

# Harmonised Transparency Template

Denmark

Nordea Kredit Realkreditaktieselskab

Reporting Date: May 1, 2018

Cut-off Date: March 28 2018



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

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Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

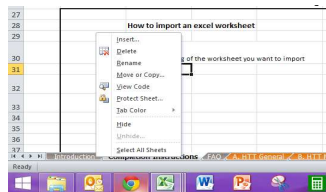
## Completion Instructions

### Please delete this tab once you have completed this file

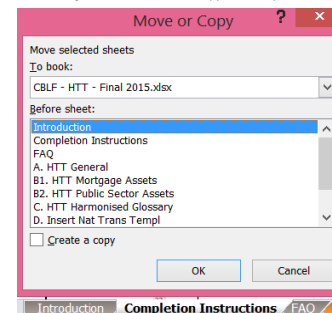
1. Please complete all the cells that include "[For completion]" and "[Mark as ND if not relevant]"
2. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
  - 2.A Numbers: Please insert the appropriate data
  - 2.B Letters: Please insert either No Data (ND)
    - (i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
    - (ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB programme at the present time
    - (iii) ND3: Please complete the cell with ND3 when the information is not available at the present time
3. Please note that the percentage cells will be automatically completed by the spreadsheet.
4. Should you wish to insert your National Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.  
Please do not forget to change the name of the worksheet in order to be consistent with the numbering of the existing ones (starting with D.).  
Please update the Introduction Tab accordingly.
5. Please delete tab D (Insert National Transparency Template) and the example tabs if unused.  
Please update the introduction Tab accordingly.
6. Should you make references to external documents or cells in this document, please insert the hyperlink.

### How to import an excel worksheet

1. Click on the tab of the worksheet you want to import
2. Select "Move or Copy"



3. Select the excel file where you want to transfer your worksheet from the dropdown menu
4. In the box Before Sheet, please select "(move to end)"
5. Do not forget to tick the "Create a copy" box and press ok





## Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions		
<b>General Questions</b>		
<b>Question 1: What is the structure of the Harmonised Transparency Template (HTT)?</b>		
Response 1		The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.
<b>Question 2: Is the HTT going to replace the National Transparency Template (NTT)?</b>		
Response 2		If a jurisdiction wishes to only use the HTT, it can do so. Otherwise, the HTT will be an add-on to the existing NTT. While the HTT is based on an international agreement, the NTT section will remain under the discretion of the jurisdiction.
<b>Question 3: What is the reporting frequency of the HTT?</b>		
Response 3		The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.
<b>Question 4: Where should the HTT be posted?</b>		
Response 4		The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.
<b>Question 5: In what format the HTT should be disclosed?</b>		
Response 5		The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.
<b>Question 6: Where can I find the reporting date?</b>		
Response 6		The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.
<b>Question 7: What happens when I cannot complete a section of the HTT?</b>		
Response 7		When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.
<b>Specific Questions</b>		
<b>Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?</b>		
Response 8		Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).
<b>Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?</b>		
Response 9		Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding covered assets.
<b>Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?</b>		
Response 10		Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.
<b>Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?</b>		
Response 11		The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.



## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

DKK

### CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Nordea Kredit CC1			
G.1.1.3	Link to Issuer's Website	<a href="http://www.nordeakredit.dk">www.nordeakredit.dk</a>			
G.1.1.4	Cut-off date	28-03-2018			
OG.1.1.1	Optional information e.g. Contact names	<a href="mailto:torben.jurlander@nordea.dk">torben.jurlander@nordea.dk</a>			
OG.1.1.2	Optional information e.g. Parent name	Nordea Bank AB (publ)			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	YES			
G.2.1.2	CRR Compliance (Y/N)	YES			
G.2.1.3	LCR status	<a href="http://www.coveredbondlabel.com/issuer/49/">www.coveredbondlabel.com/issuer/49/</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	5786			
G.3.1.2	Outstanding Covered Bonds	4620			
OG.3.1.1	Cover Pool Size [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	[For completion]	25,2	[For completion]	[Mark as ND1 if not relevant]
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	4279		73,95%	
G.3.3.2	Public Sector	[For completion]			
G.3.3.3	Shipping	[For completion]			
G.3.3.4	Substitute Assets	1507		26,05%	
G.3.3.5	Other	[For completion]			
G.3.3.6	Total	5.786		100%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,00%	



OG.3.3.6		<i>o/w [If relevant, please specify]</i>		0,00%	
<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	8,85	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	195	[Mark as ND1 if not relevant]	4,56%	
G.3.4.3	1 - 2 Y	254	[Mark as ND1 if not relevant]	5,94%	
G.3.4.4	2 - 3 Y	252	[Mark as ND1 if not relevant]	5,89%	
G.3.4.5	3 - 4 Y	251	[Mark as ND1 if not relevant]	5,87%	
G.3.4.6	4 - 5 Y	254	[Mark as ND1 if not relevant]	5,94%	
G.3.4.7	5 - 10 Y	1192	[Mark as ND1 if not relevant]	27,86%	
G.3.4.8	10+ Y	1881	[Mark as ND1 if not relevant]	43,96%	
G.3.4.9	Total	4.279	0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0,00%	
OG.3.4.9				0,00%	
OG.3.4.10					
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	17,99	[Mark as ND1 if not relevant]		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	[Mark as ND1 if not relevant]	0,00%	
G.3.5.3	1 - 2 Y	4	[Mark as ND1 if not relevant]	0,09%	
G.3.5.4	2 - 3 Y	19	[Mark as ND1 if not relevant]	0,41%	
G.3.5.5	3 - 4 Y		[Mark as ND1 if not relevant]	0,00%	
G.3.5.6	4 - 5 Y	12	[Mark as ND1 if not relevant]	0,26%	
G.3.5.7	5 - 10 Y	299	[Mark as ND1 if not relevant]	6,47%	
G.3.5.8	10+ Y	4287	[Mark as ND1 if not relevant]	92,77%	
G.3.5.9	Total	4.621	0	100%	0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8				0,00%	
OG.3.5.9				0,00%	
OG.3.5.10				0,00%	
<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	0	[For completion]	0,00%	
G.3.6.2	USD	[For completion]	[For completion]		
G.3.6.3	GBP	[For completion]	[For completion]		
G.3.6.4	NOK	[For completion]	[For completion]		
G.3.6.5	CHF	[For completion]	[For completion]		
G.3.6.6	AUD	[For completion]	[For completion]		
G.3.6.7	CAD	[For completion]	[For completion]		
G.3.6.8	BRL	[For completion]	[For completion]		
G.3.6.9	CZK	[For completion]	[For completion]		
G.3.6.10	DKK	4280	[For completion]	100,00%	
G.3.6.11	HKD	[For completion]	[For completion]		
G.3.6.12	KRW	[For completion]	[For completion]		
G.3.6.13	SEK	[For completion]	[For completion]		
G.3.6.14	SGD	[For completion]	[For completion]		
G.3.6.15	Other	[For completion]	[For completion]		
G.3.6.16	Total	4280	0	100%	0%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,00%	



OG.3.6.4	<i>o/w [If relevant, please specify]</i>	0,00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>	0,00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>	0,00%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>	0,00%
OG.3.6.8	<i>o/w [If relevant, please specify]</i>	0,00%
OG.3.6.9	<i>o/w [If relevant, please specify]</i>	0,00%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	[For completion]	0,00%	
G.3.7.2	USD	[For completion]	[For completion]		
G.3.7.3	GBP	[For completion]	[For completion]		
G.3.7.4	NOK	[For completion]	[For completion]		
G.3.7.5	CHF	[For completion]	[For completion]		
G.3.7.6	AUD	[For completion]	[For completion]		
G.3.7.7	CAD	[For completion]	[For completion]		
G.3.7.8	BRL	[For completion]	[For completion]		
G.3.7.9	CZK	[For completion]	[For completion]		
G.3.7.10	DKK	4620	[For completion]	100,00%	
G.3.7.11	HKD	[For completion]	[For completion]		
G.3.7.12	KRW	[For completion]	[For completion]		
G.3.7.13	SEK	[For completion]	[For completion]		
G.3.7.14	SGD	[For completion]	[For completion]		
G.3.7.15	Other	[For completion]	[For completion]		
G.3.7.16	Total	4620	0	100%	0%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.2	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.3	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.4	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.5	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.6	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.7	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.8	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.7.9	<i>o/w [If relevant, please specify]</i>			0,00%	

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	3329	[For completion]	72%	
G.3.8.2	Floating coupon	1291	[For completion]	28%	
G.3.8.3	Other	[For completion]	[For completion]		
G.3.8.4	Total	4620	0	100%	0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	488	32,38%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	[For completion]	
G.3.9.3	Exposures to central banks	0	
G.3.9.4	Exposures to credit institutions	1019	67,62%
G.3.9.5	Other	[For completion]	
G.3.9.6	Total	1507	100%
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>		0,00%
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0,00%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		0,00%
OG.3.9.4	<i>o/w EU central banks</i>		0,00%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,00%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,00%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0,00%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			0,00%
OG.3.9.12			

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	1509	100,00%
G.3.10.2	Eurozone	[For completion]	



G.3.10.3	Rest of European Union (EU)	[For completion]		
G.3.10.4	European Economic Area (not member of EU)	[For completion]		
G.3.10.5	Switzerland	[For completion]		
G.3.10.6	Australia	[For completion]		
G.3.10.7	Brazil	[For completion]		
G.3.10.8	Canada	[For completion]		
G.3.10.9	Japan	[For completion]		
G.3.10.10	Korea	[For completion]		
G.3.10.11	New Zealand	[For completion]		
G.3.10.12	Singapore	[For completion]		
G.3.10.13	US	[For completion]		
G.3.10.14	Other	[For completion]		
G.3.10.15	Total EU	[For completion]		
G.3.10.16	Total	1509	100%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,00%	
<b>11. Liquid Assets</b>				
		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	1509	26,08%	32,66%
G.3.11.2	Central bank eligible assets	[For completion]		
G.3.11.3	Other	[For completion]		
G.3.11.4	Total	1509	26%	33%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="http://www.coveredbondlabel.com/issuer/49/">www.coveredbondlabel.com/issuer/49/</a>		
<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	[For completion]		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	[For completion]		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	[For completion]		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
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#### 4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	<u>43 for Mortgage Assets</u>	<u>48 for Public Sector Assets</u>	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	<u>166 for Residential Mortgage Assets</u>	<u>267 for Commercial Mortgage Assets</u>	<u>18 for Public Sector Assets</u>
G.4.1.6	(ii) Interest rate risk - cover pool:	<u>130 for Mortgage Assets</u>	<u>129 for Public Sector Assets</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<u>17 for Harmonised Glossary</u>		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<u>160 for Mortgage Assets</u>	<u>166 for Public Sector Assets</u>	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

#### 6. Other relevant information

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

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank





OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

DKK

### CONTENT OF TAB B1

#### 7. Mortgage Assets

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	4386		92,65%
M.7.1.2	Commercial	348		7,35%
M.7.1.3	Other	[For completion]		
M.7.1.4	Total	4734		100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>	25		0,53%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>	209		4,41%
OM.7.1.3	<i>o/w Owner occupied homes</i>	3957		83,59%
OM.7.1.4	<i>o/w Holiday houses</i>	329		6,95%
OM.7.1.5	<i>o/w Subsidised Housing</i>	8		0,17%
OM.7.1.6	<i>o/w Private Rental</i>	67		1,42%
OM.7.1.7	<i>o/w Manufacturing and Manual Industries</i>	10		0,21%
OM.7.1.8	<i>o/w Office and Business</i>	83		1,75%
OM.7.1.9	<i>o/w Social and cultural purposes</i>	42		0,89%
OM.7.1.10	<i>o/w Other</i>	4		0,08%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,00%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	8387	479	[For completion]
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	0,89	18,82	2,21
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	100	100	100
M.7.4.2	Austria	[For completion]	[For completion]	[For completion]
M.7.4.3	Belgium	[For completion]	[For completion]	[For completion]
M.7.4.4	Bulgaria	[For completion]	[For completion]	[For completion]
M.7.4.5	Croatia	[For completion]	[For completion]	[For completion]
M.7.4.6	Cyprus	[For completion]	[For completion]	[For completion]
M.7.4.7	Czech Republic	[For completion]	[For completion]	[For completion]
M.7.4.8	Denmark	100	100	100
M.7.4.9	Estonia	[For completion]	[For completion]	[For completion]
M.7.4.10	Finland	[For completion]	[For completion]	[For completion]
M.7.4.11	France	[For completion]	[For completion]	[For completion]
M.7.4.12	Germany	[For completion]	[For completion]	[For completion]
M.7.4.13	Greece	[For completion]	[For completion]	[For completion]
M.7.4.14	Netherlands	[For completion]	[For completion]	[For completion]
M.7.4.15	Hungary	[For completion]	[For completion]	[For completion]
M.7.4.16	Ireland	[For completion]	[For completion]	[For completion]
M.7.4.17	Italy	[For completion]	[For completion]	[For completion]
M.7.4.18	Latvia	[For completion]	[For completion]	[For completion]
M.7.4.19	Lithuania	[For completion]	[For completion]	[For completion]
M.7.4.20	Luxembourg	[For completion]	[For completion]	[For completion]
M.7.4.21	Malta	[For completion]	[For completion]	[For completion]



M.7.4.22	Poland	[For completion]	[For completion]	[For completion]
M.7.4.23	Portugal	[For completion]	[For completion]	[For completion]
M.7.4.24	Romania	[For completion]	[For completion]	[For completion]
M.7.4.25	Slovakia	[For completion]	[For completion]	[For completion]
M.7.4.26	Slovenia	[For completion]	[For completion]	[For completion]
M.7.4.27	Spain	[For completion]	[For completion]	[For completion]
M.7.4.28	Sweden	[For completion]	[For completion]	[For completion]
M.7.4.29	United Kingdom	[For completion]	[For completion]	[For completion]
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0	0
M.7.4.31	Iceland	[For completion]	[For completion]	[For completion]
M.7.4.32	Liechtenstein	[For completion]	[For completion]	[For completion]
M.7.4.33	Norway	[For completion]	[For completion]	[For completion]
M.7.4.34	Other	0	0	0
M.7.4.35	Switzerland	[For completion]	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			

<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	32,04	22,76	31,36
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	37,39	31,35	36,95
M.7.5.3	Northern Jutland (Region Nordjylland)	3,66	6,99	3,91
M.7.5.4	Eastern Jutland (Region Midtjylland)	16,84	26,39	17,54
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	10,07	12,51	10,25
M.7.5.6	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.7	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]

<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	73,05	67,85	72,67



M.7.6.2	Floating rate	26,95	32,15	27,33
M.7.6.3	Other	[For completion]	[For completion]	[For completion]
OM.7.6.1	o/w Index loans			
OM.7.6.2	o/w Adjustable Rate Mortgages			
OM.7.6.3	o/w Money market based loans	26,95	32,15	27,33
OM.7.6.4	o/w Non capped floaters			
OM.7.6.5				
OM.7.6.6				
<b>7. Breakdown by Repayment Type</b>				
M.7.7.1	Bullet / interest only	0,07		0,07
M.7.7.2	Amortising	99,93	100	99,93
M.7.7.3	Other	[For completion]	[For completion]	[For completion]
OM.7.7.1		[For completion]	[For completion]	[For completion]
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
<b>8. Loan Seasoning</b>				
M.7.8.1	Up to 12months	0	0	0
M.7.8.2	≥ 12 - ≤ 24 months	0	0	0
M.7.8.3	≥ 24 - ≤ 36 months	0	0	0
M.7.8.4	≥ 36 - ≤ 60 months	0	0	0
M.7.8.5	≥ 60 months	100	100	100
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>				
M.7.9.1	% NPLs	1,71	0,57	1,63
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
<b>7.A Residential Cover Pool</b>				
<b>10. Loan Size Information</b>				
M.7A.10.1	Average loan size (000s)	523	8387	
By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	4202	8314	95,80%
M.7A.10.3	DKK 2 - 5m	176	72	4,01%
M.7A.10.4	DKK 5 - 20m	8	1	0,18%
M.7A.10.5	DKK 20 - 50m	0	0	0,00%
M.7A.10.6	DKK 50 - 100m	0	0	0,00%
M.7A.10.7	DKK > 100m	0	0	0,00%
M.7A.10.8	TBC at a country level	[For completion]	[For completion]	
M.7A.10.9	TBC at a country level	[For completion]	[For completion]	
M.7A.10.10	TBC at a country level	[For completion]	[For completion]	
M.7A.10.11	TBC at a country level	[For completion]	[For completion]	
M.7A.10.12	TBC at a country level	[For completion]	[For completion]	
M.7A.10.13	TBC at a country level	[For completion]	[For completion]	
M.7A.10.14	TBC at a country level	[For completion]	[For completion]	
M.7A.10.15	TBC at a country level	[For completion]	[For completion]	
M.7A.10.16	TBC at a country level	[For completion]	[For completion]	
M.7A.10.17	TBC at a country level	[For completion]	[For completion]	
M.7A.10.18	TBC at a country level	[For completion]	[For completion]	
M.7A.10.19	TBC at a country level	[For completion]	[For completion]	
M.7A.10.20	TBC at a country level	[For completion]	[For completion]	
M.7A.10.21	TBC at a country level	[For completion]	[For completion]	
M.7A.10.22	TBC at a country level	[For completion]	[For completion]	
M.7A.10.23	TBC at a country level	[For completion]	[For completion]	
M.7A.10.24	TBC at a country level	[For completion]	[For completion]	
M.7A.10.25	TBC at a country level	[For completion]	[For completion]	
M.7A.10.26	Total	4386	8387	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>				
M.7A.11.1	Weighted Average LTV (%)	[For completion]		



M.7A.11.2	By LTV buckets (mn):		[For completion]	[For completion]		
M.7A.11.3	>0 - <=40 %		[For completion]	[For completion]		
M.7A.11.4	>40 - <=50 %		[For completion]	[For completion]		
M.7A.11.5	>50 - <=60 %		[For completion]	[For completion]		
M.7A.11.6	>60 - <=70 %		[For completion]	[For completion]		
M.7A.11.7	>70 - <=80 %		[For completion]	[For completion]		
M.7A.11.8	>80 - <=90 %		[For completion]	[For completion]		
M.7A.11.9	>90 - <=100 %		[For completion]	[For completion]		
M.7A.11.10	>100 %	Total	0	0	0%	0%
OM.7A.11.1		<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7A.11.2		<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7A.11.3		<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7A.11.4		<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7A.11.5		<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7A.11.6		<i>o/w &gt;150 %</i>				
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
<b>12. Loan to Value (LTV) Information - INDEXED</b>			<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)		55,03%	8387		
By LTV buckets (mn):						
M.7A.12.2	>0 - <=40 %		3152	ND1	71,87%	
M.7A.12.3	>40 - <=50 %		472	ND1	10,76%	
M.7A.12.4	>50 - <=60 %		320	ND1	7,30%	
M.7A.12.5	>60 - <=70 %		202	ND1	4,61%	
M.7A.12.6	>70 - <=80 %		117	ND1	2,67%	
M.7A.12.7	>80 - <=90 %		63	ND1	1,44%	
M.7A.12.8	>90 - <=100 %		30	ND1	0,68%	
M.7A.12.9	>100 %		30	ND1	0,68%	
M.7A.12.10		Total	4386	0	100%	0%
OM.7A.12.1		<i>o/w &gt;100 - &lt;=110 %</i>	14	ND1	0,32%	
OM.7A.12.2		<i>o/w &gt;110 - &lt;=120 %</i>	7	ND1	0,16%	
OM.7A.12.3		<i>o/w &gt;120 - &lt;=130 %</i>	3	ND1	0,07%	
OM.7A.12.4		<i>o/w &gt;130 - &lt;=140 %</i>	1	ND1	0,02%	
OM.7A.12.5		<i>o/w &gt;140 - &lt;=150 %</i>	1	ND1	0,02%	
OM.7A.12.6		<i>o/w &gt;150 %</i>	4	ND1	0,09%	
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
<b>13. Breakdown by type</b>			<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied		90,23			
M.7A.13.2	Second home/Holiday houses		7,5			
M.7A.13.3	Buy-to-let/Non-owner occupied		[For completion]			
M.7A.13.4	Agricultural		[For completion]			
M.7A.13.5	Other		2,26			
OM.7A.13.1	<i>o/w Subsidised housing</i>		0,17			
OM.7A.13.2	<i>o/w Private rental</i>		1,52			
OM.7A.13.3	<i>o/w cooperative housing</i>		0,57			
OM.7A.13.4	<i>o/w Buildings under construction</i>					
OM.7A.13.5	<i>o/w Buildings land</i>					
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>					
<b>14. Loan by Ranking</b>			<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks		100			
M.7A.14.2	Guaranteed		[For completion]			
M.7A.14.3	Other		[For completion]			
OM.7A.14.1						
OM.7A.14.2						
OM.7A.14.3						
OM.7A.14.4						
OM.7A.14.5						



OM.7A.14.6

**7B Commercial Cover Pool**

<b>15. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	727	479		
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	247	455	70,77%	94,99%
M.7B.15.3	DKK 2 - 5m	61	20	17,48%	4,18%
M.7B.15.4	DKK 5 - 20m	41	4	11,75%	0,84%
M.7B.15.5	DKK 20 - 50m	0	0	0,00%	0,00%
M.7B.15.6	DKK 50 - 100m	0	0	0,00%	0,00%
M.7B.15.7	DKK > 100m	0	0	0,00%	0,00%
M.7B.15.8	TBC at a country level	[For completion]	[For completion]		
M.7B.15.9	TBC at a country level	[For completion]	[For completion]		
M.7B.15.10	TBC at a country level	[For completion]	[For completion]		
M.7B.15.11	TBC at a country level	[For completion]	[For completion]		
M.7B.15.12	TBC at a country level	[For completion]	[For completion]		
M.7B.15.13	TBC at a country level	[For completion]	[For completion]		
M.7B.15.14	TBC at a country level	[For completion]	[For completion]		
M.7B.15.15	TBC at a country level	[For completion]	[For completion]		
M.7B.15.16	TBC at a country level	[For completion]	[For completion]		
M.7B.15.17	TBC at a country level	[For completion]	[For completion]		
M.7B.15.18	TBC at a country level	[For completion]	[For completion]		
M.7B.15.19	TBC at a country level	[For completion]	[For completion]		
M.7B.15.20	TBC at a country level	[For completion]	[For completion]		
M.7B.15.21	TBC at a country level	[For completion]	[For completion]		
M.7B.15.22	TBC at a country level	[For completion]	[For completion]		
M.7B.15.23	TBC at a country level	[For completion]	[For completion]		
M.7B.15.24	TBC at a country level	[For completion]	[For completion]		
M.7B.15.25	TBC at a country level	[For completion]	[For completion]		
M.7B.15.26	Total	349	479	100%	100%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.16.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.16.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.16.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.16.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.16.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.16.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.16.9	>100%	[For completion]	[For completion]		
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	31,00%	479		
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	325	ND1	93,66%	
M.7B.17.3	>40 - <=50 %	11	ND1	3,17%	
M.7B.17.4	>50 - <=60 %	6	ND1	1,73%	
M.7B.17.5	>60 - <=70 %	2	ND1	0,58%	
M.7B.17.6	>70 - <=80 %	2	ND1	0,58%	
M.7B.17.7	>80 - <=90 %	0	ND1	0,00%	
M.7B.17.8	>90 - <=100 %	0	ND1	0,00%	
M.7B.17.9	>100%	1	ND1	0,29%	
M.7B.17.10	Total	347	0	100%	0%
OM.7B.17.1	o/w >100 - <=110 %	0		0,00%	



OM.7B.17.2	<i>o/w &gt;110 - &lt;=120 %</i>	0	0,00%
OM.7B.17.3	<i>o/w &gt;120 - &lt;=130 %</i>	0	0,00%
OM.7B.17.4	<i>o/w &gt;130 - &lt;=140 %</i>	0	0,00%
OM.7B.17.5	<i>o/w &gt;140 - &lt;=150 %</i>	0	0,00%
OM.7B.17.6	<i>o/w &gt;150 %</i>	0	0,00%
OM.7B.17.7			
OM.7B.17.8			
OM.7B.17.9			

<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>	
M.7B.18.1	Retail	[For completion]	
M.7B.18.2	Office	[For completion]	
M.7B.18.3	Hotel/Tourism	[For completion]	
M.7B.18.4	Shopping malls	[For completion]	
M.7B.18.5	Industry	[For completion]	
M.7B.18.6	Agriculture	[For completion]	
M.7B.18.7	Other commercially used	[For completion]	
M.7B.18.8	Land	[For completion]	
M.7B.18.9	Property developers / Bulding under construction	[For completion]	
M.7B.18.10	Other	100	
OM.7B.18.1	<i>o/w Social and cultural purpos</i>	11,99	
OM.7B.18.2	<i>o/w Manufacturing and Manual I</i>	2,93	
OM.7B.18.3	<i>o/w Office and Business</i>	23,9	
OM.7B.18.4	<i>o/w Agricultutal properties</i>	60,15	
OM.7B.18.5	<i>o/w Vacant lots</i>	1,03	
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>		



## B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency

[Please insert currency]

### CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		[For completion]		
OPS.8.1.1	<i>Optional information eg, Number of borrowers</i>				
OPS.8.1.2	<i>Optional information eg, Number of guarantors</i>				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		[For completion]			
	By buckets (mn):				
PS.8.2.2	TBC at a country level	[For completion]	[For completion]		
PS.8.2.3	TBC at a country level	[For completion]	[For completion]		
PS.8.2.4	TBC at a country level	[For completion]	[For completion]		
PS.8.2.5	TBC at a country level	[For completion]	[For completion]		
PS.8.2.6	TBC at a country level	[For completion]	[For completion]		
PS.8.2.7	TBC at a country level	[For completion]	[For completion]		
PS.8.2.8	TBC at a country level	[For completion]	[For completion]		
PS.8.2.9	TBC at a country level	[For completion]	[For completion]		
PS.8.2.10	TBC at a country level	[For completion]	[For completion]		
PS.8.2.11	TBC at a country level	[For completion]	[For completion]		
PS.8.2.12	TBC at a country level	[For completion]	[For completion]		
PS.8.2.13	TBC at a country level	[For completion]	[For completion]		
PS.8.2.14	TBC at a country level	[For completion]	[For completion]		
PS.8.2.15	TBC at a country level	[For completion]	[For completion]		
PS.8.2.16	TBC at a country level	[For completion]	[For completion]		
PS.8.2.17	Total	0	0	0%	0%
<b>3. Breakdown by Asset Type</b>					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	[For completion]			
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	0		0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
<b>4. Breakdown by Geography</b>					
			% Public Sector Assets		
PS.8.4.1	European Union		0		
PS.8.4.2	Austria	[For completion]			
PS.8.4.3	Belgium	[For completion]			
PS.8.4.4	Bulgaria	[For completion]			
PS.8.4.5	Croatia	[For completion]			
PS.8.4.6	Cyprus	[For completion]			
PS.8.4.7	Czech Republic	[For completion]			
PS.8.4.8	Denmark	[For completion]			
PS.8.4.9	Estonia	[For completion]			
PS.8.4.10	Finland	[For completion]			
PS.8.4.11	France	[For completion]			
PS.8.4.12	Germany	[For completion]			
PS.8.4.13	Greece	[For completion]			
PS.8.4.14	Netherlands	[For completion]			
PS.8.4.15	Hungary	[For completion]			
PS.8.4.16	Ireland	[For completion]			





PS.8.4.17	Italy	[For completion]
PS.8.4.18	Latvia	[For completion]
PS.8.4.19	Lithuania	[For completion]
PS.8.4.20	Luxembourg	[For completion]
PS.8.4.21	Malta	[For completion]
PS.8.4.22	Poland	[For completion]
PS.8.4.23	Portugal	[For completion]
PS.8.4.24	Romania	[For completion]
PS.8.4.25	Slovakia	[For completion]
PS.8.4.26	Slovenia	[For completion]
PS.8.4.27	Spain	[For completion]
PS.8.4.28	Sweden	[For completion]
PS.8.4.29	United Kingdom	[For completion]
PS.8.4.30	<u>European Economic Area (not member of EU)</u>	0
PS.8.4.31	Iceland	[For completion]
PS.8.4.32	Liechtenstein	[For completion]
PS.8.4.33	Norway	[For completion]
PS.8.4.34	Other	0
PS.8.4.35	Switzerland	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]
OPS.8.4.1	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.2	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.3	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.4	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.5	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.6	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.7	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.8	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.9	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.10	<i>o/w [If relevant, please specify]</i>	

**5. Breakdown by domestic regions**

**% Public Sector Assets**

PS.8.5.1	TBC at a country level	[For completion]
PS.8.5.2	TBC at a country level	[For completion]
PS.8.5.3	TBC at a country level	[For completion]
PS.8.5.4	TBC at a country level	[For completion]
PS.8.5.5	TBC at a country level	[For completion]
PS.8.5.6	TBC at a country level	[For completion]
PS.8.5.7	TBC at a country level	[For completion]
PS.8.5.8	TBC at a country level	[For completion]
PS.8.5.9	TBC at a country level	[For completion]
PS.8.5.10	TBC at a country level	[For completion]
PS.8.5.11	TBC at a country level	[For completion]
PS.8.5.12	TBC at a country level	[For completion]
PS.8.5.13	TBC at a country level	[For completion]
PS.8.5.14	TBC at a country level	[For completion]
PS.8.5.15	TBC at a country level	[For completion]
PS.8.5.16	TBC at a country level	[For completion]
PS.8.5.17	TBC at a country level	[For completion]
PS.8.5.18	TBC at a country level	[For completion]
PS.8.5.19	TBC at a country level	[For completion]
PS.8.5.20	TBC at a country level	[For completion]
PS.8.5.21	TBC at a country level	[For completion]
PS.8.5.22	TBC at a country level	[For completion]
PS.8.5.23	TBC at a country level	[For completion]
PS.8.5.24	TBC at a country level	[For completion]
PS.8.5.25	TBC at a country level	[For completion]

**6. Breakdown by Interest Rate**

**% Public Sector Assets**

PS.8.6.1	Fixed rate	[For completion]
PS.8.6.2	Floating rate	[For completion]



PS.8.6.3 Other [For completion]

OPS.8.6.1  
OPS.8.6.2  
OPS.8.6.3  
OPS.8.6.4

**7. Breakdown by Repayment Type**

**% Public Sector Assets**

PS.8.7.1 Bullet / interest only [For completion]  
PS.8.7.2 Amortising [For completion]  
PS.8.7.3 Other [For completion]  
OPS.8.7.1  
OPS.8.7.2  
OPS.8.7.3  
OPS.8.7.4  
OPS.8.7.5  
OPS.8.7.6

**8. Breakdown by Type of Debtor**

**Nominal (mn)**

**% Public Sector Assets**

PS.8.8.1 Sovereigns [For completion]  
PS.8.8.2 Regional/federal authorities [For completion]  
PS.8.8.3 Local/municipal authorities [For completion]  
PS.8.8.4 Others [For completion]  
PS.8.8.5 Total 0 0%  
OPS.8.8.1 *o/w Claim against supranational*  
OPS.8.8.2 *o/w Claim against sovereigns*  
OPS.8.8.3 *o/w Claim guaranteed by sovereigns*  
OPS.8.8.4 *o/w Claim against regional/federal authorities*  
OPS.8.8.5 *o/w Claim guaranteed by regional/federal authorities*  
OPS.8.8.6 *o/w Claim against local/municipal authorities*  
OPS.8.8.7 *o/w Claim guaranteed by local/municipal authorities*  
OPS.8.8.8  
OPS.8.8.9  
OPS.8.8.10  
OPS.8.8.11  
OPS.8.8.12  
OPS.8.8.13

**9. Non-Performing Loans**

PS.8.9.1 % NPLs [For completion]

OPS.8.9.1  
OPS.8.9.2  
OPS.8.9.3  
OPS.8.9.4

**10. Concentration Risks**

**% Public Sector Assets**

PS.8.10.1 10 largest exposures [For completion]

OPS.8.10.1  
OPS.8.10.2  
OPS.8.10.3  
OPS.8.10.4  
OPS.8.10.5  
OPS.8.10.6



### B3. Harmonised Transparency Template - Shipping Assets

Reporting in Domestic Currency

[Please insert currency]

**CONTENT OF TAB B3**

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
<b>1. General Information</b>		
S.9.1.1	Number of shipping loans	Shipping Loans [For completion]
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
<b>2. Concentration Risks</b>		
S.9.2.1	10 largest exposures	% Shipping Loans [For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
<b>3. Breakdown by Geography / Country of Registration</b>		
S.9.3.1	<u>European Union</u>	0
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czech Republic	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	United Kingdom	[For completion]
S.9.3.30	<u>European Economic Area (not member of EU)</u>	0
S.9.3.31	Iceland	[For completion]
S.9.3.32	Liechtenstein	[For completion]
S.9.3.33	Norway	[For completion]
S.9.3.34	<u>Other</u>	0
S.9.3.35	Switzerland	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]



S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
OS.9.3.1	<i>o/w [if relevant, please specify]</i>	
OS.9.3.2	<i>o/w [if relevant, please specify]</i>	
OS.9.3.3	<i>o/w [if relevant, please specify]</i>	
OS.9.3.4	<i>o/w [if relevant, please specify]</i>	
OS.9.3.5	<i>o/w [if relevant, please specify]</i>	
OS.9.3.6	<i>o/w [if relevant, please specify]</i>	
OS.9.3.7	<i>o/w [if relevant, please specify]</i>	
OS.9.3.8	<i>o/w [if relevant, please specify]</i>	
OS.9.3.9	<i>o/w [if relevant, please specify]</i>	
OS.9.3.10	<i>o/w [if relevant, please specify]</i>	

4. Breakdown by Interest Rate		% Shipping Loans
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S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

5. Breakdown by Repayment Type		% Shipping Loans
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S.9.5.1	Bullet / interest only	[For completion]
S.9.5.2	Amortising	[For completion]
S.9.5.3	Other	[For completion]
OS.9.5.1		[For completion]
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

6. Loan Seasoning		% Shipping Loans
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S.9.6.1	Up to 12months	[For completion]
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]
S.9.6.5	≥ 60 months	[For completion]
OS.9.6.1		
OS.9.6.2		
OS.9.6.3		
OS.9.6.4		

7. Non-Performing Loans (NPLs)		% Shipping Loans
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S.9.7.1	% NPLs	[For completion]
OS.9.7.1		
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
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S.9.8.1	Average loan size (000s)	[For completion]			
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By buckets (mn):					
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		



S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0	0	0%	0%
<b>9. Loan to Value (LTV) Information - UNINDEXED</b>					
S.9.9.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0	0	0%	0%
OS.9.9.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.9.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.9.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.9.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.9.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.9.6	<i>o/w &gt;150 %</i>				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
<b>10. Loan to Value (LTV) Information - INDEXED</b>					
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0	0	0%	0%
OS.9.10.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.10.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.10.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.10.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.10.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.10.6	<i>o/w &gt;150 %</i>				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
<b>11. Breakdown by type of ship</b>					
S.9.11.1	TBC at a country level	[For completion]			
S.9.11.2	TBC at a country level	[For completion]			
S.9.11.3	TBC at a country level	[For completion]			
S.9.11.4	TBC at a country level	[For completion]			
S.9.11.5	TBC at a country level	[For completion]			
S.9.11.6	TBC at a country level	[For completion]			
S.9.11.7	TBC at a country level	[For completion]			
S.9.11.8	TBC at a country level	[For completion]			
S.9.11.9	TBC at a country level	[For completion]			



S.9.11.10	TBC at a country level	[For completion]
S.9.11.11	TBC at a country level	[For completion]
S.9.11.12	TBC at a country level	[For completion]
S.9.11.13	TBC at a country level	[For completion]
S.9.11.14	TBC at a country level	[For completion]
S.9.11.15	TBC at a country level	[For completion]
S.9.11.16	TBC at a country level	[For completion]
S.9.11.17	TBC at a country level	[For completion]
OS.9.11.1		
OS.9.11.2		
OS.9.11.3		
OS.9.11.4		
OS.9.11.5		



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	[For completion]
HG.1.2	OC Calculation: Legal minimum	[For completion]
HG.1.3	OC Calculation: Committed	[For completion]
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	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.]	[For completion]
HG.1.6	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.]	[For completion]
HG.1.7	LTVs: Definition	[For completion]
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.13	Non-performing loans	[For completion]
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



## 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](http://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 provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.





## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

All downloading of material from the Site must be in accordance with 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](http://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](http://www.coveredbondlabel.com)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

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

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

#### **5. SECURITY**

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

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

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

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

#### **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

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

### **SECTION C. GENERAL T&Cs**

#### **1. SITE ACCESS**

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

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

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

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

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

#### **2. INTELLECTUAL PROPERTY**

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

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

#### **3. SITE CHANGES**

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

#### **4. OUR LIABILITY**

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

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

#### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

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

#### **6. VIRUSES, HACKING, OTHER OFFENCES**

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

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

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



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

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

#### **7. JURISDICTION AND APPLICABLE LAW**

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

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

#### **8. VARIATIONS**

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

#### **9. CONTACTS**

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

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

#### **SECTION D. CBFL ACCEPTABLE USE POLICY**

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

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

##### **1. PROHIBITED USES**

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

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

##### **2. CONTENT STANDARDS**

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

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

##### **3. SUSPENSION AND TERMINATION**

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

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

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

##### **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

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



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

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- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

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

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#### **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 .

# ECBC Label Template for Danish Issuers 2018

**Information on frontpage:**

**Issuer:** Nordea Kredit Realkreditaktieselskab

**Issuer type:** Specialized mortgage bank

**Cover pool:** Capital Centre 1

**Cover pool setup:** Single cover pool

**Link to cover pool IR website:**

<http://www.nordea.dk/Privat/Lån/Bolig/Investor+information/956482.html>

**Homepage:** [nordeakredit.dk](http://nordeakredit.dk)

**Format of transparency template:** Excel

**Frequency of updates:** Quarterly

**Published** 2018-05-01

**Data per** 2018-03-28]

# ECBC Label Template : Contents

As of March Month 2018



## Specialised finance institutes

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### Key Concepts

X1 [Key Concepts Explanation](#)  
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This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

#### Mandatory tables

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

#### **Specialised mortgage banks**

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

#### **Ship finance institutes**

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

#### **Non-specialised bank CBs issuers**

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

#### Voluntary tables

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

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

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

**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q1 2018</b>	<b>Q4 2017</b>	<b>Q3 2017</b>	<b>Q2 2017</b>
Total Balance Sheet Assets	446,1	440,2	439,6	434,5
Total Customer Loans (fair value)	393,5	393,1	392,5	388,4
of which: Used/registered for covered bond collateral pool	393,5	391,7	390,3	386,1
Tier 1 Ratio (%)	29,4%	29,7%	30,7%	30,7%
Solvency Ratio (%)	32,5%	32,9%	33,9%	33,9%
Outstanding Covered Bonds (fair value)	416,5	428,0	422,1	411,8
Outstanding Senior Unsecured Liabilities	10,8	1,9	5,7	7,9
Senior Secured Bonds				
Guarantees (e.g. provided by states, municipals, banks)	117,9	116,2	113,1	108,9
Net loan losses (Net loan losses and net loan loss provisions)	0,1	0,1	0,1	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)	393,5	393,1	392,5	388,4
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**Composition by**

<b>Maturity</b>				
- 0 <= 1 year	1,7	0,9	4,0	4,3
- < 1 <= 5 years	4,1	4,3	3,1	3,2
- over 5 years	387,7	387,9	385,4	380,9
<b>Currency</b>				
- DKK	383,2	382,3	379,4	374,7
- EUR	10,2	10,9	13,1	13,7
- USD	-	-	-	-
- Other	-	-	-	-
<b>customer type</b>				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	302,2	302,3	300,5	296,0
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	91,1	90,7	91,8	92,2
- Subsidised	0,2	0,2	0,2	0,2
<b>eligibility as covered bond collateral</b>				
Non-performing loans (See definition in table X1)	0,14	0,24	0,26	0,26
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 CBs		Q1 2018	Q4 2017	Q3 2017	Q2 2017
Nominal cover pool (total value)		5,8	9,1	9,4	9,9
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,3	3,2	0,4	0,4
Overcollateralisation		1,2	1,3	1,1	1,1
Overcollateralisation ratio					
Total		25,2	16,9	13,3	12,1
Mandatory (percentage of risk weighted assets, general, by law)		8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs		4,6	7,7	8,3	8,8
– hereof amount maturing 0-1 day		0,0	2,7	0,0	0,0
Proceeds from senior secured debt					
Proceeds from senior unsecured debt					
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities					
Total capital coverage (rating compliant capital)		1,3	1,3	1,3	1,3
Loan loss provisions (cover pool level - shown i Table A on issuer level) - Optional		1,3	1,3	1,3	1,3

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2018	Q4 2017	Q3 2017	Q2 2017
Nominal value of outstanding CBs		4,62	7,748	8,274	9,475
Fair value of outstanding CBs (marked value)		5,109	8,269	8,833	10,098
Maturity of issued CBs					
0-1 day		-	2,7	-	-
1 day – < 1 year		-	-	2,9	3,1
1 year		-	-	-	-
> 1 and ≤ 2 years		0,0	0,0	-	-
> 2 and ≤ 3 years		0,0	0,0	-	-
> 3 and ≤ 4 years		-	-	-	-
> 4 and ≤ 5 years		0,0	0,0	-	-
5-10 years		0,3	0,3	0,4	0,5
10-20 years		1,8	2,0	2,1	2,5
> 20 years		2,5	2,7	2,9	3,4
Amortisation profile of issued CBs					
Bullet		0,0%	7,9%	7,4%	6,6%
Annuity		100,0%	92,1%	92,6%	93,4%
Serial		0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs					
Fixed rate (Fixed rate constant for more than 1 year)		72,1%	55,4%	55,8%	57,1%
Floating rate ( Floating rate constant for less than 1 year)		0,0%	27,1%	27,0%	26,0%
Capped floating rate		27,9%	17,5%	17,2%	17,0%
Currency denomination profile of issued CBs					
DKK		4,6	5,6	6,0	7,0
EUR		-	2,1	2,2	2,5
SEK		-	-	-	-
CHF		-	-	-	-
NOK		-	-	-	-
USD		-	-	-	-
Other		-	-	-	-
UCITS compliant		-	Yes	Yes	Yes
CRD compliant		-	Yes	Yes	Yes
Eligible for central bank repo		-	Yes	Yes	Yes
Rating					
Moody's		Aaa	Aaa	Aaa	Aaa
S&P		AAA	AAA	AAA	AAA
Fitch		-	-	-	-

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

Table G2.1a - Assets other than the loan portfolio in the cover pool										
Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated	
Gilt-edged securities / rating compliant capital	-	-	-	-	-	-	-	-	-	-
0-1 year	8.861,25	-	-	-	-	-	-	-	-	1.506.963.621,59
>1- < 5 years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	8.861,25	-	-	-	-	-	-	-	-	1.506.963.621,59

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 governments etc. in EU	-	-	-	-	-	-	-	-	-	300.000.000,00
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	8.861,25	-	-	-	-	-	-	-	-	1.206.963.621,59
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Total	8.861,25	-	-	-	-	-	-	-	-	1.506.963.621,59

Table G2.1c - Assets other than the loan portfolio in the cover pool				
Maturity structure/Type of cover asset	0-1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	300.000.000,00	-	-	300.000.000,00
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	1.206.972.482,84	-	-	1.206.972.482,84
Exposure to credit institute credit quality step 2	-	-	-	-
Total	1.506.972.482,84	-	-	1.506.972.482,84

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	4,7 bn.DKK.
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	xx%
Un-hedged interest rate risk	xx%
Un-hedged currency risk	xx%
- Of which EUR	x,x%
- Of which DKK	x,x%
- Of which...	x,x%

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

	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

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

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



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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	7.311	936	7	17	116	11	144	302	8	14	<b>8.866</b>
In %	82%	11%	0%	0%	1%	0%	2%	3%	0%	0%	100%

**Table M2/B2**

**Lending by property category, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	4,0	0,3	0,0	0,0	0,1	0,0	0,1	0,2	0,0	0,0	<b>4,7</b>
In %	84%	7%	0%	1%	1%	0%	2%	4%	1%	0%	100%

**Table M3/B3**

**Lending, by loan size, DKKbn**

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	4,4	0,2	0,0	-	-	-	<b>4,7</b>
In %	94%	5%	1%	0%	0%	0%	100%

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	1,6	1,3	0,7	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	-	0,0
Subsidised Housing	0,0	0,0	-	-	-	-	-	-	-	-
Cooperative Housing	0,0	0,0	0,0	-	-	-	-	-	-	-
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Manufacturing and Manual Industries	0,0	0,0	0,0	-	-	-	-	-	-	-
Office and Business	0,1	0,0	0,0	-	-	-	-	-	-	-
Agricultural properties	0,1	0,1	0,0	0,0	0,0	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	-	-	-	-	-	-	-
Other	0,0	0,0	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,0</b>	<b>1,5</b>	<b>0,8</b>	<b>0,2</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	39,4%	31,9%	18,2%	4,7%	2,8%	0,9%	0,6%	0,4%	0,3%	0,7%
Holiday houses	43,1%	32,0%	18,2%	3,8%	1,8%	0,4%	0,2%	0,2%	0,1%	0,2%
Subsidised Housing	88,8%	11,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	76,6%	13,4%	8,7%	1,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Private rental	43,4%	32,3%	15,3%	3,8%	2,5%	0,8%	0,7%	0,4%	0,4%	0,3%
Manufacturing and Manual Industries	58,1%	20,5%	16,8%	2,6%	1,9%	0,1%	0,0%	0,0%	0,0%	0,0%
Office and Business	65,4%	29,4%	3,7%	0,6%	0,4%	0,1%	0,1%	0,0%	0,0%	0,2%
Agricultural properties	66,6%	25,8%	5,7%	0,7%	0,9%	0,1%	0,0%	0,0%	0,0%	0,2%
Properties for social and cultural purposes	63,3%	34,5%	1,9%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	65,6%	31,4%	3,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>41,9%</b>	<b>31,5%</b>	<b>17,1%</b>	<b>4,3%</b>	<b>2,5%</b>	<b>0,8%</b>	<b>0,6%</b>	<b>0,4%</b>	<b>0,3%</b>	<b>0,6%</b>

**Table M4c/B4c**
**Lending, by-loan to-value (LTV), current property value, DKKbn ("Sidste krone")**

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,3	0,9	1,2	0,5	0,4	0,2	0,1	0,1	0,2	0,2	55,6%
Holiday houses	0,0	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	51,6%
Subsidised Housing	0,0	0,0	-	-	-	-	-	-	-	-	6,4%
Cooperative Housing	0,0	0,0	0,0	0,0	-	-	-	-	-	-	23,1%
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	53,0%
Manufacturing and Manual Industries	0,0	0,0	-	0,0	-	0,0	-	-	-	-	44,6%
Office and Business	0,0	0,1	0,0	0,0	0,0	0,0	-	-	-	-	32,3%
Agricultural properties	0,1	0,1	0,0	0,0	0,0	-	0,0	-	-	-	29,4%
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	-	-	-	-	-	-	33,2%
Other	0,0	0,0	0,0	-	-	-	-	-	-	-	32,2%
<b>Total</b>	<b>0,4</b>	<b>1,1</b>	<b>1,4</b>	<b>0,6</b>	<b>0,5</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>	<b>0,1</b>	<b>0,2</b>	<b>53,3%</b>

**Table M4d/B4d**
**Lending, by-loan to-value (LTV), current property value, PER CENT ("Sidste krone")**

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	7,4%	21,7%	31,0%	12,8%	10,7%	3,9%	3,7%	2,2%	1,9%	4,8%	55,6%
Holiday houses	7,6%	21,4%	36,2%	16,8%	10,0%	2,7%	2,3%	1,2%	0,6%	1,2%	51,6%
Subsidised Housing	88,8%	11,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	6,4%
Cooperative Housing	55,6%	22,0%	16,1%	6,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	23,1%
Private rental	8,8%	26,3%	32,6%	9,3%	7,3%	2,0%	5,7%	1,2%	2,4%	4,4%	53,0%
Manufacturing and Manual Industries	27,7%	16,3%	3,7%	37,1%	0,0%	15,2%	0,0%	0,0%	0,0%	0,0%	44,6%
Office and Business	14,3%	68,5%	11,5%	2,6%	0,9%	1,5%	0,0%	0,2%	0,1%	0,3%	32,3%
Agricultural properties	31,2%	45,9%	16,7%	3,7%	1,5%	0,0%	0,7%	0,0%	0,0%	0,2%	29,4%
Properties for social and cultural purposes	9,5%	82,6%	2,7%	5,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	33,2%
Other	24,2%	49,5%	26,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	32,2%
<b>Total</b>	<b>9,1%</b>	<b>24,2%</b>	<b>30,0%</b>	<b>12,3%</b>	<b>9,8%</b>	<b>3,5%</b>	<b>3,4%</b>	<b>1,9%</b>	<b>1,7%</b>	<b>4,1%</b>	<b>53,3%</b>

**Table M5/B5 - Total**

**Lending by region, DKKbn**

	Greater Copenhagen area incl. Bornholm (Region Hovedstaden)	Remaining Zealand (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	1,3	1,5	0,1	0,7	0,4	-	4,0
Holiday houses	0,1	0,1	0,0	0,0	0,0	-	0,3
Subsidised Housing	0,0	-	-	-	-	-	0,0
Cooperative Housing	0,0	-	-	0,0	0,0	-	0,0
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,1
Manufacturing and Manual Industries	0,0	0,0	0,0	0,0	-	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,1
Agricultural properties	0,0	0,1	0,0	0,1	0,0	-	0,2
Properties for social and cultural purposes	0,0	0,0	-	-	0,0	-	0,0
Other	0,0	0,0	-	-	-	-	0,0
<b>Total</b>	<b>1,5</b>	<b>1,7</b>	<b>0,2</b>	<b>0,8</b>	<b>0,5</b>	<b>-</b>	<b>4,7</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0,0	-	-	-	-	-	-	-	-	-	0,0
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>0,0</b>	-	-	-	-	-	-	-	-	-	<b>0,0</b>

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

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

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

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

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	-	-	-	-	-	-	-	-	-	-	-
≥ 12 - < 24 months	-	-	-	-	-	-	-	-	-	-	-
≥ 24 - < 36 months	-	-	-	-	-	-	-	-	-	-	-
≥ 36 - < 60 months	-	-	-	-	-	-	-	-	-	-	-
≥ 60 months	4,0	0,3	0,0	0,0	0,0	0,1	0,0	0,1	0,2	0,0	0,0
<b>Total</b>	<b>4,0</b>	<b>0,3</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,2</b>	<b>0,0</b>	<b>0,0</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	-	-	-	-	-	0,0	-	0,0
≥ 1 - < 3 Years	0,0	0,0	0,0	-	-	0,0	0,0	0,0	0,0	-	0,0
≥ 3 - < 5 Years	0,1	0,0	-	-	-	0,0	-	0,0	0,0	-	0,1
≥ 5 - < 10 Years	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,4
≥ 10 - < 20 Years	3,6	0,3	0,0	0,0	0,1	-	0,0	0,2	0,0	0,0	4,2
≥ 20 Years	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,0</b>	<b>0,3</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,2</b>	<b>0,0</b>	<b>0,0</b>	<b>4,7</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,26	0,15	-	-	-	-	-	-	0,10	-	0,20

*Note: 90-days arrears. Payments for Q4, 2017 in arrears as per Q1, 2018 as a share of scheduled payments for the Q4, 2017 payment term (See definition in table X1)*
**Table M11a/B11a**
*90 day Non-performing loans by property type, as percentage of lending, %*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	1,87	0,35	-	-	-	-	-	-	0,76	-	1,63

*Note: Outstanding debt for loans in arrears (pls cf. Table M11) 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 continuous LTV bracket, %*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	1,51	0,27	-	-	-	-	-	-	0,69	-	1,31
60-69.9 per cent LTV	0,14	0,03	-	-	-	-	-	-	0,08	-	0,12
70-79.9 per cent LTV	0,09	0,03	-	-	-	-	-	-	-	-	0,07
80-89.9 per cent LTV	0,05	0,01	-	-	-	-	-	-	-	-	0,04
90-100 per cent LTV	0,03	-	-	-	-	-	-	-	-	-	0,02
>100 per cent LTV	0,06	0,01	-	-	-	-	-	-	-	-	0,05

*Note: Outstanding debt for loans in arrears (pls cf. Table M11a) as a share of outstanding loans for the property category in question distributed by LTV-bracket*
**Table M12/B12**
*Realised losses (DKKbn)*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	32,69	1,34	-	-	0,72	-	-0,00	-0,06	-	-0,00	34,69

*Note: The data cover both Nordea Kredit's two capital centres*
**Table M12a/B12a**
*Realised losses (%)*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0,01	0,01	-	-	-	-	-	-	-	-	0,01

*Note: Realised losses as a share of outstanding debt for the property category in question. The data cover both Nordea Kredit's two capital centres*

Table X1	Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
<b>Residential versus commercial mortgages</b>			
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).	
Describe when you classify a property as commercial?	The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:	<ul style="list-style-type: none"> <li>· Office</li> <li>· Retail/shop</li> <li>· Warehouse</li> <li>· Restaurants, inns etc.</li> <li>· Hotels and resorts</li> <li>· Congress and conference centres.</li> <li>· Campsites.</li> <li>· Traffic terminals, service stations, fire stations, auction and export houses.</li> <li>· Agriculture</li> <li>· Forestry</li> <li>· Nurseries</li> <li>· Ships</li> </ul>	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.			
<b>NPL (Non-performing loans)</b>			
Describe how you define NPLs	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
Explain how you distinguish between performing and nonperforming loans in the banks cover pool?	Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage banks.	The Basel definition of NPL's is applied for commercial bank CB issuers. Asset substitution i not allowed for specialised mortgage banks, hence NPLs are	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	part of the cover pool.	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	The Danish FSA set rules for loss provisioning. In case of objective evidence of	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	impairment provisioning for loss must be made.		

Table X2																																																													
Key Concepts Explanation	Issuer specific (N/A for some issuers)																																																												
<b>Guaranteed loans (if part of the cover pool)</b>																																																													
How are the loans guaranteed? Please provide details of guarantors																																																													
<b>Loan-to-Value (LTV)</b>																																																													
	<a href="#">Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - bekendtgørelse nr. 687 af 20. juni 2007</a>																																																												
Describe the method on which your LTV calculation is based	<p>The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely.</p> <p>In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely.</p> <p>The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal ltv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal ltv of the prior liens to the marginal ltv of the loan under consideration.</p> <p>The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.</p> <p>Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.</p>																																																												
Frequency of collateral valuation for the purpose of calculating the LTV	<p>Example 1a</p> <p><u>Explanation</u></p> <p>Example of a proportionally distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>&gt;100</th> </tr> </thead> <tbody> <tr> <td>266.667</td> <td>266.667</td> <td>266.667</td> <td>133.333</td> <td>66.667</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 1b</p> <p><u>Explanation</u></p> <p>Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>&gt;100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>571.429</td> <td>285.714</td> <td>142.857</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 2</p> <p><u>Explanation</u></p> <p>Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million. In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75.</p> <p style="text-align: center;"><u>Loan-to-value (discrete/"Sidste krone" distribution)</u></p> <table border="1"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>&gt;100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>1.000.000</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	0-19.9	20-39.9	40-59.9	60-69.9	70-79.9	80-84.9	85-89.9	90-94.9	95-100	>100	266.667	266.667	266.667	133.333	66.667	-	-	-	-	-	0-19.9	20-39.9	40-59.9	60-69.9	70-79.9	80-84.9	85-89.9	90-94.9	95-100	>100	-	-	571.429	285.714	142.857	-	-	-	-	-	0-19.9	20-39.9	40-59.9	60-69.9	70-79.9	80-84.9	85-89.9	90-94.9	95-100	>100	-	-	-	-	1.000.000	-	-	-	-	-
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**Table X3**

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

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

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

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

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

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

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

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