A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	NOK

CONTENT OF TAB A

`

Field Number	1. Basic Facts				
G.1.1.1	**Country**	Norway			
G.1.1.2	**Issuer Name**	Nordea Eiendomskreditt AS			
G.1.1.3	**Link to Issuer's Website**	Nordea			
G.1.1.4	**Cut-off date**	31/12/2017			
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	Covered Bond Label			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	127 466			
G.3.1.2	Outstanding Covered Bonds	78 452			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*				
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*				
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2,00%	62,48%	ND1	ND1
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	127 466		100,00%	
G.3.3.2	Public Sector	0		0,00%	
G.3.3.3	Shipping	ND1		ND1	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	127 466		100%	
OG.3.3.1	*Single family houses*	89 055		69,87%	
OG.3.3.2	*Tenant owner units*	34 817		27,31%	
OG.3.3.3	*Multi-family housing*	0		0,00%	
OG.3.3.4	*Summer houses*	3 594		2,82%	
OG.3.3.5	*Commercial*	0		0,00%	
OG.3.3.6	*Public sector*	0		0,00%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average life (in years)	10,5	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	5 699	ND1	4,47%	

G.3.4.3	1 - 2 Y		5 464	ND1	4,29%	
G.3.4.4	2 - 3 Y		6 602	ND1	5,18%	
G.3.4.5	3 - 4 Y		8 142	ND1	6,39%	
G.3.4.6	4 - 5 Y		6 802	ND1	5,34%	
G.3.4.7	5 - 10 Y		42 661	ND1	33,47%	
G.3.4.8	10+ Y		52 095	ND1	40,87%	
G.3.4.9		Total	127 466	0	100%	0%
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		2,8	3,8		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		9 254	0	11,80%	0,00%
G.3.5.4	1 - 2 Y		21 094	9 254	26,89%	11,80%
G.3.5.5	2 - 3 Y		14 641	21 094	18,66%	26,89%
G.3.5.6	3 - 4 Y		20 471	14 641	26,09%	18,66%
G.3.5.7	4 - 5 Y		10 705	20 471	13,65%	26,09%
G.3.5.8	5 - 10 Y		550	11 255	0,70%	14,35%
G.3.5.9	10+ Y		1 738	1 738	2,22%	2,22%
G.3.5.10		Total	78 452	78 452	100%	100%
	6. Covered Assets - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR		0	0	0,00%	0,00%
G.3.6.2	USD		0	0	0,00%	0,00%
G.3.6.3	GBP		0	0	0,00%	0,00%
G.3.6.4	NOK		127 466	127 466	100,00%	100,00%
G.3.6.5	CHF		0	0	0,00%	0,00%
G.3.6.6	AUD		0	0	0,00%	0,00%
G.3.6.7	CAD		0	0	0,00%	0,00%
G.3.6.8	BRL		0	0	0,00%	0,00%
G.3.6.9	CZK		0	0	0,00%	0,00%
G.3.6.10	DKK		0	0	0,00%	0,00%
G.3.6.11	HKD		0	0	0,00%	0,00%
G.3.6.12	KRW		0	0	0,00%	0,00%
G.3.6.13	SEK		0	0	0,00%	0,00%
G.3.6.14	SGD		0	0	0,00%	0,00%
G.3.6.15	Other		0	0	0,00%	0,00%
G.3.6.16		Total	127 466	127 466	100%	100%
	7. Covered Bonds - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR		938	0	1,20%	0,00%
G.3.7.2	USD		0	0	0,00%	0,00%
G.3.7.3	GBP		8 177	0	10,42%	0,00%
G.3.7.4	NOK		69 337	78 452	88,38%	100,00%
G.3.7.5	CHF		0	0	0,00%	0,00%
G.3.7.6	AUD		0	0	0,00%	0,00%
G.3.7.7	CAD		0	0	0,00%	0,00%
G.3.7.8	BRL		0	0	0,00%	0,00%
G.3.7.9	CZK		0	0	0,00%	0,00%
G.3.7.10	DKK		0	0	0,00%	0,00%
G.3.7.11	HKD		0	0	0,00%	0,00%
G.3.7.12	KRW		0	0	0,00%	0,00%
G.3.7.13	SEK		0	0	0,00%	0,00%
G.3.7.14	SGD		0	0	0,00%	0,00%
G.3.7.15	Other		0	0	0,00%	0,00%
G.3.7.16		Total	78 452	78 452	100%	100%
	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		18 166	150	23%	1%
G.3.8.2	Floating coupon		60 286	78 302	77%	99%
G.3.8.3	Other		0	0	0%	0%
G.3.8.4		Total	78 452	78 452	100%	100%
	9. Substitute Assets - Type		**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash		0			

G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		
G.3.9.3	Exposures to central banks	0		
G.3.9.4	Exposures to credit institutions	0		
G.3.9.5	Other	0		
G.3.9.6	Total	0	0%	
	10. Substitute Assets - Country	**Nominal (mn)**	**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	0		
G.3.10.2	Eurozone	0		
G.3.10.3	Rest of European Union (EU)	0		
G.3.10.4	European Economic Area (not member of EU)	0		
G.3.10.5	Switzerland	0		
G.3.10.6	Australia	0		
G.3.10.7	Brazil	0		
G.3.10.8	Canada	0		
G.3.10.9	Japan	0		
G.3.10.10	Korea	0		
G.3.10.11	New Zealand	0		
G.3.10.12	Singapore	0		
G.3.10.13	US	0		
G.3.10.14	Other	0		
G.3.10.15	Total EU	0		
G.3.10.16	Total	0	0%	
	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	0	0,00%	0,00%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	0	0%	0%
	12. Bond List			
G.3.12.1	Bond list	Covered Bond Label		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	intra-group		

4. References to Capital Requirements Regulation (CRR) 129(7)

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

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

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	173

6. Other relevant information