1%	0,0% 1,2% 0,3% 0,0% 1,0% 0,5% 1,4% 0,0%
* 240 + 5500/mes (F)    12-240 + 5500/mes (F)    12-240 + 5500/mes (A)    Estimated * 7,00 + 2200/mes (B)    Estimated * 110 + 3200/mes (C)    Estimated * 110 + 3200/mes (C)    Estimated * 110 + 3200/mes (C)    Estimated * 120 + 4200/mes (B)    Estimated * 120 + 2500/mes (B)    Estimated * 240 + 5500/mes (G)    Estimated * 240 * 5500/mes (G)	0,0 981,0 943,0 0,0 1,079,0 944,0 4,011,0 27,0 0,0	0 1 3 9 5 13 0 0	0.0% 1,3% 2,0% 3,2% 2,8% 11,1% 0,0%	0,0% 1.2% 0.3% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.4% 0.0% 0.0% 1.2% 0.0% 0.0% 1.2% 0.0% 0.0% 1.2% 0.0% 0.0% 1.2% 0.0% 0.0% 1.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0
200 - 6500/max (F)     200 - 6500/max (F	0,0 391,0 943,0 0,0 1,079,0 944,0 4,011,0 27,0 0,0	0 11 3 0 9 5 13 0	0.0% 1,2% 2.8% 0.1% 1,2% 2.8% 1,19% 0.1% 0.0%	0,0% 1,2% 0.3% 0.0% 1.0% 0.5% 1.4% 0.0% 0.0% 0.0%
+ 240 + 5500/ares (F)  > 240 + 5500/ares (F)  > 240 + 5500/ares (G)  Estimated * 70,0 + 2500/ares (G)  Estimated * 100 + 2500/ares (G)  Estimated * 110 + 3200/ares (G)  Estimated * 110 + 3200/ares (G)  Estimated * 120 + 4200/ares (G)  Estimated * 120 + 4200/ares (G)  Estimated * 240 + 6500/ares (G)  To data  7. CES, 100 Sendence  Gener than 1933	0,0 391,0 943,0 0,0 1,079,0 944,0 4,011,0 27,0 0,0  5,677,0 33,931,0 Nominal (mn) 792	0 11 3 0 9 5 13 0 0 9 5 10 0 9 Hombre of CRE	0.0% 1.3% 0.0% 1.3% 1.3% 1.3% 1.3% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 0.3% 0.3% 0.0% 0.0% 0.0% 0.0% 0.0%
* 240 + 5500/mes (F)  52-240 + 5500/mes (G)  52-240 + 5500/mes (G)  52-240 + 5500/mes (G)  52-2400/mes (G)  62-2400/mes (G)	0.0 391.0 941.0 10.0 10.0 11.0 10.0 10.0 10.0 10.0	0 11 3 9 9 5 13 0 9 5 13 0 0 7 7 8 Number of Ore 96 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	0.0% 1,3% 1,3% 1,0% 1,3% 1,0% 1,2% 2,3% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 0.0% 1.2% 1.00,0% 1.2% 1.00,0%
- 240 - 4500/mars (F) 10-240 - 4500/mars (F) 10-240 - 4500/mars (F) 10-240 - 4500/mars (F) 10-2400/mars (F)	0.0 391.0 391.0 0.0 1.079.0 944.0 4.011.0 7.7 0.0 5.677.0 13.911.0 7992 13.33 7992 13.33 13.31 13.32 13.33 1	0 11 3 0 9 5 13 0 0 9 5 13 0 0 9 80 Mombre of CR 96 43 30 33	0.0% 1,2% 2,0% 1,2% 2,0% 1,2% 2,0% 1,1,0% 0,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 16.6% 16.6%	0.0% 1.7% 0.0% 1.0% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0
* 240 = 1500/mer (F)  * 2400/mer (F)  * 2500/mer (F)  * 2500	0.0 391.0 941.0 1.070.0 944.0 4.011.0 27.0 0.0 5.677.0 33.931.0 toomisal (mm) 7992 1533 7932 2133	0 11 3 9 9 5 13 0 0 9 15 10 0 0  Pull  Number of CEE 92 22 20 58 51 51 51	0.0% 1,3% 1,0% 1,0% 1,2% 1,3% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0	0.0% 1.2% 0.0% 1.0% 0.5% 0.5% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 1.00.0% 1
* 240 = 4500/mars (F)  12-240 = 4500/mars (F)  12-240 = 4500/mars (G)  12-240 = 4500/mars (G)  12-2400/mars (G)  12-2400	0.0 391.0 81.0 1.079.0 944.0 4.011.0 27.0 0.0 5.677.0 31.911.0 10.0 10.0 10.0 10.0 10.0 10.0 10	0 11 3 0 9 5 11 10 0 9 5 11 0 0 0  20 91B Number of Off. 66 0 12 20 58 51 115 115	0.0% 1,3% 1,3% 1,3% 1,3% 2,8% 1,1,1% 1,0,0% 16,7% 100,0% N.Commercial cont. 2,3,5% 4,2,5% 4,2,5% 6,2% 6,4% 13,7% 10,7% 10,7% 11,2%	0.0% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2%
- 2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-300/mars (F)  10-2-300/	0.0 391.0 0.0 1.079.0 944.0 4.011.0 1.70 0.0 5.677.0 13.911.0 7992 13.33 7932 13.34 21.0 2.02.0 2.042.0	0 11 3 0 9 5 13 0 0 0 138  Manufact of Orc. 96 20 20 318 11 125 39 11 125 39 11	0.0% 1,2% 2,0% 1,2% 2,0% 1,1,1% 0,1% 0,0% 16.7% 100,0%  16.7% 100,0%  16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 100,0% 16.7% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5% 16.5%	0.0% 1.7% 0.0% 1.0% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.0% 1.00,0%
- 2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-30 - 4500/mars (F)  10-2-300/mars (F)  10-2-300/	0.0 391.0 391.0 391.0 1.079.0 944.0 1.079.0 944.0 0.0 1.379.0 0.0 1.3191.0	0 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.0% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3	0.0% 1.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
- 240 - 4500/mas (F) - 240 - 4500/mas (F) - 240 - 4500/mas (F) - 2400/mas (F) - 2	0.0 391.0 391.0 391.0 391.0 391.0 394.0 4011.0 27.0 0.0 5.677.0 33.931.0 Nominal (ma) 7992 1533 7992 1533 793.0 3,000.0 3,000.0 2,335.0 2,336.0 2,336.0 2,336.0 2,336.0	0 11 3 0 9 5 13 13 0 0 0  30  30  30  30  30  30  30	0.0% 1,2% 2,2% 1,2% 2,2% 1,3,3% 0,1% 0,1% 0,0%  2,5% 2,0%  5,00%  **Commercial cause* 4,5% 2,3% 6,2% 4,5% 1,2,5% 5,0% 1,2,5% 6,0% 1,2,5% 6,0% 1,2,5% 6,0% 6,0% 6,0% 6,0% 6,0% 6,0% 6,0% 6,0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-240 = 4500/mas (F)  12-2400/mas (F)	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.0% 1.00,0
* 240 = 5500/ares (1)  12-240 + 5500/ares (2)  12-240 + 5500/ares (2)  12-240 + 5500/ares (3)  12-240 + 2400/ares (3)  12-240/ares (1)  12-2400/ares (1)  12	0.0 391.0 391.0 391.0 1.079.0 944.0 4.01.1.0 7.00 5.677.0 33.991.0 7.992 2.120 2.120 2.121 3.212 2.120 2.121 3.212 2.120	0 11 3 0 9 5 11 10 0 9 5 11 0 0 0  20 91 8 Number of Off. 96 20 20 20 20 38 11 12 30 41 135 91 11 11 11 11 10 0 91 8	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.4% 0.0% 1.00% 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%
* 240 = 5500/ares (F) 12-240 = 5500/ares (G) 12-240 = 5500/ares (G) 12-240 = 5500/ares (G) 12-240 = 5100 = 7200/ares (G) 12-240 = 5000/ares	0.0 391.0 0.0 1.079.0 944.0 4.011.0 0.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.0% 1,2% 1,2% 1,2% 1,2% 2,8% 1,1,1% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.0% 0.5% 1.00% 0.0% 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%
* 240 = 4500/ares (1)  5	0.0 391.0 391.0 391.0 30.0 1.079.0 944.0 2.0 4.0 2.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3	0 11 2 3 9 5 13 13 0 9 9 13 13 0 0 0 0 20 80 80 80 80 80 42 20 38 13 13 13 13 13 13 13 117 83 9 64 13 13 117 83 9 14 15 85 97 88 88 88 88 88 88 88 88 88 88 88 88 88	0.0% 1,7% 1,0% 3,2% 2,8% 1,2% 2,8% 1,0% 10.1% 0.0% 16,7% 100,0%  % Commercial Loant 1,2% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3% 1,3	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 5500/ares (1)  12-240 + 5500/ares (2)  12-240 + 5500/ares (2)  12-240 + 5500/ares (3)  12-240 + 5100 + 2400/ares (3)  12-240 + 5100 + 2400/ares (3)  12-240 + 5100/ares (3)  12-240 + 5000/ares (3)  12-240 + 5000/are	0.0 391.0 391.0 391.0 391.0 30.0 1.079.0 944.0 4.01.1.0 0.0 5.677.0 33.931.0 7991 31.931.0 7991 31.931.0 31.931.0 31.931.0 31.931.0 31.931.0 33.930.0	0 11 3 0 9 5 11 10 0 9 5 11 10 0 0  20 91E  Number of Off. 96 12 20 20 58 11 13 13 11 11 11 11 11 11 10 0 91E	0.0% 1,3% 2,3% 2,3% 1,1,1% 10,0% 16,7% 100,0%  36,7% 100,0%  36,7% 100,0% 36,7% 36,	0.0% 1.2% 0.0% 1.0% 0.5% 1.0% 0.5% 1.0% 0.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0
* 240 = 4500/ares (F)  > 240 + 4500/ares (A)  **Estimated ** 7,00 = 2200/ares (B)  Estimated ** 100 = 2200/ares (B)  Estimated ** 110 = 3200/ares (C)  Estimated ** 110 = 3200/ares (C)  Estimated ** 120 = 4200/ares (B)  Estimated ** 120 = 4200/ares (B)  For data  Total  **Total  **T	0.0 391.0 391.0 391.0 394.0 1.079.0 944.0 1.079.0 944.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 9 9 5 13 10 0 9 9 13 10 0 0 0 12 18 Number of CE 13 13 13 13 13 13 13 13 13 13 13 13 13	0.0% 1,2% 1,2% 1,2% 1,2% 1,2% 1,1/% 10,0% 11,0% 10,0% 15.Commercial loant 22,8/% 1,5	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
- 240 - 4500/ares (1)  > 240 - 4500/ares (2)  > 240 - 4500/ares (2)  Estimated 7.00 - 2200/ares (3)  Estimated 110 - 3200/ares (3)  Estimated 110 - 3200/ares (3)  Estimated 120 - 4200/ares (3)  Estimated 120 - 4500/ares (3)  For data  7.0.68 feet section  100 - 1000  100 -	0.0 391.0 391.0 391.0 391.0 394.0 394.0 394.0 394.0 394.0 394.0 395.0 39	0 11 2 3 9 5 11 11 10 0 9 11 11 10 0 0 0 11 11 11 10 10 10 10 10	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 5500/ares (1)  12-240 + 5500/ares (2)  12-240 + 5500/ares (2)  12-240 + 5500/ares (3)  12-240 + 2400/ares (3)  12-240/ares (3)  12-240/ares (3)  12-240/ares (3)  12-240/ares (3)  12-240/ares (3)  12-240 + 5500/ares	0.0 391.0 391.0 391.0 391.0 394.0 394.0 394.0 394.0 394.0 394.0 395.0 39	0 11 3 9 9 5 13 10 0 9 9 11 10 0 0 0 11 11 10 10 10 10 10 10 10	0.0% 1,2% 1,2% 1,2% 1,2% 1,2% 1,1/% 10,0% 11,0% 10,0% 15.Commercial loant 22,8/% 1,5	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
- 240 - 1500/ares (1)  Estimated * 7,00 - 2200/ares (1)  Estimated * 110 - 3200/ares (1)  Estimated * 110 - 3200/ares (1)  Estimated * 120 - 4200/ares (1)  Estimated * 240 - 1500/ares (2)  For data  2.0 - 1500/ares (3)  2.0 - 1500/are	0.0 391.0 391.0 391.0 394.0 1.079.0 944.0 1.079.0 944.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0 11 2 3 9 5 11 11 10 0 9 11 11 10 0 0 0 11 11 11 10 10 10 10 10	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 1500/ares (17)  > 240 = 1500/ares (10)  > 240 + 1500/ares (10)  Estimated * 7,00 - 2200/ares (10)  Estimated * 110 + 3200/ares (10)  Estimated * 110 + 3200/ares (10)  Estimated * 120 + 2400/ares (10)  Estimated * 120 + 2400/ares (10)  Estimated * 240 + 5000/ares (10)  To data  To data  To data  To data  To data  To data  100 - 3200  100 - 3200  100 - 3200  100 - 3200  100 - 3200  201 - 3200  202 - 3200  203 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  208 - 3200  208 - 3200  209 - 3200  201 - 3200  201 - 3200  202 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  208 - 3200  209 - 3200  201 - 3200  202 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  209 - 3200  201 - 3200  202 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  209 - 3200  201 - 3200  202 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  208 - 3200  209 - 3200  209 - 3200  201 - 3200  202 - 3200  203 - 3200  204 - 3200  205 - 3200  206 - 3200  207 - 3200  208 - 3200  208 - 3200  208 - 3200  209 - 3200  209 - 3200  209 - 3200  200 - 3200	0.0 391.0 391.0 391.0 391.0 394.0 394.0 394.0 394.0 394.0 394.0 395.0 39	0 11 2 3 9 5 11 11 10 0 9 11 11 10 0 0 0 11 11 11 10 10 10 10 10	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
+ 240 + 5500/ares (F)  - 240 + 5500/ares (G)  - 240 + 5500/ares (G)  - 250 + 2500/ares (G)  - 2500/ares (G)	0.0 391.0 391.0 391.0 391.0 30.0 1.079.0 944.0 4.01.1.0 0.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 10 0 9 5 11 10 0 0 0 20 20 20 20 58 51 122 30 58 51 123 30 13 13 13 13 13 13 13 13 14 13 14 14 15 16 16 17 17 18 18 19 17 17 18 19 19 11 17 18 19 10 0 7 18 18 18 18 18 18 18 18 18 18 18 18 18	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
- 240 - 1500/Janes (F)  > 240 - 1500/Janes (R)  > 240 - 1500/Janes (R)    Calimented (* 7,0) - 2200/Jenes (R)   Estimated (* 7,0) - 2200/Jenes (R)   Estimated (* 100 - 1200/Jenes (R)   Estimated (* 240 - 1500/Jenes (R)	0.0 391.0 391.0 391.0 391.0 394.0 394.0 394.0 394.0 394.0 394.0 395.0 39	0 11 2 3 9 5 11 11 10 0 9 11 11 10 0 0 0 11 11 11 10 10 10 10 10	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 4500/ares (1)  > 240 + 4500/ares (1)  > 240 + 4500/ares (1)  Estimated * 7,0 + 2200/ares (1)  Estimated * 100 + 2400/ares (1)  Estimated * 110 + 2400/ares (1)  Estimated * 110 + 2400/ares (1)  Estimated * 120 + 2400/ares (1)  Estimated * 240 + 4500/ares (1)  Foot area (1)  Foot area (1)  Foot area (1)  Foot area (2)  Foot area (1)  Foot area	0.0 391.0 391.0 391.0 391.0 30.0 1.079.0 944.0 4.01.1.0 0.0 1.079.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1	0 11 3 0 9 5 13 0 9 5 13 0 0 0 0  20 93B  Number of Ore  94 13 13 13 13 13 13 13 13 13 13 13 13 13	0.0% 1,7% 2,7% 2,7% 2,7% 1,7% 1,7% 1,00,0% 16,7% 100,0%  16,7% 100,0%  N. Commercial cone. 22,7% 6,2% 6,2% 6,2% 6,2% 1,13% 1,13% 6,2% 6,2% 1,13%	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 4500/ares (F)  > 240 = 4500/ares (R)  > 240 = 4500/ares (R)  Estimated * 70.0 = 2500/ares (R)  Estimated * 10.0 = 2500/ares (R)  Estimated * 110 = 3200/ares (R)  Estimated * 120 = 4200/ares (R)  Estimated * 120 = 4200/ares (R)  Estimated * 120 = 4200/ares (R)  Estimated * 240 = 4500/ares (R)  To data  27. (88 § Sel Sociation  domain * 1200 = 1200/ares (R)  28	0.0	0 11 20 9 5 11 10 0 0 0 0 11 11 10 0 0 0 11 11 10 10	0.0% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
* 240 = 4500/ares (17)  > 240 + 4500/ares (16)  **Estimated **C (10 - 2200/ares (16)  Estimated **C (10 - 2200/ares (16)  Estimated **Line **La00/ares (16)  Estimated **Line **La00/ares (17)  Estimated **Line **La00/ares (17)  Estimated **Line **La00/ares (17)  Estimated **La00 **La00/ares (17)  Estimated **La00 **La00/ares (17)  Estimated **La00 **La00/ares (17)  Foot (17)  To data  To data  To data  To data  To data  130 **La00 130 **	0.0 391.0 391.0 391.0 394.0 1.079.0 944.0 1.079.0 944.0 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0 11 3 0 9 5 13 0 9 5 13 0 0 0 0  20 93B  Number of Ore  94 13 13 13 13 13 13 13 13 13 13 13 13 13	0.0% 1,7% 2,7% 2,7% 2,7% 1,7% 1,7% 1,00,0% 16,7% 100,0%  16,7% 100,0%  N. Commercial cone. 22,7% 6,2% 6,2% 6,2% 6,2% 1,13% 1,13% 6,2% 6,2% 1,13%	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
+ 240 + 5500/ares (F)  > 240 + 5500/ares (F)  > 240 + 5500/ares (F)  Estimated × 70.0 + 2200/ares (F)  Estimated × 10.0 + 2200/ares (F)  Estimated × 240 + 5500/ares (F)  Estimated × 240 + 5500/ares (F)  For data  Total  27.CEE Are Structure  construction  210 + 2350  120 + 23	0.0	0 11 20 9 5 11 10 0 0 0 0 11 11 10 0 0 0 11 11 10 10	0.0% 1,7% 2,7% 2,7% 2,7% 2,7% 2,7% 2,7% 2,7% 2	0.0% 1.7% 0.0% 1.0% 0.5% 1.0% 0.5% 1.00% 0.5% 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%
	Total of w1301 - C-1210 N	Total   13.579.7	Total   33.929.7   0	1997   1997

	CONTENT OF TAB F2  1. Share of sustainable Public Sector Assets				
	2. Sustainable Public Sector Assets				
	Share of sustainable public sector assets in th     Amount of sustainable loans	e total cover pool program  Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1 SPS.1.1.2	Green Public Sector exposures o/w Local Communities	ND2 ND2	ND2 ND2	#REF!	#REF!
SPS.1.1.3 SPS.1.1.4	o/w Hospitals o/w Export Credit	ND2 ND2	ND2 ND2		
SPS.1.1.5	o/w other Social Public Sector exposures	ND2 ND2	ND2 ND2	#REF!	#REF!
SPS.1.1.6 SPS.1.1.7	o/w Local Communities o/w Hospitals	ND2 ND2	ND2 ND2		
SPS.1.1.8	o/w Export Credit o/w other	ND2 ND2	ND2 ND2		
SPS.1.1.9 SPS.1.1.10	other Total sustainable Public Sector exposures	ND2 0,0	ND2 0	#REF!	#REF!
OSPS.1.1.1 OSPS.1.1.2	o/w [if relevant, please specify] o/w [if relevant, please specify]	0,0	v	W.C.	WINE I
OSPS.1.1.3	o/w [If relevant, please specify]				
OSPS.1.1.4 OSPS.1.1.5	o/w [if relevant, please specify] o/w [if relevant, please specify]				
	2 Fore days of supplied by the	Name of free	Number of Lance	A North-Hambard Babbard	Man of the state of the first of the state o
SPS.1.2.1 SPS.1.2.2	Type of use of sustainable loans     Renewable energy     Energy efficiency	Nominal (mn) ND2 ND2	Number of loans ND2 ND2	% Nominal (mn) to total Public Sector program #REF! #REF!	% No. of Loans to total Public Sector program #REF! #REF!
SPS.1.2.2 SPS.1.2.3	Pollution prevention and control	ND2	ND2	#REF!	#REF!
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use	ND2	ND2	#REF!	#REF!
SPS.1.2.5 SPS.1.2.6	Conservation of terrestrial and marine biodiversity Clean transportation/mobility	ND2 ND2	ND2 ND2	#REF!	#REF!
SPS.1.2.7 SPS.1.2.8	Sustainable (waste) water management Adaptation to climate change	ND2 ND2	ND2 ND2	#REF!	WREF!
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy	ND2	ND2	#REF!	#REF!
SPS.1.2.10 SPS.1.2.11	Financially viable basic infrastructure  Access to basic social services	ND2 ND2	ND2 ND2	#REF!	#REF! #REF!
SPS.1.2.12 SPS.1.2.13	Affordable housing  Job creation, including through SME financing and microcredits	ND2 ND2 ND2	ND2 ND2 ND2	#REF!	#REF!
SPS.1.2.14	Job creation, including through SME triancing and microcredits  Food security  Socio-economic development and empowerment.	ND2 ND2 ND2	ND2 ND2 ND2	#REF! #REF!	#REF! #REF!
SPS.1.2.15 SPS.1.2.16	Total sustainable Public Sector exposures	0,0	0 0	#REF!	#REF!
	2. Sustainable Public Sector Assets				
SPS.2.1.1	General Information     Number of public sector exposures	ND2			
OSPS.2.1.1 OSPS.2.1.2	Optional information eg, Number of borrowers Optional information eq, Number of quarantors				
OSPS.2.1.3 OSPS.2.1.4					
OSPS.2.1.5 OSPS.2.1.6					
OSPS.2.1.7	2. Size Information	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
SPS.2.2.1	Average exposure size (000s)	ND2			
SPS.2.2.2	By buckets (mn):	ND2	ND2		
SPS.2.2.3 SPS.2.2.4		ND2 ND2	ND2 ND2		
SPS.2.2.5 SPS.2.2.6		ND2 ND2	ND2 ND2		
SPS.2.2.7 SPS.2.2.8		ND2 ND2	ND2 ND2		
SPS.2.2.9		ND2	ND2		
SPS.2.2.10 SPS.2.2.11		ND2 ND2	ND2 ND2		
SPS.2.2.12 SPS.2.2.13		ND2 ND2	ND2 ND2		
SPS.2.2.14 SPS.2.2.15		ND2 ND2	ND2 ND2		
SPS.2.2.16 SPS.2.2.17	Total	ND2 0,0	ND2 0	0,0%	0,0%
	3. Breakdown by Asset Type				
SPS.2.3.1	Loans	Nominal (mn) ND2		% Public Sector Assets	
SPS.2.3.2 SPS.2.3.3	Bonds Other	ND2 ND2 ND2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1	Bonds	ND2 ND2		% Public Sector Assets  0,0%	
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.2	Bonds Other	ND2 ND2 ND2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.3	Bonds Other Total	ND2 ND2 ND2 0,0			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1	Bonds Other Total  Total  4. Breakdown by Geography European Union	ND2 ND2 ND2 0,0 % Public Sector Assets			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.2 SPS.2.4.2	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium	NO2 NO2 NO2 O,0 S Public Sector Assets O,056 NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.2 SPS.2.4.2 SPS.2.4.3 SPS.2.4.4	Bonds Other Total  4. Breakdown by Geography European Union Austria	NO2 NO2 NO2 O,0 ** Public Sector Assets O.0% NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.2	Bonds Other Total  4. Breakdown by Geography European Hinton Austriat Belgium Bulgaria	NO2 NO2 NO2 O,0 ** Public Sector Assets O,0% NO2 NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.3 OSPS.2.3.3 SPS.2.4.1 SPS.2.4.2 SPS.2.4.3 SPS.2.4.4 SPS.2.4.5 SPS.2.4.4 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5	Bonds Other Total  4. Breakdown by Geography European Union Seletum Bulgaria Croatia Cyprus Czechia Dennark	NG2 NG2 NG2 O,0 S Public Sector Assets 0,0% NG2 NG2 NG2 NG2 NG2 NG2 NG2 NG2 NG2 NG2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.2 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.4 OSPS.2.4.1 SPS.2.4.2 SPS.2.4.2 SPS.2.4.4 SPS.2.4.5 SPS.2.4.4 SPS.2.4.5 SPS.2.4.7 SPS.2.4.7 SPS.2.4.8 SPS.2.4.9 SPS.2.4.9	Bonds Other Total  4. Breakdown by Geography European Union Austria Belejium Croatia Cyprus Crechia Demmark Estonia Finland	NO2 NO2 NO2 NO2 O.0 S Public Sector Assets O.0% NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.3 OSPS.2.3.3 OSPS.2.3.3 OSPS.2.3.3 SPS.2.4.1 SPS.2.4.2 SPS.2.4.3 SPS.2.4.4 SPS.2.4.5 SPS.2.4.4 SPS.2.4.5 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Constia Coparia Coparia Ceehia Demmark Estonia Finland France Germany	NO2 NO2 NO2 NO2 O.0  S Public Sector Assets O.05 NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.1 OSPS.2.3.3 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.1 SPS.2.4.4 SPS.2.4.4 SPS.2.4.4 SPS.2.4.4 SPS.2.4.6 SPS.2.4.5 SPS.2.4.6 SPS.2.4.7 SPS.2.4.6 SPS.2.4.7 SPS.2.4.8 SPS.2.4.9 SPS.2.4.9 SPS.2.4.1 SPS.2.4 SPS.2.4.1 SPS.2.4.1 SPS.2.4.1 SPS	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Cyprus Caechia Demnark Estonia Finland France Germany Greece Netherlands	NO2 NO2 NO2 NO2 O,0  S Public Sector Assets O,05 NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 SSPS.2.3.2 SSPS.2.3.2 SSPS.2.3.3 SSPS.2.3.4 SSPS.2.4.3 SPS.2.4.3 SPS.2.4.4 SPS.2.4.4 SPS.2.4.4 SPS.2.4.6 SPS.2.4.5 SPS.2.4.1	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Condia Cyptchia Contina Germank Estonia Finland France Germany Greece Netherlands Hungary Ireland	NO2 NO2 NO2 NO2 NO2 O,0  S-Public Sector Assets O,055 NO2			
\$P\$2.3.2 \$P\$2.3.3 \$P\$2.3.3 \$P\$2.3.1 \$S\$95.2.3.4 \$S\$95.2.3.4 \$S\$95.2.3.4 \$S\$95.2.4.3 \$P\$2.4.4 \$P\$2.4.2 \$P\$2.4.4 \$P\$2.4.5 \$P\$2.4.4 \$P\$2.4.5 \$P\$2.4.5 \$P\$2.4.5 \$P\$2.4.1 \$P\$2.4.10 \$P\$2.4.10 \$P\$2.4.10 \$P\$2.4.11 \$P\$2.4.11 \$P\$2.4.12 \$P\$2.4.13 \$P\$2.4.14 \$P\$2.4.15 \$P\$2.4.14 \$P\$2.4.15 \$P\$2.4.15 \$P\$2.4.14 \$P\$2.4.15 \$P\$2.4.14 \$P\$2.4.15 \$P\$2.4.15 \$P\$2.4.15	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Crontia Cyprus Cuechia Denmark Einland France Germany Greece Netherlands Hungary Ireland Raly Latvia	NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 SSPS.2.3.4 SSPS.2.3.4 SSPS.2.3.4 SSPS.2.4.2 SPS.2.4.2 SPS.2.4.2 SPS.2.4.3 SPS.2.4.4 SPS.2.4.5 SPS.2.4.1	Bonds Other Total  4. Breakdown by Geography Eurocean Union Austria Belgium Bulgaria Croatia Croatia Croatia Denmark Estonia Finland France Germiny Retherlands Hungary Ireland Italy	NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.4 OSPS.2.3.5 OSPS.2.3.5 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.2 SPS.2.4.3 SPS.2.4.4 SPS.2.4.6 SPS.2.4.6 SPS.2.4.1 SPS.2.4 SPS.2.4 SPS.2.4 SPS.2.4 SPS.2.4 SP	Bonds Other Total  4. Breakdown by Geography European Ultion Martin Belgium Belgium Croatia Croatia Croatia Cechia Demmark Estonia Finland Fin	NO2			
SPS.2.3.2 SPS.2.3.3 SPS.2.3.4 OSPS.2.3.1 OSPS.2.3.5 OSPS.2.3.4 OSPS.2.3.5 SPS.2.4.1 SPS.2.4.4 SPS.2.4.4 SPS.2.4.4 SPS.2.4.5 SPS.2.4.5 SPS.2.4.5 SPS.2.4.1 SPS.2.4.2 SPS.2.4.3 SP	Bonds Other Total  4. Breakdown by Geography European Union Welstein Belgiam Groatia Cryptus Czechia Denmark Estonia Finland France Germany Greece Netherlands Hompany Belgiam Labria Lusembour, Malta Poland Portugal	NO2 NO2 NO2 NO2 NO2 O.0  S Fubili Sector Assets  O.05 NO2			
SPS_2.32 SPS_2.33 SPS_2.34 SPS_2.34 SSPS_2.34 SSPS_2.32 SSPS_2.32 SSPS_2.33 SSPS_2.35 SPS_2.43 SPS_2.44 SPS_2.45 SPS_2.45 SPS_2.45 SPS_2.46 SPS_2.47 SPS_2.41 SPS_2.4	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgaria Geographi Groutia Cyprus Creehia Denmark Estonia Finland France Germany Greece Netherlands Hungary Heland Haly Latyla Lutyla Romania	NO2 NO2 NO2 NO2 NO2 O,0  S Public Sector Assets O,0 NO2			
99(2)33 99(2)34 99(2)34 99(2)34 99(2)34 99(3)31 99(3)3	Bonds Other Total  4. Breakdown by Geography European Union Autrifa Bulgaria Gugaria Cupria Cupria Ceehia Denmark Estonia Finland France Germany Greece Netherlands Hungary Heland Haly Lathia Lusenbourg Lusenbourg Lusenbourg Romania Slowekia Slowekia	NO2 NO2 NO2 NO2 NO2 O,0 O,0 O,0 NO2			
995.233 995.234 995.234 995.234 995.234 995.241 995.242 995.245 995.24	Bonds Other Total  4. Breakdown by Geography  European Union Austria Belegium Belegium Conatia Cyprus Crechia Demmark Estonia Finland France Germany Greece Netherlands Hungany Ireland Italy Latvia Uthuahia Lumburia Hungany Breand Fortugal Romania Slowekia Slowekia Slowekia Spain Sweden European Economic Area (not member of EU)	NO2			
995.233 995.234 995.234 995.234 995.234 995.241 995.242 995.245 995.24	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Crechia European European Eritand France Germany Greece Netherlands Hungary Heland Lucembourg Malta Lucembourg Malta Poland Portugal Romania Slovakia Slovenia Sweden Sweden European Economic Area (not member of EU) Lecland Lechentsten	NO2			
952.33 952.34 952.34 952.34 952.34 952.41 952.41 952.42 952.43 952.44 952.44 952.45 952.45 952.45 952.46 952.47 952.47 952.48 952.48 952.49	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Crechia Demanan Einland France Germany Greece Netherlands Hungary Ireland Latvia Lutvia Lut	NO2			
952.33 952.34 952.34 952.34 952.34 952.41 952.41 952.41 952.42 952.43 952.43 952.44 952.44 952.44 952.44 952.44 952.45 952.45 952.46 952.46 952.47 952.47 952.48	Bonds Other Total  4. Breakdown by Geography European Union Belatum Be	NO2 NO2 NO2 NO2 NO2 NO2 NO3 NO3 NO3 NO2			
992.13.1 995.13.4 995.13.4 995.13.4 995.13.4 995.13.5 995.13.1 995.13.1 995.13.1 995.13.1 995.14.1 995	Bonds Other Total  4. Breakdown by Geography  European Union Belgium Bennank Estonia Finland France Germany Greece Netherlands Nampary Belgium	NO2			
995.13.3 995.13.4 995.13.4 995.13.4 995.13.4 995.13.4 995.13.5 995.13.1 995.1 995	Bonds Other Total  4. Breakdown by Geography  European Union Belgium Bennark Estonia Finland France Germany Greece Netherlands Hungary Belgium	NO2			
992124 992148 992148 992148 992148 992141	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Creshia Estark	NO2			
952131 952134	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Caechia Demanik Biriland France Germany Greece Netherlands Hungary Ireland Latyl Latyl Latyl Latyl Lotyl Lotyl European Economic Spain Spain Spowaka Spowaka Spowaka Spowaka Spowaka Lechend Luchenstein Norway Other Switzerland United Kingdom Australia Birazil Canada Birazil Canada Remania Sirozea	NO2			
952131 952134 952134 952134 952134 952134 952134 952131	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Crechia Denmania Einland France Germany Greece Netherfands Hungary Ireland Lusenboury Latvia Lusvia Lusvi	NO2			
9921313 9951343 9951343 9951343 9951343 9951343 9951443 995145 9951443 995145 995145 995145 995145 995145 995145 995145 995145 995145 995146 995147 995146 995147 995146 995147 9	Bonds Other Total  4. Breakdown by Gegraphy European Union Martria Belgium Belgium Belgium Croatia Croatia Croatia Croatia Demmark Estonia Finland Finland Finland Finland Finland Fortee Germany Intelland Latvia Latvia Latvia Lithuania Lusembour Malta Potand Fortugal Romania Romania Fortugal Romania Luterbour Malta Potand Fortugal Romania Sovola Sovol	NO2			
952131 952131	Bonds Other Total  4. Breakdown by Geography European Union Mortin Belgium Belgium Belgium Croatia Croatia Croatia Croatia Demnark Estonia Finland France Germany Griesce Netherbends Helphore H	NO2			
952121 952131 95	Bonds Other Total  4. Breakdown by Geography European Union Austria Belgium Belgium Belgium Croatia Crynus Clechia Demmania Entrolled France Germany Greece Netherlands Hungary Ireland Italy Latvia Luturaling Romania Slowakia Slowenia Slowenia Slowenia Slowenia Slowenia Slowenia Luturaling Lutural	NO2			

OSPS.2.4.10	o/w [If relevant, please specify]		
	o/w [If relevant, please specify]		
SPS.2.5.1	Breakdown by regions of main country of origin  TBC at a country level	% Public Sector Assets ND2	
SPS.2.5.2	TBC at a country level	ND2	
SPS.2.5.3	TBC at a country level	ND2	
SPS.2.5.4	TBC at a country level	ND2	
SPS.2.5.5	TBC at a country level	ND2	
SPS.2.5.6	TBC at a country level	ND2	
SPS.2.5.7	TBC at a country level	ND2	
SPS.2.5.8	TBC at a country level	ND2	
SPS.2.5.9	TBC at a country level	ND2	
SPS.2.5.10	TBC at a country level	ND2	
SPS.2.5.11	TBC at a country level	ND2	
SPS.2.5.12	TBC at a country level	ND2	
SPS.2.5.13	TBC at a country level	ND2	
SPS.2.5.14	TBC at a country level	ND2	
SPS.2.5.15	TBC at a country level	ND2	
SPS.2.5.16	TBC at a country level	ND2	
SPS.2.5.17	TBC at a country level	ND2	
SPS.2.5.18	TBC at a country level	ND2	
SPS.2.5.19 SPS.2.5.20	TBC at a country level	ND2 ND2	
	TBC at a country level		
SPS.2.5.21	TBC at a country level	ND2	
SPS.2.5.22	TBC at a country level	ND2	
SPS.2.5.23 SPS.2.5.24	TBC at a country level TBC at a country level	ND2 ND2	
SPS.2.5.24 SPS.2.5.25	TBC at a country level	ND2 ND2	
353.2.3.23	6. Breakdown by Interest Rate	% Public Sector Assets	
SPS.2.6.1	Fixed rate	% Public Sector Assets ND2	
SPS.2.6.2	Floating rate	ND2	
SPS.2.6.3	Other	ND2	
OSPS.2.6.1			
OSPS.2.6.2			
OSPS.2.6.3			
OSPS.2.6.4			
	7. Breakdown by Repayment Type	% Public Sector Assets	
SPS.2.7.1	Bullet / interest only	ND2	
SPS.2.7.2	Amortising	ND2	
SPS.2.7.3	Other	ND2	
OSPS.2.7.1			
OSPS.2.7.2			
OSPS.2.7.3			
OSPS.2.7.4			
OSPS.2.7.5			
OSPS.2.7.6			
SPS.2.8.1	8. Breakdown by Type of Debtor Sovereigns	Nominal (mn) ND2	% Public Sector Assets
SPS.2.8.1 SPS.2.8.2	Sovereigns Regional/federal authorities		
		ND2	
CDC 2 0 2		ND2	
SPS.2.8.3	Local/municipal authorities	ND2	
SPS.2.8.3 SPS.2.8.4	Local/municipal authorities Others	ND2	0.00
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5	Local/municipal authorities Others Total		0,0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1	Local/municipal authorities Others Total o/w Claim against supranational	ND2	0,0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2	Local/municipal authorities Others Total a/w Claim against supranational a/w Claim against suprereigns	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.2	Local/municipal authorities Others Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim quaranteed by sovereigns	ND2	0,0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4	Local/municipal authorities Others Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim guaranteed by sovereigns o/w Claim guaranteed by sovereigns o/w Claim guaranteed by sovereigns	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.5	Local/municipal authorities Othes Othes Total ofw Claim against supramational ofw Claim against supramational ofw Claim against sovereigns ofw Claim against regional/electral authorities ofw Claim against regional/electral authorities	ND2	0,0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.5 OSPS.2.8.5	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.5 OSPS.2.8.6 OSPS.2.8.6	Local/municipal authorities Othes Othes Total ofw Claim against supramational ofw Claim against supramational ofw Claim against sovereigns ofw Claim against regional/electral authorities ofw Claim against regional/electral authorities	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.5 OSPS.2.8.6 OSPS.2.8.6 OSPS.2.8.8 OSPS.2.8.8 OSPS.2.8.8	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.5 OSPS.2.8.6 OSPS.2.8.7 OSPS.2.8.7	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.1 OSPS.2.8.2 OSPS.2.8.3 OSPS.2.8.4 OSPS.2.8.6 OSPS.2.8.6 OSPS.2.8.7 OSPS.2.8.8 OSPS.2.8.8 OSPS.2.8.8 OSPS.2.8.8 OSPS.2.8.8	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 OSPS_2.8.1 OSPS_2.8.2 OSPS_2.8.3 OSPS_2.8.4 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.8 OSPS_2.8.8 OSPS_2.8.8 OSPS_2.8.8 OSPS_2.8.10 OSPS_2.8.10 OSPS_2.8.11	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0.0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 OSPS_2.8.5 OSPS_2.8.2 OSPS_2.8.4 OSPS_2.8.4 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.7 OSPS_2.8.9 OSPS_2.8.10 OSPS_2.8.10 OSPS_2.8.11 OSPS_2.8.11	Local/municipal authorities  Others  Total  o/w Claim against supranotional ofw Claim against sovereigns ofw Claim against sovereigns of w Claim against sovereigns of w Claim against sovereigns of w Claim against sepanal/gleden authorities of w Claim against kooffmunicipal authorities of w Claim against kooffmunicipal authorities	ND2	0,0%
SPS.2.8.3 SPS.2.8.4 SPS.2.8.5 OSPS.2.8.5 OSPS.2.8.2 OSPS.2.8.4 OSPS.2.8.4 OSPS.2.8.5 OSPS.2.8.6 OSPS.2.8.6 OSPS.2.8.7 OSPS.2.8.8 OSPS.2.8.9 OSPS.2.8.11 OSPS.2.8.11 OSPS.2.8.11	Local/municipal authorities Others Others Total of w Claim against supramational of w Claim against supramational of w Claim against sovereigns of w Claim against regional/electral authorities of w Claim against regional/electral authorities of w Claim against local/municipal authorities of w Claim against local/municipal authorities of w Claimguaranteed by local/municipal authorities of w Claimguaranteed by local/municipal authorities  9. Non-Performing Loans % NPLS	ND2 0,0 5. Public Sector Assets NO2	0.0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 GSPS_2.8.5 GSPS_2.8.2 GSPS_2.8.2 GSPS_2.8.4 GSPS_2.8.6 GSPS_2.8.6 GSPS_2.8.6 GSPS_2.8.7 GSPS_2.8.10 GSPS_2.8.10 GSPS_2.8.10 GSPS_2.8.11 GSPS_2.8.12 GSPS_2.8.13 SPS_2.9.1 GSPS_2.8.13	Coal/municipal authorities Others Total o/w Claim against supranational o/w Claim against supranational o/w Claim against supranational o/w Claim against regional/feetan dunhorities o/w Claim against regional/feetan dunhorities o/w Claim against tead/municipal authorities o/w Claim against tead/municipal authorities o/w Claimguaramiteed by Incod/municipal authorities o/w Claimguaramiteed by Incod/municipal authorities  9/w Claimguaramiteed by Incod/municipal authorities  9. Non-Performing Loons	ND2 0,0 W. Public Sector Assets	0,0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 SPS_2.8.1 SPS_2.8.1 SPS_2.8.2 SSPS_2.8.3 SSPS_2.8.4 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.7 OSPS_2.8.8 SSPS_2.8.10 OSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.12 SSPS_2.8.12 SSPS_2.8.12 SSPS_2.8.13	Local/municipal authorities Others Others Total of w Claim against supramational of w Claim against supramational of w Claim against sovereigns of w Claim against regional/electral authorities of w Claim against regional/electral authorities of w Claim against local/municipal authorities of w Claim against local/municipal authorities of w Claimguaranteed by local/municipal authorities of w Claimguaranteed by local/municipal authorities  9. Non-Performing Loans % NPLS	ND2 0,0 5. Public Sector Assets NO2	0.0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 SPS_2.8.5 SSPS_2.8.1 SSPS_2.8.2 SSPS_2.8.2 SSPS_2.8.4 SSPS_2.8.4 SSPS_2.8.6 SSPS_2.8.6 SSPS_2.8.6 SSPS_2.8.7 SSPS_2.8.8 SSPS_2.8.8 SSPS_2.8.9 SSPS_2.8.10 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.12 SSPS_2.8.11 SSPS_2.8.11 SSPS_2.9.1 SSPS_2.9.1 SSPS_2.9.1 SSPS_2.9.3	Local/municipal authorities Others Others Total of w Claim against supramational of w Claim against supramational of w Claim against sovereigns of w Claim against regional/electral authorities of w Claim against regional/electral authorities of w Claim against local/municipal authorities of w Claim against local/municipal authorities of w Claimguaranteed by local/municipal authorities of w Claimguaranteed by local/municipal authorities  9. Non-Performing Loans % NPLS	ND2 0,0 5. Public Sector Assets NO2	0.0%
SPS_2.8.3 SPS_2.8.4 SPS_2.8.5 SPS_2.8.1 SPS_2.8.1 SPS_2.8.2 SSPS_2.8.3 SSPS_2.8.4 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.6 OSPS_2.8.7 OSPS_2.8.8 SSPS_2.8.10 OSPS_2.8.11 SSPS_2.8.11 SSPS_2.8.12 SSPS_2.8.12 SSPS_2.8.12 SSPS_2.8.13	Cotal/municipal authorities Others Total o/w Claim against supramational o/w Claim against supramational o/w Claim against supramational o/w Claim against supramational o/w Claim against regional/jeleand authorities o/w Claimagainst local/municipal authorities o/w Claimagainst local/municipal authorities  9. Non-Performing Locas S. NPLS Defaulted Loses pursuant Art 178 CRR	ND2 0,0 0,0 % Public Sector Assets ND2 ND2 ND2	0.0%
SP\$2.83 SP\$2.84 SP\$2.85 SP\$2.81 OSP\$2.81 OSP\$2.83 OSP\$2.83 OSP\$2.85 OSP\$2.85 OSP\$2.86 OSP\$2.86 OSP\$2.87 OSP\$2.88 OSP\$2.88 OSP\$2.89 OSP\$2.81	Cock/municipal authorities Others Others Total O/w Claim against supramational o/w Claim against sovereigns O/w Claim against sovereigns O/w Claim against regional/Jederal outhorities O/w Claim against regional/Jederal outhorities O/w Claim against lexad/municipal outhorities O/w Claim against lexad/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities  9. Non-Performing Loans % NPIS Defaulted Loans pursuant Art 178 CRR	ND2 0.0  % Public Sector Assets ND2 ND2  % Public Sector Assets	0.0%
SP\$2.8.3 SP\$2.8.4 SP\$2.8.5 SP\$2.8.1 SP\$2.8.1 SSP\$2.8.3 SSP\$2.8.3 SSP\$2.8.5 SSP\$2.8.5 SSP\$2.8.5 SSP\$2.8.6 SSP\$2.8.6 SSP\$2.8.8 SSP\$2.8.9 SSP\$2.8.9 SSP\$2.9.1 SSP\$2.9.1 SSP\$2.9.3 SSP\$2.9.3	Cotal/municipal authorities Others Total o/w Claim against supramational o/w Claim against supramational o/w Claim against supramational o/w Claim against supramational o/w Claim against regional/jeleand authorities o/w Claimagainst local/municipal authorities o/w Claimagainst local/municipal authorities  9. Non-Performing Locas S. NPLS Defaulted Loses pursuant Art 178 CRR	ND2 0,0 0,0 % Public Sector Assets ND2 ND2 ND2	0.0%
952.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.8 9552.9 95	Cock/municipal authorities Others Others Total O/w Claim against supramational o/w Claim against sovereigns O/w Claim against sovereigns O/w Claim against regional/Jederal outhorities O/w Claim against regional/Jederal outhorities O/w Claim against lexad/municipal outhorities O/w Claim against lexad/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities  9. Non-Performing Loans % NPIS Defaulted Loans pursuant Art 178 CRR	ND2 0.0  % Public Sector Assets ND2 ND2  % Public Sector Assets	0.0%
992.8.8 992.8.8 992.8.8 992.8.8 992.8.8 992.8.8 992.8.8 0982.8.1 0982.8.2 0982.8.2 0982.8.4 0982.8.6 0982.8.6 0982.8.6 0982.8.6 0982.8.8 0982.8.8 0982.8.10	Cock/municipal authorities Others Others Total O/w Claim against supramational o/w Claim against sovereigns O/w Claim against sovereigns O/w Claim against regional/Jederal outhorities O/w Claim against regional/Jederal outhorities O/w Claim against lexad/municipal outhorities O/w Claim against lexad/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities  9. Non-Performing Loans % NPIS Defaulted Loans pursuant Art 178 CRR	ND2 0.0  % Public Sector Assets ND2 ND2  % Public Sector Assets	0.0%
\$922.83 \$922.84 \$923.85 \$923.85 \$952.86 \$952.81 \$952.82 \$952.82 \$952.83 \$952.84 \$952.85 \$952.86 \$952.86 \$952.86 \$952.81	Cock/municipal authorities Others Others Total O/w Claim against supramational o/w Claim against sovereigns O/w Claim against sovereigns O/w Claim against regional/Jederal outhorities O/w Claim against regional/Jederal outhorities O/w Claim against lexad/municipal outhorities O/w Claim against lexad/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities  9. Non-Performing Loans % NPIS Defaulted Loans pursuant Art 178 CRR	ND2 0.0  % Public Sector Assets ND2 ND2  % Public Sector Assets	0.0%
\$92,283 \$92,284 \$92,185 \$92,185 \$95,184 \$95,185 \$95,182 \$95,182 \$95,183 \$95	Cock/municipal authorities Others Others Total O/w Claim against supramational o/w Claim against sovereigns O/w Claim against sovereigns O/w Claim against regional/Jederal outhorities O/w Claim against regional/Jederal outhorities O/w Claim against lexad/municipal outhorities O/w Claim against lexad/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by lexal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities O/w Claimguarameed by Iscal/municipal outhorities  9. Non-Performing Loans % NPIS Defaulted Loans pursuant Art 178 CRR	ND2 0.0  % Public Sector Assets ND2 ND2  % Public Sector Assets	0.0%
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# ECBC National Label Transparancy Template (NTT) for Danish Issuers



Issuer:Realkredit Danmark A/SIssuer type:Specialized mortgage bank

Cover pool setup:

Cover pool:
Cover pool:
Capital Centre T

Homepage:
www.rd.dk/investor
Format of template:
Excel and PDF
Frequency of update:
Quarterly
Published:
07-nov-24
Data per:
Q3 2024

# **ECBC Label Template: Contents**

As of End Q3 2024



### Specialised finance institutes

General Issuer Detail

General Issuer Detail

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### **Ship finance institutes**

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**S5** Lending by region and ship type

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**Key Concepts** 

**Key Concepts Explanation** X1 X2 **Key Concepts Explanation** ХЗ 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.

### Mandatory tables

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

# Specialised mortgage banks

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

# Ship finance institutes

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

## Non-specialised bank CBs issuers

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

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

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

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

# **Optional for Banks**



# Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	2024Q3	2024Q2	2024Q1	2023Q4
Total Balance Sheet Assets	824,1	806,4	820,3	816,1
Total Customer Loans(fair value)	758,5	744,3	746,9	753,6
of which: Used/registered for covered bond collateral pool	758,5	744,3	746,9	753,6
Tier 1 Ratio (%)	30,6%	31,6%	31,4%	31,2%
Solvency Ratio (%)	30,6%	31,6%	31,4%	31,6%
Outstanding Covered Bonds (fair value)	761,7	746,4	760,6	756,5
Outstanding Senior Unsecured Liabilities	2,0	2,0	2,0	2,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	96,2	94,7	94,4	97,6
Net loan losses (Net loan losses and net loan loss provisions)	0,1	0,0	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)	799,2	801,8	796,4	803,7
Composition by				
Maturity				
- 0 <= 1 year	1,9	2,0	1,8	1,1
- < 1 <= 5 years	15,2	14,8	14,8	13,9
- over 5 years	782,1	785,0	779,8	788,7
Currency	-	-	-	-
- DKK	783,2	784,5	779,0	785,7
- EUR	1,7	1,7	1,8	1,8
- USD	-	-	-	-
- Other	14	16	16	16
customer type	-	-	-	-
<ul> <li>Residential (owner-occ., private rental, corporate housing,</li> </ul>	417,1	419,2	419,1	424,2
holiday houses)				
<ul> <li>Commercial (office and business, industry, agriculture,</li> </ul>	288,0	288,8	286,4	286,7
manufacture, social and cultural, ships)				
- Subsidised	94,1	93,9	90,8	92,8
eligibility as covered bond collateral	-	-	-	-
Non-performing loans (See definition in table X1)	0,10	0,10	0,10	0,10
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	-	-	-	

Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding Co	Bs	2024Q3	2024Q2	2024Q1	2023Q4
Nominal cover pool (total value)		487	490	483	484
Transmission or liquidation proceeds to CB holders (for	redemption of CBs maturing 0-1 day)	6	4	6	
Overcollateralisation		32	33	30	32
Overcollateralisation ratio	Total	7,0%	7,2%	6,7%	7,09
	Mandatory (percentage of risk weigted assets,general, by law)	8,0%	8,0%	8,0%	8,09
Nominal value of outstanding CBs		455	457	449	452
	- hereof amount maturing 0-1 day	0	0	0	(
Proceeds from senior secured debt		0	0	0	(
Proceeds from senior unsecured debt		2	2	2	
Tier 2 capital		0	0	0	(
Additional tier 1 capital (e.g. hybrid core capital)		0	0	0	(
Core tier 1 capital invested in gilt-edged securities		30	29	26	21
Total capital coverage (rating compliant capital)		30	29	26	21

DKKbn / Percentage of nominal outstanding CBs		2024Q3	2024Q2	2024Q1	2023Q4
Nominal value of outstanding CBs		455	457	449	452
air value of outstanding CBs (marked value)		448	443	436	441
Maturity of issued CBs		-	-	-	
	1 day - < 1 year	129	127	111	106
	1 year	-	-	-	-
	> 1 and ≤ 2 years	119	96	120	109
	> 2 and ≤ 3 years	110	133	118	112
	> 3 and ≤ 4 years	61	41	62	88
	> 4 and ≤ 5 years	29	52	20	25
	5-10 years	7	9	18	12
	10-20 years	-	-	-	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	80,0%	81,0%	80,0%	80,0%
	Annuity	20,0%	19,0%	20,0%	20,0%
	Serial	-	-	-	
nterest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	77,0%	78,0%	77,0%	77,0%
	Floating rate ( Floating rate constant for less than 1 year)	23,0%	22,0%	23,0%	23,0%
	Capped floating rate	-	-	-	
Currency denomination profile of issued CBs	DKK	97%	97%	97%	96%
	EUR	0%	0%	0%	0%
	SEK	2%	2%	2%	2%
	CHF	-	-	-	
	NOK	1%	1%	1%	190
	USD	-	-	-	
	Other	-	-	-	
JCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's				
	S&P	AAA	AAA	AAA	AAA
	Fitch	AAA	AAA	AAA	AAA
		AAA	AAA	AAA	AAA

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

Table G2.1a - Assets other than the loan portfolio in the cover pool									
Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Gilt-edged secutities / rating compliant capital									
0-<1 year	15,1								
>1- < 5 years	14,4								
> 5 years	2,4			1				ı¬	1
Total	31.9	0.0	0	0	0	0	0	5	0

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-	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	3,5	0,0	0						
Exposures to/guaranteed by govenments etc. third countries									
Exposure to credit institute credit quality step 1	28,3	0,0	0						
Exposure to credit institute credit quality step 2									
Total	31,9	0,0	0	0	0	0	0	0	0

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

Maturity structure/Type of cover asset	0-<1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	3,5			3,5
Exposures to/guaranteed by govenments etc. third countries				0,0
Exposure to credit institute credit quality step 1	11,5	14,4	2,4	28,3
Exposure to credit institute credit quality step 2				0,0
Total	15,1	14,4	2,4	31,9

Table G2.1d - Assets other than the loan portfolio in the cover pool Other assets, total (distributed pro rata after total assets in credit institution and cover pool)

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool	455
Match funded (without interest and/or currency risk)	100%
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>

Table G3 – Legal ALM (balance principle) adherence	
	Issue adherence
General balance principle	No
Specific balance principle	Yes
1) Cf. the Danish Executive Order on bond issuance, balance principle and risk management	

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

Table 61 / table of a factorious of / Em basiness inc	401101100404 020	
	Issue adhe	rence
	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tao issuance?	x	
Pass-through cash flow from borrowers to investors?	x	
Asset substitution in cover pool allowed?		x

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

# Capital Centre T

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



# Table M1/B1

Numbe	er of loans by prop	erty (	category												
								Manufacturing							
	Owner-occupie	d		Subsidised		Cooperative		and Manual	Office and			Social and cu	ltural		
	homes	F	Holiday houses	Housing		Housing	Private rental	Industries	Business		Agriculture	purposes	Other	Total	
Total	148.1	.93	13.064		938	984	9.418	60	07	4.556	8.040		397	157	186.354
In %	•	80	7		1	1	. 5		0	2	4		0	0	100

# Table M2/B2

Lending	g by propert	y category, l	DKKbn												
								Manufacturing							
	Owner-oc	cupied		Subsidised	Cooperative		;	and Manual	Office and			Social and o	ultural		
	homes	Н	oliday houses	Housing	Housing	Р	Private rental	Industries	Business	A	Agriculture	purposes	Other	Total	
Total		230,5	12,1		4,2	6,9	71,8	16	,7	72,5	32,5	i	7,7	0,4	455,3
In %		51	3		1	2	16		4	16		7	2	0	100

# Table M3/B3

## Lending, by loan size, DKKbn

		DKK 0 - 2m	DKK 2 - 5m		DKK 5 - 20m		DKK 20 - 50m	DKK 50 - 10	00m	> DKK 100m	1	Γotal	
-	Total	122,5		119,6		79,6	33,		22,8		77,7		455,2
7	'n %	2	/	26		17		7	5		17		100



### Table M4a/B4a

Table W4a/B4a										
Lending, by-loan to-value (LTV), current pr	operty value, DKKb	n								
					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	99,8	79,9	42,2	5,9	2,2	0,2	0,1	0,0	0,0	0,
Holiday houses	6,8	4,2	1,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	1,5	8,0	0,6	0,2	0,2	0,1	0,1	0,1	0,1	0,0
Cooperative Housing	3,5	2,1	0,9	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	27,5	23,6	15,4	3,8	1,2	0,2	0,1	0,0	0,0	0,
Manufacturing and Manual Industries	12,0	4,0	0,6	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	31,9	26,4	12,7	1,1	0,3	0,1	0,0	0,0	0,0	0,0
Agricultutal properties	14,3	11,8	6,1	0,3	0,0	0,0	0,0	0,0	0,0	0,0
Properties for social and cultural										
purposes	4,8	1,9	0,9	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,2	0,1	0,0	0,0	0,0	-	-	-	-	0,0
Total	202.2	154.8	80.4	11.6	4.0	0.6	0.3	0.2	0.2	0.8

### Table M4b/B4b

Total	44,42	34,01	17,65	2,55	0,89	0,14	0,07	0,05	0,04	0,1
Other	66,31	32,29	1,24	0,08	0,03	0,00	0,00	0,00	0,00	0,0
purposes	62,62	24,36	11,46	0,62	0,15	0,07	0,07	0,07	0,07	0,5
Properties for social and cultural										
Agricultutal properties	43,88	36,33	18,67	0,91	0,12	0,02	0,02	0,01	0,01	0,03
Office and Business	43,96	36,45	17,49	1,50	0,39	0,08	0,04	0,03	0,02	0,05
Manufacturing and Manual Industries	71,55	24,12	3,63	0,41	0,15	0,04	0,03	0,03	0,02	0,04
Private rental	38,36	32,82	21,40	5,24	1,67	0,27	0,09	0,04	0,03	0,08
Cooperative Housing	51,01	30,81	13,35	2,88	1,17	0,30	0,18	0,11	0,08	0,11
Subsidised Housing	34,53	18,97	14,63	4,46	4,27	2,47	2,43	2,36	2,27	13,60
Holiday houses	56,00	34,47	8,60	0,70	0,16	0,01	0,01	0,01	0,00	0,05
Owner-occupied homes	43,30	34,67	18,30	2,55	0,96	0,10	0,03	0,02	0,01	0,05
	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
					Per cent					
Lending, by-loan to-value (LTV), current pr	operty value, per ce	nt								

### Table M4c/B4c

Lending, by-loan to-value (LTV), current pro	perty value, DKKbi	n ("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. LT\
Owner-occupied homes	12,1	53,3	105,1	35,2	17,7	5,1	0,8	0,4	0,2	0,5	51,33
Holiday houses	1,1	5,6	4,6	0,5	0,3	0,0	-	-	-	0,0	39,73
Subsidised Housing	0,9	0,3	0,8	0,3	0,0	0,0	0,1	-	0,1	1,7	78,6
Cooperative Housing	1,5	2,2	1,7	0,8	0,4	0,1	0,1	0,1	-	0,1	43,18
Private rental	4,3	16,4	29,3	12,7	6,4	1,7	0,6	0,2	0,1	0,2	57,11
Manufacturing and Manual Industries	8,6	6,3	1,2	0,2	0,3	-	0,0	-	0,0	0,1	30,08
Office and Business	8,4	25,8	31,7	4,6	1,1	0,6	0,1	0,1	0,1	0,1	47,61
Agricultutal properties	6,2	12,2	12,2	1,6	0,2	0,0	0,0	-	0,0	0,0	48,78
Properties for social and cultural											
purposes	3,6	1,5	2,2	0,2	-	-	-	-	0,0	0,1	37,39
Other	0,1	0,1	0,2				-	-	=	-	31,07
Total	46.8	123.7	189.0	56.0	26.4	7.5	1.8	0.6	0.6	2.8	50.3

### Table M4d/B4d

Lending, by-loan to-value (LTV), current pr	operty value, PER CE	ENT ("Sidste krone",									
					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. L
Owner-occupied homes	5,26	23,12	45,58	15,27	7,68	2,23	0,36	0,15	0,10	0,23	
Holiday houses	8,70	46,06	38,36	4,14	2,57	0,08	0,00	0,00	0,00	0,08	
Subsidised Housing	21,62	7,13	18,05	5,94	0,48	0,71	3,33	0,00	2,38	40,38	
Cooperative Housing	21,77	32,37	24,96	11,18	5,81	1,02	1,02	0,87	0,00	0,87	
Private rental	5,99	22,90	40,81	17,69	8,85	2,31	0,81	0,22	0,11	0,31	
Manufacturing and Manual Industries	51,23	37,94	7,06	1,20	1,74	0,00	0,24	0,00	0,24	0,30	
Office and Business	11,63	35,57	43,69	6,39	1,49	0,77	0,10	0,07	0,11	0,19	
Agricultutal properties	19,13	37,50	37,62	4,80	0,65	0,09	0,12	0,00	0,03	0,06	
Properties for social and cultural											
purposes	46,83	19,40	28,98	3,10	0,00	0,00	0,00	0,00	0,39	1,16	
Other	1,42	21,62	48,65	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Total	10,29	27,18	41,51	12,31	5,79	1,65	0,39	0,14	0,12	0,62	



Table M5/B5 - Total

## Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Tota
Owner-occupied homes	132,6	28,8	7,9	31,9	29,3	-	230,5
Holiday houses	4,0	2,9	1,3	1,7	2,1		12,1
Subsidised Housing	1,8	0,4	0,2	0,8	0,9		4,2
Cooperative Housing	3,7	0,4	0,4	1,4	1,0		6,9
Private rental	33,5	4,3	4,4	16,8	10,4	2,4	71,8
Manufacturing and Manual							
Industries	5,0	0,8	4,7	2,7	3,5	0,1	16,7
Office and Business	37,2	3,9	1,6	7,8	9,2	12,9	72,5
Agricultutal properties	2,9	9,1	3,7	6,1	10,8		32,5
Properties for social and cultural							
purposes	4,1	0,4	0,4	1,5	1,3		7,7
Other	0,2	0,0	0,1	0,0	0,0	0,1	0,4
Total	224,9	51,0	24,7	70,8	68,6	15,4	455,3



Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied					Ma	nufacturing and		Social	Social and cultural			
	homes	Holiday houses	Subs	sidised Housing Cooper	ative Housing Private rental	Ma	nual Industries	Office and Business Agricu	lture purpos	ses Other	Total		
Index Loans		0	0	0	0	0	0	0	0	0	0	-	
Fixed-rate to maturity	(	),2	-	-	0,1	0,0	-	=	0,0	-	-	0,3	
Fixed-rate shorter period than													
maturity (ARM's etc.)													
<ul> <li>rate fixed ≤ 1 year</li> </ul>	20	),8	0,8	-	0,2	2,8	-	0,9	4,7	0,4	0,0	30,6	
- rate fixed > 1 and ≤ 3 years	24	1,9	0,9	-	0,8	5,7	0,0	1,7	3,8	-	-	37,9	
- rate fixed > 3 and ≤ 5 years	98	3,3	4,5	0,2	1,6	16,6	0,4	4,4	6,6	0,1	0,0	132,7	
- rate fixed > 5 years	3	3,5	0,1	0,0	2,9	6,9	-	1,0	0,3	-	-	14,8	
Money market based loans													
Non Capped floaters	18	3,1	1,0	-	0,1	21,2	7,0	32,4	7,1	3,2	0,2	90,2	
Capped floaters	-		-	-	-	-	-	-	-	-	-	-	
Other	-		-	-	-	-	-	-	-	-	-	-	
Total	165	i,7	7,3	0,2	5,6	53,2	7,5	40,4	22,6	3,7	0,3	306,4	

<sup>\*</sup>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					Manufacturing and			Social and cultura	.l	
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total
Index Loans		0	0	0	C	) (	0	0	0	0	0 -
Fixed-rate to maturity	0,0		=	=	-	-	=	-			0,0
Fixed-rate shorter period than											
maturity (ARM's etc.)											
<ul> <li>rate fixed ≤ 1 year</li> </ul>	10,7	' 0	,8 0,2	0,1	1,8	0,3	2,9	2,	8	0,4	0,0 20,1
<ul> <li>rate fixed &gt; 1 and ≤ 3 years</li> </ul>	12,3	. 0	,8 0,1	0,2	1,9	0,5	2,6	5 1,	6	0,3	0,0 20,4
<ul> <li>rate fixed &gt; 3 and ≤ 5 years</li> </ul>	34,4	2	,5 0,5	0,6	6,1	0,5	5,5	5 2,	2	0,6	0,1 53,0
- rate fixed > 5 years	0,7	' 0	,0 3,0	0,3	1,3	0,1	. 0,9	0,	2	0,1 -	6,7
Money market based loans											
Non Capped floaters	6,7	' 0	,6 0,1	0,0	7,4	7,8	3 20,2	2 3,	1	2,7	0,0 48,7
Capped floaters	-	=	=	=	-	-	=	-			
Other	=	=	=	=	=	=	=	=			<u> </u>
Total	64,8	4	,8 4,0	1,3	18,6	9,2	. 32,1	10,	0	4,1 0	0,1 148,8

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied					Mai	ufacturing and			Social and	cultural		
	homes	Holiday houses	Subsidised Hou	sing Coo	perative Housing Private rental	Mai	nual Industries	Office and Busine	ss Agriculture	purposes	Other	Total	
Index Loans	(	)	0	0	0	0	C		0	0	0	0	-
Fixed-rate to maturity	0,2		-	-	0,1	0,0	-		-	0,0	-	-	0,3
Fixed-rate shorter period than													
maturity (ARM's etc.)													
- rate fixed ≤ 1 year	31,5		1,6	0,2	0,3	4,6	0,3		3,9	7,5	0,8	0,0	50,7
- rate fixed > 1 and ≤ 3 years	37,2		1,7	0,1	1,0	7,6	0,5		4,3	5,5	0,3	0,0	58,3
- rate fixed > 3 and ≤ 5 years	132,6		7,0	0,7	2,2	22,7	1,0		9,8	8,9	0,7	0,1	185,7
- rate fixed > 5 years	4,2		0,2	3,1	3,3	8,2	0,1		1,9	0,5	0,1	-	21,4
Money market based loans													
Non Capped floaters	24,8		1,6	0,1	0,1	28,5	14,8	5	2,6	10,2	5,9	0,3	138,9
Capped floaters	-		-	-	=	-	-		-	-	-	-	-
Other	-		-	-	=	-	-		-	-	-	-	-
Total	230,5	1	2,1	4,2	6,9	71,8	16,7	7	2,5	32,5	7,7	0,4	455,3



Table M9/B9
Lending by Seasoning, DKKbn (Seasoning defined by duration of customer 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	16,2	0,5	1,7	0,0	12,1	4,5	5,9	2,5	0,6	0,0	44,0
≥ 12 - ≤ 24 months	11,5	0,4	0,0	0,2	7,1	3,2	1,7	0,9	0,1		25,1
≥ 24 - ≤ 36 months	9,8	0,5	0,1	0,0	5,2	2,0	3,8	1,0	0,0	0,1	22,6
≥ 36 - ≤ 60 months	16,8	0,7	0,2	0,4	10,5	0,1	7,1	3,1	0,5	0,0	39,2
≥ 60 months	176,2	10,0	2,2	6,3	37,0	6,9	54,0	25,1	6,5	0,2	324,4
Total	230,5	12,1	4,2	6,9	71,8	16,7	72,5	32,5	7,7	0,4	455,3

Table M10/B10 Lending by remaining maturity, DKKbn

	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
< 1 Years		0,5	0,0	0,0		0,	3 0,0	0,5	0,0	0,0	-	1,3
≥ 1 - ≤ 3 Years		0,1	0,0	0,1	0,0	2,	7 0,:	2,3	0,0	0,0	0,1	5,5
≥ 3 - ≤ 5 Years		0,4	0,0	0,1	0,0	4,	2 0,3	3 2,4	0,1	0,0	0,1	7,5
≥ 5 - ≤ 10 Years		3,3	0,3	0,4	0,0	5,	0 4,5	6,3	0,4	0,3	0,0	20,4
≥ 10 - ≤ 20 Years	3	8,4	2,3	0,7	0,8	6,	1 4,6	42,2	4,3	1,7	0,1	101,1
≥ 20 Years	18	7,8	9,5	2,9	6,1	53,	5 7,2	18,9	27,7	5,7	0,1	319,4
Total	23	0,5	12,1	4,2	6,9	71,	B 16,3	72,5	32,5	7,7	0,4	455,2

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

	Owner-occupie	d				Manufacturing and			Social and cultur	al		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Pri	ivate rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
90 day NPI		0.22 0.	14		0.0	5 0.01	0.28		0.42		0.05	0.20

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

	Owner-occupied	I				Manufacturing and			Social and cultur	ral		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private rental		Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
90 day NPL		0,57 0,	83		1,20	1,90	2,15		1,76		0,33	1,18

Note: Oustanding debt for loans in arrears as a share of outstanding loans for the property category in question.

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

	Owner-occupied				Manufacturing and			Social and cult	ural		
	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		0	0
60-69.9 per cent LTV		0			0			0			0
70-79.9 per cent LTV		0			0	0,0	1	0,05			0
80-89.9 per cent LTV		0			0	0,2	5				0,02
90-100 per cent LTV	(	),01			0,01			0,42			0,01
>100 per cent LTV	(	0,04			0,01		0	0,06			0,01

Table M12/B12
Realised losses (DKKm)

	Owner-occupied					Manufacturing and			Social and c	ultural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
Total realised losses	9,28	3 0,1	3 0,30	3,69	-0,03	-	4,86		-	-	1,14	19,37

Table M12a/B12a Realised losses (%)

	Owner-occupied					Manufacturing and			Social and cultura	I		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Pr	ivate rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
Total realised losses, %		-	0,01	0,05	-		0,01		-	-	0,31	

# **G1.** Crisis Mortgage Payment Holidays

# For further information concerning the nation-specific dispositions regarging the impact COVID-19: EMF-CEC Response of the Covid 13 outbresk on cover pools, please refer to the: Optional further information at issuer/country level

HTT 2024

[For completion]

Reporting in Domestic Currency

CONTENT OF Temporary Tab

1. Share of assets infected by abunean holiday account by COVIO-19

2. Additional information on the cover good section affected by abunean holidays

			•			
				Can the COVID-19 related payment holida	y loans remain part of the cover pool?	[YES/NO] (cancel what is not relevan
				•		
	<ol> <li>Share of cover assets affected at the time of reporting by p</li> </ol>					
	Breakdown of payment holiday	Nominal (mn)	Number of loans		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	ND2	ND2		#VALUE!	#VALUE!
OCOV.1.1.2						
OCOV.1.1.3						
	2. Additional information on the cover pool section affected b	y payment holidays				
	types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months
	in % nominal (mn) of affected notional amount to total cover pool					
COV.2.1.1	principal & interest deferred	ND2	ND2	ND2	ND2	ND2
COV.2.1.2	principal deferred	ND2	ND2	ND2	ND2	ND2
COV.2.1.3	other	ND2	ND2	ND2	ND2	ND2
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	[please insert here mortgages with extended moratoria]					
OCOV.2.1.6	[please insert here mortgages with extended moratoria]					
OCOV.2.1.7	[please insert here mortgages with extended moratoria]					
OCOV.2.1.8	[please insert here mortgages with extended moratoria]					
OCOV.2.1.9	[please insert here mortgages with extended moratoria]					
OCOV.2.1.10	[please insert here mortgages with extended moratoria]					