Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

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

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



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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

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

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

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

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

You also agree:

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

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

any part of the Site;

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

any software used in the provision of the Site; or

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

2. CONTENT STANDARDS

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

Information must:

be accurate; and

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

Information must not:

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

· be likely to deceive any person; or

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

3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

 \cdot 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 or et user of the Site.

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

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

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

2. INFORMATION USE

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

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

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

· to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

· in the case of any legitimate interest; and

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

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

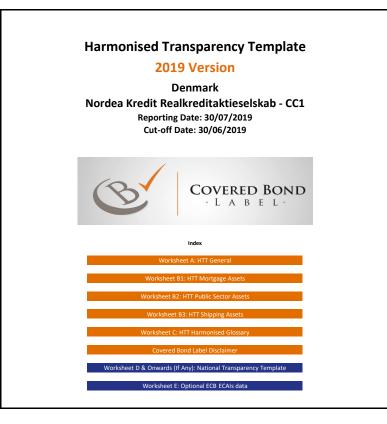
You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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





A. Harmonised Transparency Template - General Information

HTT 2019

	Reporting in Domestic Currency	Denmark			
	CONTENT OF TAB A				
	<u>1. Basic Facts</u>				
	2. Regulatory Summary				
	3. General Cover Pool / Covered Bond Information			`	
	4. References to Capital Requirements Regulation (CRR) 129(
	5. References to Capital Requirements Regulation (CRR) 129(<u>1)</u>			
L	6. Other relevant information				
Field					
Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Nordea Kredit Realkreditaktieselskab, CC 1			
G.1.1.3	Link to Issuer's Website	www.nordeakredit.dk			
G.1.1.4	Cut-off date	30-06-2019			
OG.1.1.1	Optional information e.g. Contact names	torben.jurlander@nordea.dk			
OG.1.1.2	Optional information e.g. Parent name	Nordea Bank Abp			
OG.1.1.3 OG.1.1.4					
OG.1.1.4 OG.1.1.5					
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	www.coveredbondlabel.com/issuer/49/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3 OG.2.1.4					
0G.2.1.4 0G.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Informati	on			
	1.General Information	Nominal (mn)			
G.3.1.1					
	Total Cover Assets	4.684,2			
G.3.1.2	Outstanding Covered Bonds	4.684,2 3.346,0			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	4.684,2 3.346,0 ND1			
G.3.1.2 OG.3.1.1 OG.3.1.2	Outstanding Covered Bonds	4.684,2 3.346,0			
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	4.684,2 3.346,0 ND1			
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%)	4.684,2 3.346,0 ND1 ND1	Actual 40%	Minimum Committed 8% solvencey requirement	Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1 OG.3.2.2	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1 OG.3.2.2 OG.3.2.3	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1 OG.3.2.2 OG.3.2.3 OG.3.2.4	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
6.3.1.2 06.3.1.1 06.3.1.2 06.3.1.3 06.3.2.1 06.3.2.1 06.3.2.1 06.3.2.2 06.3.2.3 06.3.2.3 06.3.2.4 06.3.2.5	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 G.3.2.1 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory			Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 6.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.3 0G.3.2.4 0G.3.2.5	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)	4.684,2 3.346,0 ND1 ND1 Legal / Regulatory 8% solvencey requirement		8% solvencey requirement	Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.5 0G.3.2.5 0G.3.2.1 0G.3.2	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector	4,684,2 3,346,0 ND1 ND1 Legal / Regulatory 8% solvencey requirement 8% solvencey requirement		8% solvencey requirement % Cover Pool 65,61% 0,00%	Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 G.3.3.1 G.3.3.2 G.3.3.3	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping	4,684,2 3,346,0 ND1 ND1 8% solvencey requirement 8% solvencey requirement 8% solvencey requirement 3,073,4		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00%	Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.2.6 0G.3.3.1 G.3.3.1 G.3.3.1 G.3.3.3 G.3.3.4	Outstanding Covered Bonds Cover Pool Size [NPVJ] (mn) Outstanding Covered Bonds [NPVJ] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	4,684,2 3,346,0 ND1 ND1 Legal / Regulatory 8% solvencey requirement 8% solvencey requirement		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00% 34,39%	Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 6.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.2.6 0G.3.2.6 0G.3.3.3 0G.3.3.4 0G.3.3.5	Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping	4.684,2 3.346,0 ND1 ND1 8% solvencey requirement 8% solvencey requirement 3.073,4 1.610,8		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00% 34,39% 0,00%	Purpose
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 OG.3.2.1 OG.3.2.1 OG.3.2.2 OG.3.2.3 OG.3.2.4 OG.3.2.5 OG.3.2.6 C.3.3.1 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6	Outstanding Covered Bonds Cover Pool Size [NPVJ] (mn) Outstanding Covered Bonds [NPVJ] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	4,684,2 3,346,0 ND1 ND1 8% solvencey requirement 8% solvencey requirement 8% solvencey requirement 3,073,4		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00% 34,39% 0,00% 100%	Purpose
6.3.1.2 0G.3.1.1 0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.4 0G.3.2.5 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.2.6 0G.3.3.1 G.3.3.1 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 0G.3.3.1	Outstanding Covered Bonds Cover Pool Size [NPVJ] (mn) Outstanding Covered Bonds [NPVJ] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	4.684,2 3.346,0 ND1 ND1 8% solvencey requirement 8% solvencey requirement 3.073,4 1.610,8		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00% 34,39% 0,00% 100% 0,00%	Purpose
6.3.1.2 06.3.1.1 06.3.1.2 06.3.1.3 06.3.1.4 06.3.2.1 06.3.2.1 06.3.2.2 06.3.2.3 06.3.2.4 06.3.2.5 06.3.2.5 06.3.2.6 06.3.3.1 6.3.3.1 6.3.3.2 6.3.3.4 6.3.3.5	Outstanding Covered Bonds Cover Pool Size [NPVJ] (mn) Outstanding Covered Bonds [NPVJ] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	4.684,2 3.346,0 ND1 ND1 8% solvencey requirement 8% solvencey requirement 3.073,4 1.610,8		8% solvencey requirement % Cover Pool 65,61% 0,00% 0,00% 34,39% 0,00% 100%	Purpose

OG.3.3.5					0,00%	
OG.3.3.6					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)		5,6	ND1		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		1452,8	ND1	31,01%	
G.3.4.3	1 - 2 Y		455,0	ND1	9,71%	
G.3.4.4	2 - 3 Y		197,0	ND1	4,21%	
G.3.4.5	3 - 4 Y		199,0	ND1	4,25%	
G.3.4.6	4 - 5 Y		198,0	ND1	4,23%	
G.3.4.7	5 - 10 Y		909,0	ND1	19,41%	
G.3.4.8	10+ Y		1273,4	ND1	27,19%	
G.3.4.9		Total	4684,2	0,0	100%	0%
DG.3.4.1					0,00%	
OG.3.4.2					0,00%	
OG.3.4.3					0,00%	
OG.3.4.4					0,00%	
OG.3.4.5					0,00%	
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9					0,00%	
G.3.4.10					0,00%	
	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		17,0	ND1		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0	ND1	0,00%	
G.3.5.4	1 - 2 Y		3	ND1	0,09%	
G.3.5.5	2 - 3 Y		0	ND1	0,00%	
G.3.5.6	3 - 4 Y		7	ND1	0,21%	
G.3.5.7	4 - 5 Y		17	ND1	0,51%	
G.3.5.8	5 - 10 Y		276	ND1	8,25%	
G.3.5.9	10+ Y		3042	ND1	90,94%	
G.3.5.10		Total	3.345	0	100%	0%
OG.3.5.1					0,00%	
DG.3.5.2					0,00%	
DG.3.5.3					0,00%	
06354					0.00%	

G.3.5.9	
G.3.5.10	
OG.3.5.1	
OG.3.5.2	
OG.3.5.3	
OG.3.5.4	

- OG.3.5.5 OG.3.5.6 OG.3.5.7
- OG.3.5.8

OG.3.5.9 OG.3.5.10 6. Covered Assets - Currency Nominal [before hedging] (mn) Nominal [after hedging] (mn) % Total [before] 0,00% % Total [after] EUR AUD G.3.6.1 0 ND1 G.3.6.2 ND1 G.3.6.3 BRL ND1 G.3.6.4 G.3.6.5 ND1 ND1 CAD CHF G.3.6.6 CZK ND1 G.3.6.7 G.3.6.8 ND1 ND1 DKK 4684,2 100,00% GBP G.3.6.9 ND1 HKD G.3.6.10 JPY ND1 ND1 G.3.6.11 KRW G.3.6.12 ND1 NOK G.3.6.13 PLN ND1 G.3.6.14 SEK ND1 G.3.6.15 SGD ND1 G.3.6.16 USD ND1 ND1 G.3.6.17 Other

0,00%

0,00%

G.3.6.18		Total	4684,2	0	100%	0%
OG.3.6.1						
OG.3.6.2					0,00%	
OG.3.6.3					0,00%	
OG.3.6.4					0,00%	
OG.3.6.5					0,00%	
OG.3.6.6					0,00%	
OG.3.6.7					0,00%	
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		0	ND1	0,00%	
G.3.7.2	AUD			ND1		
G.3.7.3	BRL			ND1		
G.3.7.4	CAD			ND1		
G.3.7.5	CHF			ND1		
G.3.7.6	CZK			ND1		
G.3.7.7	DKK		3346	ND1	100,00%	
G.3.7.8	GBP			ND1		
G.3.7.9	HKD			ND1		
G.3.7.10	JPY			ND1		
G.3.7.11	KRW			ND1		
G.3.7.12	NOK			ND1		
G.3.7.13	PLN			ND1		
G.3.7.14	SEK			ND1		
G.3.7.15	SGD			ND1		
G.3.7.16	USD			ND1		
G.3.7.17	Other		22.15	ND1	1001/	
G.3.7.18		Total	3346	0	100%	0%
OG.3.7.1 OG.3.7.2						
OG.3.7.2 OG.3.7.3						
OG.3.7.4						
OG.3.7.5						
OG.3.7.6						
OG.3.7.7						
	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		2305	ND1	68,89%	
G.3.8.2	Floating coupon		1041	ND1	31,11%	
G.3.8.3	Other		0	ND1	0,00%	
G.3.8.4		Total	3346	0	100%	0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5	O Cubathata Assata Toura		Name in all (march)		% Substitute Assets	
G.3.9.1	9. Substitute Assets - Type Cash		Nominal (mn) 291,9		18,12%	
0.3.5.1	Cash		251,5		10,1270	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Age	ency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks		50			
G.3.9.4	Exposures to credit institutions		1268,8		78,77%	
G.3.9.5	Other		0		0,00%	
G.3.9.6		Total	1610,7		97%	
OG.3.9.1	o/w EU gvts o				0,00%	
OG.3.9.2	o/w Non EEA Credit Quality Step 1 (CQS1) gvts o	or quasi govts			0,00%	
OG.3.9.3	o/w Non EEA Credit Quality Step 2 (CQS2) gvts o				0,00%	
OG.3.9.4		central banks			0,00%	
OG.3.9.5	o/w EEA Credit Quality Step 1 (CQS1) o				0,00%	
OG.3.9.6	o/w EEA Credit Quality Step 2 (CQS2) o				0,00%	
OG.3.9.7	o/w CQS1 credi				0,00%	
OG.3.9.8	o/w CQS2 credi	it institutions			0,00%	
OG.3.9.9	o/w CQS2 credi	it institutions			0,00%	
OG.3.9.9 OG.3.9.10	o/w CQ52 credi	it institutions			0,00%	
OG.3.9.9 OG.3.9.10 OG.3.9.11	a/w CQS2 credi	it institutions			0,00%	
OG.3.9.9 OG.3.9.10	o/w CQS2 credi 10. Substitute Assets - Country	it institutions	Nominal (mn)		0,00% % Substitute Assets	

B

10. Substitute Assets - Country Nominal (mn) % Substitute Assets G.3.10.1 Domestic (Country of Issuer) 161,8 100,00%	OG.3.9.12			
6.3.10.1 Domestic (Country of Issuer) 1610,8 100,00%		10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
	G.3.10.1	Domestic (Country of Issuer)	1610,8	100,00%

G.3.02Eurocone0,00%G.3.03Ret of European Economic Area (not member of EU)0,00%G.3.04European Economic Area (not member of EU)0,00%G.3.05Switterland0,00%G.3.06Australia0,00%G.3.07Brazil0,00%G.3.08Canada0,00%G.3.09Japan0,00%G.3.010Korea0,00%G.3.02Singapore0,00%G.3.03Jongapore0,00%G.3.04O,00%100%G.3.05Singapore0,00%G.3.010US0,00%G.3.011Other0,00%G.3.012Total EU1510,8G.3.103Other0,00%G.3.104Total I1510,8G.3.105Total I1510,8G.3.104Substitute and other marktable astes50G.3.114Substitute and other marktable astes50G.3.114Other marktable astes50G.3.114Other Sitol48%G.3.114Other Sitol48%							
63.104 European Economic Area (not member of EU) 0,00% 63.105 Switzerland 0,00% 63.106 Australia 0,00% 63.107 Brazil 0,00% 63.108 Canada 0,00% 63.109 Brazil 0,00% 63.101 Brazil 0,00% 63.102 Canada 0,00% 63.103 Conada 0,00% 63.104 New Zealand 0,00% 63.105 New Zealand 0,00% 63.101 New Zealand 0,00% 63.102 Other 0,00% 63.103 US 0,00% 63.104 Other 0,00% 63.105 Total EU 1610.8 063.106 Total I 1610.8 0,00% 063.102 Total EU 1610.8 0,00% 063.103 Total I 1610.8 0,00% 063.104 Total I 1610.8 0,00% 063.105 Total I 1610.8 0,00% 063.104 Total I 1610.8 0,00% </td <td>G.3.10.2</td> <td>Eurozone</td> <td></td> <td></td> <td></td> <td>0,00%</td> <td></td>	G.3.10.2	Eurozone				0,00%	
G.3.105 Switzerland 0,00% G.3.105 G.3.107 Brazil 0,00% G.3.105 Brazil 0,00% 0,00% G.3.105 Cavada 0,00% 0,00% G.3.101 Korea 0,00% 0,00% G.3.102 Singapore 0,00% 0,00% G.3.101 New Zealand 0,00% 0,00% G.3.102 Singapore 0,00% 0,00% G.3.103 US 0,00% 0,00% G.3.104 Other 0,00% 0,00% G.3.105 Total EU 1610,8 100% G.3.104 Other 0,00% 100% G.3.105 Total EU 1610,8 100% G.3.104 Other 0,00% 100% G.3.105 Total EU 1610,8 0,00% G.3.104 Other 0,00% 0,00% G.3.105 Sologiant 0,00% 0,00% G.3.104 Sologiant 0,00% 0,00% G.3.114 Substitute and other markteable assets 50 3,22%	G.3.10.3	Rest of European Union (EU)				0,00%	
G.3.06Australia0,00%G.3.07B'raid0,00%G.3.08Canada0,00%G.3.09Japan0,00%G.3.01Korea0,00%G.3.02Singapore0,00%G.3.03US0,00%G.3.04Other0,00%G.3.05Total EU0,00%G.3.06Total EU0,00%G.3.07Total EU1610,8G.3.08Other0,00%G.3.09Total EU0,00%G.3.013Total EU1610,8G.3.02Total EU0,00%G.3.03Total EU0,00%G.3.04Other0,00%G.3.05Total EU0,00%G.3.06Total EU0,00%G.3.07Sobstitut and other marketable assets50G.3.11Substitut and other marketable assets50G.3.13Other0G.3.13Other0G.3.13Other0G.3.13Other0G.3.13Other0G.3.14Total Indig1618,8G.3.15Substitut and other marketable assets50G.3.114Other marketable assets50G.3.115Other0,00%G.3.114Total Indig33,2%G.3.115Other0,00%G.3.114Total Indig34%	G.3.10.4	European Economic Area (not member of EU)				0,00%	
6.3.107 Brail 0,00% 6.3.108 Canada 0,00% 6.3.10.3 Apan 0,00% 6.3.10.1 New Zealand 0,00% 6.3.10.2 Singapore 0,00% 6.3.10.3 US 0,00% 6.3.10.4 Other 0,00% 6.3.10.13 US 0,00% 6.3.10.14 Other 0,00% 6.3.10.15 Total EU 1610,8 6.3.10.1 Total EU 1610,8 6.3.10.2 Total EU 1610,8 6.3.10.3 US 0,00% 6.3.10.4 Total EU 1610,8 6.3.10.5 Total EU 1610,8 6.3.10.4 Total EU 1610,8 6.3.10.5 US 0,00% 6.3.10.6 Total EU 0,00% 6.3.10.7 US 0,00% 6.3.10.8 US 0,00% 6.3.10.9 US 0,00% 6.3.10.9 US 0,00% 6.3.10.1 US 0,00% 6.3.10.2 US 0,00% 6.3.10.3 US 0,00% 6.3.10.4 Stotiut and other marketable assets 50 6.3.11.2 Central bank eligible ass	G.3.10.5	Switzerland				0,00%	
6.3.108 Canada 0,00% 6.3.109 Japan 0,00% 6.3.101 New Zealand 0,00% 6.3.10.1 New Zealand 0,00% 6.3.10.1 New Zealand 0,00% 6.3.10.1 New Zealand 0,00% 6.3.10.1 New Zealand 0,00% 6.3.10.2 Jus 0,00% 6.3.10.3 US 0,00% 6.3.10.4 Other 0,00% 6.3.10.5 Total EU 1610,8 0.6.3.10.2 Total 1610,8 0.6.3.10.3 0,00% US 0.6.3.10.4 Total 1610,8 0.6.3.10.5 0,00% US 0.6.3.10.6 0,00% US 0.6.3.10.7 Total 1610,8 0,00% 0.6.3.10.8 0,00% US 0,00% 0.6.3.10.5 0,00% US 0,00% 0.6.3.10.6 0.00% US 0,00% 0.6.3.10.7 0,00% US 0,00% 0.6.3.10.6 0.00% US 0,00%	G.3.10.6	Australia				0,00%	
63.109 korea 0,00% 63.10.10 Korea 0,00% 63.10.12 Singapore 0,00% 63.10.12 Singapore 0,00% 63.10.13 US 0,00% 63.10.14 Other 0,00% 63.10.15 Total U 1610,8 63.10.16 Total I 1610,8 63.10.16 Total I 0,00% 63.10.16 Total I 1610,8 63.10.17 Total I 1610,8 63.10.16 Total I 1610,8 63.10.15 Total I 1610,8 06.3.10.2 Total I 1610,8 06.3.10.3 US 0,00% 06.3.10.4 Total I 1610,8 06.3.10.5 US 0,00% 06.3.10.6 US 0,00% 06.3.10.7 US 0,00% 06.3.10.8 US 0,00% 06.3.10.7 US 0,00% 06.3.10.7 US 0,00% 06.3.10.7 US S0.8 06.3.10.7 S0.8 3	G.3.10.7	Brazil				0,00%	
6.3.10.10 Korea 0,00% G.3.10.11 New Zealand 0,00% G.3.10.12 Singapore 0,00% G.3.10.13 US 0,00% G.3.10.14 US 0,00% G.3.10.15 Total U 0,00% G.3.10.16 Total EU 0,00% G.3.10.15 Total I 161,8 0,00% OG.3.10.2 Total I 161,8 0,00% OG.3.10.3 0,00% 0,00% OG.3.10.4 Total I 161,8 0,00% OG.3.10.5 0,00% 0,00% OG.3.10.6 0,00% 0,00% OG.3.10.7 Total I 161,8 0,00% OG.3.10.8 0,00% 0,00% OG.3.10.4 Total I 165,08 3,2% 46,65% G.3.112 Central bank eligible assets 50 1,07% 1,49% G.3.114 Total I 161,8 3,4% 4%	G.3.10.8	Canada				0,00%	
63.10.1 New Zealand 0,00% 63.10.2 Singapore 0,00% 63.10.1 0 0,00% 63.10.1 Other 0,00% 63.10.1 Total EU 1610,8 63.10.2 Total EU 1610,8 63.10.1 Total CU 0,00% 06.3.10.2 Total CU 1610,8 06.3.10.3 0,00% 0,00% 06.3.10.4 Conow 0,00% 06.3.10.5 Total CU 0,00% 06.3.10.6	G.3.10.9	Japan				0,00%	
63.10.12 Singapore 0,00% 63.10.13 US 0,00% 63.10.13 Other 0,00% 63.10.14 Total EU 1610,8 100% 06.3.10.1 0,00% 0,00% 0.00% 06.3.10.1 0,00% 0,00% 0.00% 06.3.10.2 0,00% 0,00% 0.00% 06.3.10.4 0,00% 0,00% 0.00% 06.3.10.4 0,00% 0,00% 0.00% 06.3.10.5 0,00% 0,00% 0.00% 06.3.10.4 0,00% 0,00% 0.00% 06.3.10.5 0,00% 0.00% 0.00% 06.3.10.4 0,00% 0.00% 0.00% 06.3.10.5 0,00% 0.00% 0.00% 06.3.10.4 0,00% 0.00% 0.00% 06.3.10.7 0,00% 0.00% 0.00% 06.3.10.4 0,00% 0.00% 0.00% 06.3.10.4 0,00% 0.00% 0.00% 06.3.10.4 0,00% 0.00% 0.00% 06.3.10.4 0,00% <td< td=""><td>G.3.10.10</td><td>Korea</td><td></td><td></td><td></td><td>0,00%</td><td></td></td<>	G.3.10.10	Korea				0,00%	
63.10.13 US 0,00% 63.10.14 Other 0,00% 63.10.15 Total FU 1610,8 63.10.16 100% 0,00% 063.10.1 0,00% 0,00% 063.10.2 0,00% 0,00% 063.10.3 0,00% 0,00% 063.10.4 0,00% 0,00% 063.10.5 0,00% 0,00% 063.10.6 0,00% 0,00% 063.10.7 0,00% 0,00% 063.10.8 0,00% 0,00% 063.10.9 0,00% 0,00% 063.10.4 0,00% 0,00% 063.10.5 0,00% 0,00% 063.10.6 0,00% 0,00% 063.10.7 0,00% 0,00% 063.10.8 0,00% 0,00% 063.10.7 0,00% 0,00% 063.11 Substitute and other marketable assets 50 3,32% 46,65% 06.3.11.4 Other 0 0,00% 0,00% 0,00% 06.3.11.4 Other 0 0,00% 0,00%	G.3.10.11	New Zealand				0,00%	
6.3.0.1 Other 0,00% 6.3.10.1 Total EU 1610,8 06.3.0.1 0,00% 0,00% 06.3.0.2 0,00% 0,00% 06.3.0.3 0,00% 0,00% 06.3.0.4 0,00% 0,00% 06.3.0.5 0,00% 0,00% 06.3.0.6 0,00% 0,00% 06.3.0.7 0,00% 0,00% 06.3.0.8 0,00% 0,00% 06.3.0.6 0,00% 0,00% 06.3.0.7 0,00% 0,00% 06.3.0.8 0,00% 0,00% 06.3.0.6 0,00% 0,00% 06.3.0.7 0,00% 0,00% 06.3.0.8 0,00% 0,00% 06.3.0.6 0,00% 0,00% 06.3.0.7 0,00% 0,00% 06.3.0.8 0,00% 0,00% 06.3.0.1 0,00% 0,00% 06.3.1.1 Substitue and other marketable assets 150,8 33,2% 46,65% 06.3.1.1 0,014 0,00% 0,00% 0,00% 06.3.1.1 0	G.3.10.12	Singapore				0,00%	
63.0.15 Total EU 1610,8 63.10.16 Total 1610,8 063.10.1 0,00% 0,00% 063.10.2 0,00% 0,00% 063.10.3 0,00% 0,00% 063.10.4 0,00% 0,00% 063.10.5 0,00% 0,00% 063.10.6 0,00% 0,00% 063.10.7 0,00% 0,00% 063.10.8 0,00% 0,00% 063.10.4 0,00% 0,00% 063.10.5 0,00% 0,00% 063.10.6 0,00% 0,00% 063.10.7 0,00% 0,00% 063.10.8 0,00% 0,00% 063.10.4 50 0,00% 6.3.11.1 Substitute and other marketable assets 1560,8 33,32% 46,65% 6.3.11.2 Central bank eligible assets 50 33,32% 46,65% 6.3.11.4 Other 0 0,00% 0,00% 6.3.11.4 Total 1610,8 34% 48%	G.3.10.13	US				0,00%	
63.10.1 100% 06.3.0.1 0,00% 06.3.0.2 0,00% 06.3.0.3 0,00% 06.3.0.4 0,00% 06.3.0.5 0,00% 06.3.0.6 0,00% 06.3.0.7 0,00% 06.3.0.8 0,00% 06.3.0.4 0,00% 06.3.0.5 0,00% 06.3.0.6 0,00% 06.3.0.7 0,00% 06.3.0.8 0,00% 06.3.0.4 0,00% 06.3.0.5 0,00% 06.3.0.6 0,00% 06.3.0.7 0,00% 06.3.0.8 0,00% 06.3.0.1 Substitute and other marketable assets 50 06.3.11.3 0,00ther 0,00% 0.3.11.4 Other 0 06.3.11.4 Other 0 06.3.11.4 Total 1610,8	G.3.10.14	Other				0,00%	
063.10.1 0,00% 063.10.2 0,00% 063.10.3 0,00% 063.10.4 0,00% 063.10.5 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.10.8 0,00% 063.10.4 0,00% 063.10.5 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.10.8 0,00% 063.10.4 0,00% 063.10.5 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.10.8 0,00% 063.10.4 150,08 063.11.2 Central bank eligible assets 063.11.3 0,00ther 0.00 0,00% 0.3.11.4 Total 0.50.4 34%	G.3.10.15		Total EU	1610,8			
063.10.2 0,00% 063.10.3 0,00% 063.10.4 0,00% 063.10.5 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.10.8 0,00% 063.10.1 0,00% 063.10.2 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.11.1 Substitute and other marketable assets 1560,8 06.3.11.2 Central bank eligible assets 50 06.3.11.3 Other 0 0.3.11.4 Total 1610,8	G.3.10.16		Total	1610,8		100%	
963.10.3 0,00% 063.10.4 0,00% 063.10.5 0,00% 063.10.6 0,00% 063.10.7 0,00% 063.10.8 0,00% 063.10.1 Substitute and other marketable assets 0,00% 6.3.11.1 Substitute and other marketable assets 1560,8 6.3.11.2 Central bank eligible assets 50 6.3.11.3 0,00% 1,07% 6.3.11.4 Total 1610,8	OG.3.10.1					0,00%	
063.10.4 0,00% 063.10.6 0,00% 06.3.10.6 0,00% 06.3.10.7 0,00% 06.3.10.7 0,00% 06.3.11.1 Substitute and other marketable assets 1560,8 6.3.11.2 Central bank eligible assets 50 6.3.11.3 Other 0 6.3.11.4 Other 0 6.3.11.4 Total 1610,8	OG.3.10.2					0,00%	
06.3.0.5 0,00% 05.3.0.6 0,00% 06.3.0.7 0,00% C.3.1.1 Substitute and other marketable assets 1560,8 6.3.1.2 Central bank eligible assets 50 33,32% 46,65% 6.3.1.3 Other 0,00% 6.3.1.4 Total 1610,8 34%	OG.3.10.3					0,00%	
OG.3.10.6 0,00% OS.3.07 0,00% OS.3.07 0,00% OS.3.07 0,00% Status and other marketable assets 1560,8 G.3.11.2 Central bank eligible assets 1560,8 G.3.11.3 Other 0,00% G.3.11.4 Other 0,00% G.3.11.3 Other 0,00% G.3.11.4 Total 1610,8	OG.3.10.4					0,00%	
OG.3.10.7 0,00% IL liquid Assets Nomial (m) % Cover 00 % Cover 00 MC G.3.11.1 Substitute and other marketable assets 1560,8 33,32% 46,65% G.3.11.2 Central bank eligible assets 50 1,07% 1,49% G.3.11.3 Other 0 0,00% 0,00% G.3.11.4 Total 1610,8 34% 48%	OG.3.10.5					0,00%	
11. Liquid Assets Nominal (mn) % Cover Pool % Covered Bonds G.3.1.1 Substitute and other marketable assets 1560,8 33,32% 46,65% G.3.1.2 Central bank eligible assets 50 1,07% 1,49% G.3.1.3 Other 0 0,00% 0,00% G.3.1.4 Total 1610,8 34% 48%	OG.3.10.6					0,00%	
G.3.11.1 Substitute and other marketable assets 1560,8 33,32% 46,65% G.3.11.2 Central bank eligible assets 50 1,07% 1,49% G.3.11.3 Other 0 0,00% 0,00% G.3.11.4 Total 1610,8 34% 48%	OG.3.10.7					0,00%	
G.3.1.2 Central bank eligible assets 50 1,07% 1,49% G.3.1.3 Other 0 0,00% 0,00% G.3.1.4 Total 1610,8 34% 48%		11. Liquid Assets		Nominal (mn)	% (over Pool	% Covered Bonds
6.3.11.3 Other 0 0,00% 0,00% 6.3.11.4 Total 1610,8 34% 48%	G.3.11.1	Substitute and other marketable assets		1560,8		33,32%	46,65%
6.3.11.4 Total 1610,8 34% 48%	G.3.11.2	Central bank eligible assets		50		1,07%	1,49%
	G.3.11.3	Other		0		0,00%	0,00%
06.3.11.1	G.3.11.4		Total	1610,8		34%	48%
	OG.3.11.1						

B

OG.3.11.2 OG.3.11.3 OG.3.11.4 OG.3.11.5

OG.3.11.5 OG.3.11.6 OG.3.11.7

OG.3.11.7		
	12. Bond List	
G.3.12.1	Bond list	www.coveredbondlabel.com/issuer/49/
	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)	ND2
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	ND2
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	ND2
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	ND2
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		

OG.3.13.19 OG.3.13.20 OG.3.13.21

OG.3.13.22

OG.3.13.23 OG.3.13.24

OG.3.13.25

OG.3.13.26



OG.3.13.27	
OG.3.13.28	
OG.3.13.29	
OG.3.13.30	
OG.3.13.31	
OG.3.13.32	
OG.3.13.33	
OG.3.13.34	
OG.3.13.35	
OG.3.13.36	
OG.3.13.37	
OG.3.13.38	
OG.3.13.39	
OG.3.13.40	
OG.3.13.41	
OG.3.13.42	
OG.3.13.43	
OG.3.13.44	
OG.3.13.45	
OG.3.13.46	
OG.3.13.47	
OG.3.13.48	
OG.3.13.49	
OG.3.13.50	
OG.3.13.51	

	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row	
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The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bands 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.A.1.1 (i) Value of the cover pool outstanding covered bonds: 38 G.A.1.2 (i) Value of covere donds: 39 G.A.1.4 (ii) Type of cover ossets: 52 G.A.1.5 (iii) Interest rote risk - cover pool: 196 for Mortgage Assets 187 for Commercial Mortgage Assets 187 for Mortgage Assets 187 for Mortgage Assets 187 for Mortgage Assets <th></th> <th></th> <th></th> <th>······, ····, ····</th> <th></th>				······, ····, ····	
64.13 (i) Geographical distribution: 43 for Mortagae Assets #REF1 64.14 (ii) Type of over assets: 52 64.15 (iii) Loon size: 136 for Residential Mortagae Assets 287 for Commercial Mortagae Assets #REF1 64.15 (iii) Interest rate risk - cover pol: 149 for Mortagae Assets 187 for Mortagae Assets #REF1 64.14 (iii) Interest rate risk - cover pol: 149 for Mortagae Assets 187 for Mortagae Assets #REF1 64.13 (iii) Interest rate risk - cover pol: 111 113 64.14 (iii) Curreny risk - cover abond: 132 137 64.11 (iii) Moturity structure of cover assets: 65 138 64.13 (iv) Percentage of loons more than ninety days post due: 179 for Mortgage Assets #REF1 66.1.13 (iv) Percentage of loons more than ninety days post due: 179 for Mortgage Assets #REF1 66.1.2 (iv) Moturity structure of covered bonds: 88 180 for Mortgage Assets #REF1 66.1.3 (iv) Percentage of loons more than ninety days post due: 179 f	G.4.1.1	(i) Value of the cover pool outstanding covered bonds:			
6.4.1.4 (ii) Type of cover assets: 52 6.4.1.5 (ii) Loan size: 186 for Residential Mortgage Assets 287 for Commercial Mortgage Assets #REFI 6.4.1.6 (ii) Interest rote isk - cover pool: 149 for Mortgage Assets #REFI 6.4.1.7 (ii) Currency risk - cover pool: 111 6.4.1.8 (ii) Interest rote risk - cover pool: 163 6.4.1.1 (iii) Interest rote risk - cover do bond: 132 6.4.1.1 (iii) Maturity structure of cover assets: 65 6.4.1.1 (iii) Maturity structure of cover assets: 65 6.4.1.1 (iii) Maturity structure of cover assets: 88 6.4.1.1 (iii) Maturity structure of cover assets: 65 6.4.1.1 (iii) Maturity structure of cover assets: 88 6.4.1.1 (iii) Maturity structure of cover assets: 179 for Mortgage Assets #REFI 6.4.1.2 (iii) Maturity structure of cover assets: 179 for Mortgage Assets #REFI 6.4.1.3 (iv) Percentage of loans more than ninety days post due: 179 for Mortgage Assets #REFI 6.4.1.3 (iv) Maturity structure of cover assets 64 64 64	G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
64.1.5 (ii) Loan size: 186 for Residential Mortgage Assets 287 for Commercial Mortgage Assets #REFI 64.1.6 (ii) Interest rate risk - cover pol: 149 for Mortgage Assets #REFI 64.1.7 (ii) Currency risk - cover pol: 111 64.1.8 (iii) Interest rate risk - covere bond: 163 64.1.9 (ii) Currency risk - covere bond: 132 64.1.10 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) 12 for Harmonised Glossary 64.1.11 (iii) Maturity structure of cover assets: 68 64.1.13 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.1 (iii) Maturity structure of covered bond: 58 #REFI 06.4.1.2 (iii) Maturity structure of covered bond: 179 for Mortgage Assets #REFI 06.4.1.1 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.4 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Martgage Assets #REFI 06.4.1.4 (iv) Percentage of loans mo	G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	#REF!	
64.1.6 (ii) Interest rate risk - cover pool: 149 for Mortgage Assets #REFI 64.1.7 (ii) Currency risk - cover dool: 111 64.1.8 (iii) Interest rate risk - cover dool: 163 64.1.9 (ii) Currency risk - cover dool: 137 64.1.0 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) 17 for Harmonised Glossary 64.1.1 (iii) Maturity structure of cover assets: 65 64.1.12 (iii) Maturity structure of covered bond: 188 64.1.1 (iii) Maturity structure of covered bond: 179 for Mortgage Assets 64.1.1 (iii) Maturity structure of covered bond: 88 64.1.1 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets 64.1.3 (v) Percentage of loans more than ninety days past due: 179 for Mortgage Assets 64.1.4 64.1.3 64.1.4 64.1.4 66.4.1.4 64.1.5 64.1.5 66.4.1.6 64.1.5 64.1.6 66.4.1.7 64.1.8 64.1.4 66.4.1.8 64.1.3 64.1.5 66.4.1.9 64.1.5 64.1.5	G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
64.1.7 (ii) Currency risk - cover pool: 111 64.1.8 (iii) Interest rate risk - covered bond: 163 64.1.9 (iii) Currency risk - covered bond: 132 64.1.0 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) 17 for Harmonised Glossary 64.1.1 (iii) Maturity structure of cover assets: 65 64.1.13 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.4 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 109 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans due to the days past due to the days past due to the days past due to the days days dayset Iv) <t< td=""><td>G.4.1.5</td><td>(ii) Loan size:</td><td>186 for Residential Mortgage Assets</td><td>287 for Commercial Mortgage Assets</td><td>#REF!</td></t<>	G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	#REF!
64.1.8 (ii) Interest rate risk - covered bond: 163 64.1.9 (ii) Currency risk - covered bond: 132 64.1.0 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) 12 for Harmonised Glossary 64.1.1 (iii) Maturity structure of covere assets: 65 64.1.12 (iii) Maturity structure of covere assets: 88 64.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 (iv) Percentage of loans more than ninety days past due: 106 data 106 data 06.4.1.4 (iv) Percentage of loans more than ninety days past due: 106 data 106 data 106 data <t< td=""><td>G.4.1.6</td><td>(ii) Interest rate risk - cover pool:</td><td>149 for Mortgage Assets</td><td>#REF!</td><td></td></t<>	G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	#REF!	
G4.18 (ii) Interest rate risk - covered bond: 163 G4.1.0 (iii) Currency risk - covered bond: 132 G4.1.1 (iii) Maturity structure of coverasets: 65 G4.1.12 (iii) Maturity structure of coverasets: 88 G4.1.13 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.1.1 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.1.3 (v) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.1.3 (vo) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.1.3 (vo) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.14 (vo) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI G6.4.13 (vo) Percentage of loans more than ninety days past due: 106 Hortgage Assets #REFI G6.4.14 (vo) Percentage Assets #REFI 106 Hortgage Assets #REFI G6.4.13 (vo) Percentage Assets Fortgage Assets #REFI Fortgage Assets G6.4.13 (G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
6.4.1.0 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) 17 for Harmonised Glossary 6.4.1.1 (iii) Maturity structure of cover assets: 65 6.4.1.2 (iii) Maturity structure of covered bonds: 88 6.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.1 06.4.1.2 IV Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.3 06.4.1.4 IV Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.2 IV Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.2 IV Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.4 IV IV Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI 06.4.1.5 IV IV Percentage Assets #REFI IV 06.4.1.6 IV IV Percentage Assets IV IV 06.4.1.6 IV IV IV IV	G.4.1.8	(ii) Interest rate risk - covered bond:			
G.4.1.1 (iii) Maturity structure of covered bonds: 65 G.4.1.12 (iii) Maturity structure of covered bonds: 88 G.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets G.4.1.4 USA 179 for Mortgage Assets #REFI G.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets G.4.1.4 USA USA USA USA G.4.1.3 USA USA USA G.4.1.4 USA USA USA G.4.1.5 USA USA USA G.4.1.6 USA USA USA G.4.1.8 USA USA USA G.4.1.9 USA USA USA	G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.12 (iii) Maturity structure of covered bonds: 88 G.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets UG.4.1.4 UG.4.1.4 UG.4.1.5 UG.4.1.5 UG.4.1.6 UG.4.1.6 UG.4.1.6 UG.4.1.6 UG.4.1.7 UG.4.1.8 UG.4.1.9	G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.3 (iv) Percentage of loans more than ninety days past due: 179 for Mortgage Assets #REFI OG.4.1.1 0G.4.1.2 0G.4.1.3 0G.4.1.3 0G.4.1.3 0G.4.1.3 0G.4.1.3 0G.4.1.4 0G.4.1.5 0G.4.1.5 0G.4.1.5 0G.4.1.5 0G.4.1.6 0G.4.1.3 0G	G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
06.4.1.1 06.4.1.2 06.4.1.3 06.4.1.4 06.4.1.5 06.4.1.6 06.4.1.7 06.4.1.7 06.4.1.9	G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
0G.4.12 0G.4.13 0G.4.14 0G.4.15 0G.4.16 0G.4.17 0G.4.18 0G.4.19	G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	#REF!	
0G.4.13 OG.4.14 OG.4.15 OG.4.16 OG.4.17 OG.4.18 OG.4.19	OG.4.1.1				
0G.4.1.4 0G.4.1.5 0G.4.1.6 0G.4.1.7 0G.4.1.8 0G.4.1.9	OG.4.1.2				
0G.4.15 0G.4.16 0G.4.17 0G.4.18 0G.4.19	OG.4.1.3				
0G.4.1.6 0G.4.1.7 0G.4.1.8 0G.4.1.9	OG.4.1.4				
0G.4.1.7 0G.4.1.8 0G.4.1.9	OG.4.1.5				
0G.4.1.8 0G.4.1.9	OG.4.1.6				
06.4.1.9	OG.4.1.7				
	OG.4.1.8				
06.4.1.10	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	

06.6.1.1	NPV Test (passed/failed)
06.6.1.2	Interest Covereage Test (passe/failed)
06.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
06.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
06.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
06.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
06.6.1.22	Other optional/relevant information
06.6.1.22	Other optional/relevant information
06.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
06.6.1.25	Other optional/relevant information
OG.6.1.20	
06.6.1.27	Other optional/relevant information
OG.6.1.28 OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

B

	Provide to Provide the			
	Reporting in Domestic Currency	DKK		
_				
	7. Mortgage Assets			
	7.A Residential Cover Pool			
	7.B Commercial Cover Pool			
Field	7 Martinen Assats			
Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		
M.7.1.1	Residential	3184		
M.7.1.2 M.7.1.3	Commercial Other	261 0		
M.7.1.4	Other	3445		
OM.7.1.1	Total o/w Cooperative Housing	21		
OM.7.1.2	Total o/w Agriculture	157		
OM.7.1.3	Total o/w Owner-occupied homes	2876		
OM.7.1.4	Total o/w Holiday houses	237		
OM.7.1.5	Total o/w Subsidised Housing	2		
OM.7.1.6	Total o/w Private rental	48		
OM.7.1.7	Total o/w Manufacturing and Manual Industries	7		
OM.7.1.8	Total o/w Office and Business	55		
OM.7.1.9	Total o/w Social and cultural purposes	39		
OM.7.1.10	Total o/w Other	3		
OM.7.1.11	1 Committee	Bastilian Martin	6	
M.7.2.1	2. General Information	Residential Loans 6434	Commercial Loans 360	
0M.7.2.1	Number of mortgage loans Optional information eg, Number of borrowers	0434	200	
OM.7.2.2	Optional information eg, Number of puarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
				_
	3. Concentration Risks	% Residential Loans	% Commercial Loans	
M.7.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 1,2%	% Commercial Loans 23,2%	
M.7.3.1 OM.7.3.1				
M.7.3.1 OM.7.3.1 OM.7.3.2				
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3				
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4				
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5				
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4	10 largest exposures	1,2%	23,2%	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5	10 largest exposures 4. Breakdown by Geography	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6	10 largest exposures	1,2%	23,2%	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6	10 largest exposures 4. Breakdown by Geography <u>European Union</u>	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.1	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.5 M.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Czech Republic	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.5 M.7.4.5 M.7.4.7 M.7.4.8	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark	1,2% % Residential Loans	23,2% % Commercial Loans	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.8 M.7.4.9	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Creatia Creatia Creatia Coprus Czech Republic Denmark Estonia	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.5 M.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.4 M.7.4.6 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Creat Republic Denmark Estonia Finland	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.5 M.7.4.5 M.7.4.7 M.7.4.8 M.7.4.7 M.7.4.8 M.7.4.11	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 OM.7.3.6 OM.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.8 M.7.4.9 M.7.4.11 M.7.4.12	10 largest exposures 4. Breakdown by Geography European Union Austria Belejum Bulgaria Croatia Croatia Cryprus Czech Republic Denmark Estonia Finland Finland Finland Germany	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5 OM.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.6 M.7.4.7 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Crech Republic Denmark Estonia Finland France Germany Greece	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.11 M.7.4.13 M.7.4.14	10 largest exposures J. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5 OM.7.3.5 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.15	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.2 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.3 M.7.4.4 M.7.4.6 M.7.4.7 M.7.4.6 M.7.4.10 M.7.4.10 M.7.4.113 M.7.4.13 M.7.4.15 M.7.4.16	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Demmark Estonia Finiand France Germany Greece Netherlands Hungary Ireland	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.17	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.15 M.7.4.18	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	
M.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.5 M.7.4.6 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.17	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	1,2% % Residential Loans 100.0%	23,2% % Commercial Loans 100.0%	



M.7.4.21 M.7.4.23 M.7.4.24 M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.27 M.7.4.29 M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.33 M.7.4.35 M.7.4.35	Malta Poland Portugal Romania Slovakia Slovenia Spain Sweden United Kingdom <u>European Economic Area</u> (not member of EU) I celand Liechtenstein Norway <u>Other</u>	<u>0.0%</u>			
M.7.4.22 M.7.4.23 M.7.4.24 M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.29 M.7.4.30 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.33 M.7.4.33 M.7.4.35 M.7.4.36	Poland Portugal Romania Slovakia Slovenia Spain Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0.0%</u>			
M.7.4.23 M.7.4.25 M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.28 M.7.4.29 M.7.4.30 M.7.4.30 M.7.4.31 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.35 M.7.4.35 M.7.4.35	Portugal Romania Slovakia Slovenia Spain Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0.0%</u>			
M.7.4.24 M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.29 M.7.4.29 M.7.4.30 M.7.4.30 M.7.4.31 M.7.4.33 M.7.4.33 M.7.4.35 M.7.4.35	Romania Slovakia Slovenia Spain Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0.0%</u>			
M.7.4.25 M.7.4.26 M.7.4.27 M.7.4.29 M.7.4.30 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	Slovakia Slovenia Spain United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0.0%</u>			
M.7.4.26 M.7.4.27 M.7.4.28 M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.31 M.7.4.33 M.7.4.33 M.7.4.35 M.7.4.35 M.7.4.36	Slovenia Spain Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0.0%</u>			
M.7.4.27 M.7.4.28 M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	Spain Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0,0%</u>			
M.7.4.28 M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	Sweden United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	0.0%			
M.7.4.29 M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	United Kingdom <u>European Economic Area (not member of EU)</u> Iceland Liechtenstein Norway	<u>0,0%</u>			
M.7.4.30 M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.35	European Economic Area (not member of EU) Iceland Liechtenstein Norway	0,0%			
M.7.4.31 M.7.4.32 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	lceland Liechtenstein Norway	<u>0,0%</u>			
M.7.4.32 M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	lceland Liechtenstein Norway		0,0%	0,0%	
M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	Norway				
M.7.4.33 M.7.4.34 M.7.4.35 M.7.4.36	Norway				
M.7.4.34 M.7.4.35 M.7.4.36					
M.7.4.35 M.7.4.36		0.0%	0,0%	0.0%	
M.7.4.36	Switzerland				
	Australia				
	Brazil				
M.7.4.37					
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
OM.7.4.1	o/w Greenland				
OM.7.4.2	o/w Faroe Islands				
OM.7.4.3					
OM.7.4.4					
OM.7.4.5					
OM.7.4.6					
OM.7.4.7					
OM.7.4.8					
OM.7.4.9					
OM.7.4.10					
0101.7.4.10	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	The Capital Region of Denmark (Region Hovedstaden)	31,8%	25,2%	31,3%	
M.7.5.2	Region Zealand (Region Sjælland)	38,3%	30,6%	37,8%	
M.7.5.3	The North Denmark Region (Region Nordjylland)	3,7%	7,0%	3,9%	
M.7.5.4	Central Denmark Region (Region Midtjylland)	16,4%	25,8%	17,2%	
M.7.5.5	Region of Southern Denmark (Region Syddanmark)	9,8%	11,4%	9,9%	
M.7.5.6					
M.7.5.7					
M.7.5.8					
M.7.5.9					
M.7.5.10					
M.7.5.11					
M.7.5.12					
M.7.5.12					
M.7.5.12 M.7.5.13 M.7.5.14					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.16 M.7.5.17 M.7.5.17					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.18 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.21					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.16 M.7.5.16 M.7.5.17 M.7.5.19 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.22 M.7.5.22 M.7.5.23					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.23					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.21 M.7.5.23 M.7.5.24 M.7.5.24					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.19 M.7.5.19 M.7.5.20 M.7.5.22 M.7.5.22 M.7.5.23 M.7.5.25 M.7.5.25					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.24 M.7.5.24					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.19 M.7.5.19 M.7.5.20 M.7.5.22 M.7.5.22 M.7.5.23 M.7.5.25 M.7.5.25					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.21 M.7.5.21 M.7.5.23 M.7.5.23 M.7.5.24 M.7.5.25 M.7.5.26 M.7.5.27 M.7.5.27					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.20 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.24 M.7.5.26 M.7.5.26					
M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20 M.7.5.20 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.23 M.7.5.24 M.7.5.25 M.7.5.26 M.7.5.26 M.7.5.27 M.7.5.29					

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M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	70,2%	63,7%	69,7%	
M.7.6.2	Floating rate	29,8%	36,3%	30,3%	
M.7.6.3	Other	ND2	ND2	ND2	
OM.7.6.1	Fixed rate o/w Index loans	1102	102	1102	
OM.7.6.2					
	Fixed rate o/w Adjustable Rate Mortgages		100.007	100.00/	
OM.7.6.3	Floating rate o/w Capped floaters	100,0%	100,0%	100,0%	
OM.7.6.4	Floating rate o/w Non capped floaters				
OM.7.6.5	Fixed rate o/w Funded to maturity	100,0%	100,0%	100,0%	
OM.7.6.6	Floating rate o/w 1 year Adjustable Rate Mortgage				
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
M.7.7.2	Amortising	100,0%	100,0%	100,0%	
M.7.7.3	Other	ND2	ND2	ND2	
OM.7.7.1					
OM.7.7.1 OM.7.7.2					
OM.7.7.2					
OM.7.7.2 OM.7.7.3					
OM.7.7.2 OM.7.7.3 OM.7.7.4					
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5					
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5	8 Long Sectoring	% Residential Loans	% Commercial Loans	% Total Moderanes	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1	Up to 12months	0,0%	0,0%	0,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.8.1 M.7.8.2	Up to 12months ≥ 12 - ≤ 24 months	0,0% 0,0%	0,0% 0,0%	0,0% 0,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3	Up to 12months \geq 12 - \leq 24 months \geq 24 - \leq 36 months	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5	Up to 12months \geq 12 - \leq 24 months \geq 24 - \leq 36 months	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.5 OM.7.8.1	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.4 M.7.8.1 OM.7.8.1	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.5 DM.7.8.1 DM.7.8.1 DM.7.8.1 DM.7.8.2 DM.7.8.2 DM.7.8.3	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.5 DM.7.8.1 DM.7.8.1 DM.7.8.1 DM.7.8.2 DM.7.8.2 DM.7.8.3	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
OM.7.7.2 OM.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.5 OM.7.8.5 OM.7.8.1 OM.7.8.2	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 6 36 months ≥ 36 - 5 60 months	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 0,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4	Up to 12months $\geq 12 - \leq 24$ months $\geq 24 - \leq 36$ months $\geq 36 - \leq 60$ months ≥ 60 months	0.0% 0.0% 0.0% 0.0% 100.0%	0,0% 0,0% 0,0% 0,0% 100,0%	0,0% 0,0% 0,0% 0,0% 100,0%	
OM.7.7.2 OM.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.4 M.7.9.1	Up to 12months \geq 12 - 5 24 months \geq 24 - 3 36 months \geq 36 - \leq 60 months \geq 60 months 9. Non-Performing Loans (NPLs)	0,0% 0,0% 0,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.5 M.7.8.1 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.4 M.7.8.3 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3 OM.7.8.3	Up to 12months \geq 12 - 5 24 months \geq 24 - 3 36 months \geq 36 - \leq 60 months \geq 60 months 9. Non-Performing Loans (NPLs)	0,0% 0,0% 0,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.5 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.3 M.7.8.4 OM.7.8.1 OM.7.8.1 OM.7.8.2 OM.7.8.2 OM.7.8.3 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.1	Up to 12months \geq 12 - 5 24 months \geq 24 - 3 36 months \geq 36 - \leq 60 months \geq 60 months 9. Non-Performing Loans (NPLs)	0,0% 0,0% 0,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	
0M.7.7.2 0M.7.7.3 0M.7.7.4 0M.7.7.5 0M.7.7.5 0M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.3 0M.7.8.1 0M.7.8.3 0M.7.8.1 0M.7.8.3 0M.7.8.3 0M.7.8.4 M.7.9.1 0M.7.9.1 0M.7.9.2	Up to 12months \geq 12 - 5 24 months \geq 24 - 3 36 months \geq 36 - \leq 60 months \geq 60 months 9. Non-Performing Loans (NPLs)	0,0% 0,0% 0,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.5 DM.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.3 DM.7.8.3 DM.7.8.3 DM.7.8.3 DM.7.8.4 M.7.9.1 DM.7.9.1 DM.7.9.1 DM.7.9.2 DM.7.9.3	Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs	0,0% 0,0% 0,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	
DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.5 DM.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 DM.7.8.1 DM.7.8.3 DM.7.8.3 DM.7.8.3 DM.7.8.3 DM.7.8.4 M.7.9.1 DM.7.9.1 DM.7.9.1 DM.7.9.2 DM.7.9.3	Up to 12months 2 12 - 5 24 months 2 24 - 3 36 months 2 36 - 5 60 months 2 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0%	0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3%	0,0% 0,0% 0,0% 100,0% X Total Mortgages 1,9%	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.3 OM.7.9.3 OM.7.9.4	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 5 36 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0%	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans	0,0% 0,0% 0,0% 100,0%	% No. of Loans
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.3 OM.7.9.3 OM.7.9.4	Up to 12months 2 12 - 5 24 months 2 24 - 3 36 months 2 36 - 5 60 months 2 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0%	0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3%	0,0% 0,0% 0,0% 100,0% X Total Mortgages 1,9%	% No. of Loans
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.3 OM.7.9.3 OM.7.9.4	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 36 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s)	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0%	0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3%	0,0% 0,0% 0,0% 100,0% X Total Mortgages 1,9%	% No. of Loans
0M.7.7.2 0M.7.7.3 0M.7.7.5 0M.7.7.5 0M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.1 0M.7.8.2 0M.7.8.1 0M.7.8.3 0M.7.8.1 0M.7.8.3 0M.7.8.4 M.7.8.1 0M.7.8.2 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.8.3 0M.7.8.4 0M.7.9.1 0M.7.9.3 0M.7.9.3 0M.7.9.3 0M.7.9.3 0M.7.9.3 0M.7.9.4 0M.7.9.3 0M.7.9.3 0M.7.9.3 0M.7.9.4 0M.7.9.3 0M.7.9.4 0M.7.9.3 0M.7.9.4 0M.7.9.3 0M.7.9.4 0M.	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 5 36 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn):	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0% Nominal 495	0,0% 0,0% 0,0% 100,0% *Commercial Loans 0,3%	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans	
OM.7.7.2 OM.7.7.3 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.5 OM.7.8.5 OM.7.8.4 M.7.8.5 OM.7.8.4 M.7.8.5 OM.7.8.4 M.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4 M.7.4.10.1	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 35 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan Size (000s) By buckets (mn): DKK 0 - 2m	0,0% 0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0% Nominal 495 3070	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3% Number of Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans 96,39%	99,30%
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.1 OM.7.9.3 OM.7.9.4 OM.7.9.3 OM.7.9.4 O	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 536 months ≥ 36 - 560 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn):	0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0% Nominal 495	0,0% 0,0% 0,0% 100,0% *Commercial Loans 0,3%	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans	
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.5 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.4 M.7.8.3 M.7.8.4 M.7.8.4 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.8.2 OM.7.8.1 OM.7.9.1 OM.7.9.4 OM.7.9.4 OM.7.9.1 OM.7.1 OM.7.1 OM.7.1 OM.7.1 O	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 35 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan Size (000s) By buckets (mn): DKK 0 - 2m	0,0% 0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0% Nominal 495 3070 107	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3% Number of Loans	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans 96,39% 3,36%	99,30% 0,68%
OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.2 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.5 OM.7.8.1 OM.7.8.3 OM.7.8.1 OM.7.8.3 OM.7.8.3 OM.7.8.4 M.7.8.1 OM.7.8.2 OM.7.8.4 M.7.8.1 OM.7.9.1 OM.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.4 M.7A.10.1	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 33 months ≥ 36 - 5 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 7.A. Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): DKK 0 - 2m DKK 2 - 5m DKK 5 - 20m	0,0% 0,0% 0,0% 0,0% 100,0% % Residential Loans 2,0% Nominal 495 3070	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3% Number of Loans 6389 44	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans 96,39% 3,36% 0,25%	99,30% 0,68% 0,02%
OM.7.7.2 OM.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.3 M.7.8.3 M.7.8.4 M.7.8.3 OM.7.8.4 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.1 OM.7.8.3 OM.7.8.4	Up to 12months ≥ 12 - 5 24 months ≥ 24 - 36 months ≥ 36 - ≤ 60 months ≥ 60 months 9. Non-Performing Loans (NPLs) % NPLS 7.A Residential Cover Pool 10. Loan Size Information Average Ioan Size (000s) By buckets (mn): DKK 0 - 2m DKK 2 - 5m	0.0% 0.0% 0.0% 0.0% 100.0% % Residential Loans 2.0% Nominal 495 3070 107 8	0,0% 0,0% 0,0% 0,0% 100,0% % Commercial Loans 0,3% Number of Loans 6389 44 1	0,0% 0,0% 0,0% 0,0% 100,0% % Total Mortgages 1,9% % Residential Loans 96,39% 3,36%	99,30% 0,68%

1117712015					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.17					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	3185	6434	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.8 M.7A.11.9	>100%	ND1	ND1		
				001	0%
M.7A.11.10	Total	0	0	0%	0%
OM.7A.11.1					
OM.7A.11.2					
OM.7A.11.3					
OM.7A.11.4					
OM.7A.11.5					
OM.7A.11.6					
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53,0%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2365	ND1	74,28%	
M.7A.12.3	>40 - <=50 %	324	ND1	10,18%	
M.7A.12.4	>50 - <=60 %	214	ND1	6,72%	
M.7A.12.5	>60 - <=70 %	132	ND1	4,15%	
M.7A.12.6	>70 - <=80 %	72	ND1	2,26%	
M.7A.12.7	>80 - <=90 %	38	ND1	1,19%	
M.7A.12.8	>90 - <=100 %	19	ND1	0,60%	
M.7A.12.9	>100%	20	ND1	0,63%	
M.7A.12.10	Total	3184	0	100%	0%
OM.7A.12.10	o/w >100 - <=110 %	0	ND1	0,00%	070
OM.7A.12.2	o/w >110 - <=120 %	0	ND1 ND1	0,00%	
OM.7A.12.3	o/w >120 - <=130 %			0,00%	
OM.7A.12.4	o/w >130 - <=140 %	0	ND1	0,00%	
OM.7A.12.5	o/w >140 - <=150 %	0	ND1	0,00%	
OM.7A.12.6	o/w >150 %	0	ND1	0,00%	

M.7A.10.8 M.7A.10.9

OM.7A.12.7

OM.7A.12.8 OM.7A.12.9 13. Breakdown by type % Residential Loans Owner occupied Second home/Holiday houses 90% 7% M.7A.13.1 M.7A.13.2

B

M.7A.13.3	Buy-to-let/Non-owner occupied	ND1
M.7A.13.4	Agricultural	ND1
M.7A.13.5	Other	2%
OM.7A.13.1	Other o/w Subsidised housing	0%
OM.7A.13.2	Other o/w Private rental	2%
OM.7A.13.3	Other o/w coorperative housing	1%
OM.7A.13.4	Other o/w Buildings under construction	0%
OM.7A.13.5	Other o/w Buildings land	0%
OM.7A.13.6		

>40 - <=50 %

>50 - <=60 %

>60 - <=70 %

>70 - <=80 %

>80 - <=90 %

>90 - <=100 %

>100%

OM.7A.13.7 OM.7A.13.8 OM.7A.13.9 OM.7A.13.10 OM.7A.13.11

UNI.7A.15.11		
	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.1 M.7A.14.2 M.7A.14.3 OM.7A.14.1	Guaranteed	ND2
M.7A.14.3	Other	ND2
OM.7A.14.1		
014 74 44 2		

OM.7A.14.2 OM.7A.14.3 OM.7A.14.4 OM.7A.14.4 OM.7A.14.5 OM.7A.14.6

M.7B.16.3

M.7B.16.4

M.7B.16.5

M.7B.16.6

M.7B.16.7

M.7B.16.8

M.7B.16.9

	7B Commercial Cover Pool				
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	724			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	177	341	68,08%	94,72%
A.7B.15.3	DKK 2 - 5m	50	16	19,23%	4,44%
Л.7B.15.4	DKK 5 - 20m	33	3	12,69%	0,83%
4.7B.15.5	DKK 20 - 50m	0	0	0,00%	0,00%
I.7B.15.6	DKK 20 - 50m	0	0	0,00%	0,00%
1.7B.15.7	> DKK 100m	0	0	0,00%	0,00%
I.7B.15.8				0,00%	0,00%
I.7B.15.9				0,00%	0,00%
.7B.15.10				0,00%	0,00%
7B.15.11				0,00%	0,00%
7B.15.12				0,00%	0,00%
7B.15.13				0,00%	0,00%
7B.15.14				0,00%	0,00%
7B.15.15				0,00%	0,00%
7B.15.16				0,00%	0,00%
7B.15.17				0,00%	0,00%
7B.15.18				0,00%	0,00%
7B.15.19				0,00%	0,00%
7B.15.20				0,00%	0,00%
7B.15.21				0,00%	0,00%
7B.15.22				0,00%	0,00%
7B.15.23				0,00%	0,00%
7B.15.24				0,00%	0,00%
7B.15.24				0,00%	0,00%
7B.15.25 7B.15.26	Total	260	360	100%	100%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
I.7B.16.2	>0 - <=40 %	ND1	ND1		

ND1

M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1					
OM.7B.16.2					
OM.7B.16.3					
014 70 16 4					

OM.7B.16.4 OM.7B.16.5 OM.7B.16.6

- OM.7B.16.7
- OM.7B.16.8 014 70

OM.7B.16.9					
	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	29,7%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	245	ND1	94,23%	
M.7B.17.3	>40 - <=50 %	8	ND1	3,08%	
M.7B.17.4	>50 - <=60 %	0	ND1	1,54%	
		4			
M.7B.17.5	>60 - <=70 %	1	ND1	0,38%	
M.7B.17.6	>70 - <=80 %	2	ND1	0,77%	
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%	0	ND1	0,00%	
M.7B.17.10	Total	260	0	100%	0%
OM.7B.17.1	o/w >100 - <=110 %	0	ND1	0,00%	
OM.7B.17.2	o/w >110 - <=120 %	0	ND1	0,00%	
OM.7B.17.3	o/w >120 - <=130 %	0	ND1	0,00%	
OM.7B.17.4	o/w >130 - <=140 %	0	ND1	0,00%	
OM.7B.17.5	o/w >140 - <=150 %	0	ND1	0,00%	
OM.7B.17.6	o/w >150 %	0	ND1	0,00%	
OM 7B 17 7					

OM.7B.17.7 OM.7B.17.8 OM.7B.17.9

	18. Breakdown by Type	% Commercial loans
M.7B.18.1	Retail	ND1
M.7B.18.2	Office	20,9%
M.7B.18.3	Hotel/Tourism	0,3%
M.7B.18.4	Shopping malls	0,0%
M.7B.18.5	Industry	2,8%
M.7B.18.6	Agriculture	60,1%
M.7B.18.7	Other commercially used	ND1
M.7B.18.8	Land	1,0%
M.7B.18.9	Property developers / Bulding under construction	ND1
M.7B.18.10	Other	14,9%

- OM.7B.18.10 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.4 OM.7B.18.5 OM.7B.18.6
- OM.7B.18.7 OM.7B.18.8 OM.7B.18.9
- OM.7B.18.10 OM.7B.18.11
- OM.7B.18.11 OM.7B.18.12 OM.7B.18.13 OM.7B.18.14
- OM.7B.18.15
- OM.7B.18.16 OM.7B.18.17

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

ld Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1 HG.1.2 HG.1.3	OC Calculation: Actual OC Calculation: Legal minimum OC Calculation: Committed	Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danik Index Loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
		Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower build loan rate hould therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate r Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market reference rate of DKK-denominated loans is CIBOR (copenhagen interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. Ioan type is also Offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has, a of 6%, then the interest rate can never be higher than 6%. The loan rate will track CDio (or Gruftor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
		Other: Any other loan types, which not comply with the above mentioned.
HG.1.4		
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.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments cannot be anticipated by issuer.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	proportionaly by bracket size from 0 to the marginal
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	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.12 HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.15	NPV assumptions (when stated)	A loan is categorised as non-performing when a borrower negrects a payment failing to pay instalments and / of interests. ND1
OHG.1.2	,,	
OHG.1.3		
OHG.1.4 OHG.1.5		
0110.1.5	2. Reason for No Data	Value
	E. Reason for No Data	
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.1 HG.2.2	Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time	ND1 ND2

HTT 2019

OHG.2.1 OHG.2.2



OHG.2.3		
	3. Glossary - Extra national and/or Issuer Items	Definition
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

ECBC Label Template for Danish Issuers 2019

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 Format of transparency template: Excel Frequency of updates: Quarterly Published 2019-07-30[

ECBC Label Template : Contents

As of xx Month 2017

Specialised finance institutes	
General Issuer Detail	
Α	General Issuer Detail
Cover Pool Information	
G1.1	General cover pool information
G2	Outstanding CBs
G2.1a-f	Cover assets and maturity structure
G2.2	Interest and currency risk
G3	Legal ALM (balance principle) adherence
G4	Additional characteristics of ALM business model for issued CBs
M1/B1	Number of loans by property category
M2/B2	Lending by property category, DKKbn
M3/B3	Lending, by loan size, DKKbn
M4a/B4a	Lending, by-loan to-value (LTV), current property value, DKKbn
M4b/B4b	Lending, by-loan to-value (LTV), current property value, Per cent
M4c/B4c	<u>Lending, by-loan to-value (LTV), current property value, DKKbn ("Sidste krone")</u>
M4d/B4d	<u>Lending, by-loan to-value (LTV), current property value, Per cent ("Sidste krone")</u>
M5/B5	Lending by region, DKKbn
M6/B6	Lending by loan type - IO Loans, DKKbn
M7/B7	Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn
M8/B8	Lending by loan type - All loans, DKKbn
M9/B9	Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)
M10/B10	Lending by remaining maturity, DKKbn
M11/B11	90 day Non-performing loans by property type, as percentage of instalments payments, %
M11a/B11a	90 day Non-performing loans by property type, as percentage of lending, %
M11b/B11b	90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %
M12/B12	Realised losses (DKKm)
M12a/B12a	Realised losses (%)

Ship finance institutes

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

Key Concepts

X1	Key Concepts Explanation
X2	Key Concepts Explanation
Х3	General explanation

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

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 C11 (cycapt total) assification Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

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

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

Table A. General Issuer Detail



Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Total Balance Sheet Assets	455,2	447,4	438,8	452,3
Total Customer Loans(fair value)	401,8	401,1	395,1	394,6
of which: Used/registered for covered bond collateral pool	401,8	401,1	395,1	394,6
Tier 1 Ratio (%)	23,2%	23,3%	23,9%	29,8%
Solvency Ratio (%)	25,7%	25,7%	26,5%	33,0%
Outstanding Covered Bonds (fair value)	442,4	419,6	419,8	421,5
Outstanding Senior Unsecured Liabilities	6,1	5,1	11,3	10,1
Senior Secured Bonds				
Guarantees (e.g. provided by states, municipals, banks)	116,7	114,7	115,5	114,5
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,1	0,1	0,0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	401,8	401,1	395,1	394,6
Composition by				
Maturity				
- 0 <= 1 year	1,3	1,3	0,7	1,5
- < 1 <= 5 years	2,2	2,3	3,8	4,0
- over 5 years	398,3	397,5	390,6	389,2
Currency				
- DKK	394,5	393,6	387,3	385,4
- EUR	7,3	7,5	7,8	9,3
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
 Residential (owner-occ., private rental, corporate housing, 	311,1	310,3	305,3	303,4
holiday houses)				
 Commercial (office and business, industry, agriculture, 	90,5	90,7	89,7	91,1
manufacture, social and cultural, ships)				
- Subsidised	0,2	0,2	0,2	0,2
eligibility as covered bond collateral				
Non-performing loans (See definition in table X1)	0,22	0,18	0,22	0,22
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,31	0,32	0,34	0,35

Nordea

Table G1.1 – General cover pool informati	on	NO	de		
DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
lominal cover pool (total value)		4,7	4,7	5,0	5,4
ansmission or liquidation proceeds to CB holders (for redemp	ation of CBs maturing 0-1 day)	0,2	0,2	0,2	0,3
vercollateralisation		1,3	1,2	1,2	1,4
vercollateralisation ratio	Total	40,0	33,1	30,7	33,2
	Mandatory (percentage of risk weigted assets, general, by law)	8,0%	8,0%	8,0%	8,09
ominal value of outstanding CBs		3,3	3,6	3,8	4,3
	 hereof amount maturing 0-1 day 	0,0	0,0	0,0	0,0
oceeds from senior secured debt					
oceeds from senior unsecured debt		0,0	0,0	0,0	0,0
er 2 capital		0,0	0,0	0,0	0,0
ditional tier 1 capital (e.g. hybrid core capital)					
re tier 1 capital invested in gilt-edged securities		1,3	1,3	1,3	1,3
tal capital coverage (rating compliant capital)		1,3	1,3	1,3	1,3
an loss provisions (cover pool level - shown i Table A on issue	r level) - Optional				
able G2 – Outstanding CBs					
KKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q3 2018
ominal value of outstanding CBs		3,346	3,559	3,79	4,072
ir value of outstanding CBs (marked value)		3,749	3,986	4,237	4,536
aturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	-	0,0	0,0	-
	1 year	-	-	-	0,0
	> 1 and ≤ 2 years	0,0	0,0	0,0	0,0
	> 2 and ≤ 3 years	-	-	-	-
	> 3 and ≤ 4 years	0,0	0,0	0,0	0,0
	> 4 and ≤ 5 years	0,0	0,0	0,0	0,0
	5-10 years	0,3	0,3	0,3	0,4
	10-20 years	3,0	3,2	3,4	3,7
	> 20 years		-	-	
nortisation profile of issued CBs	Bullet	0,0%	0,0%	0,0%	0,0%
	Annuity	100,0%	100,0%	100,0%	100,0%
	Serial	0,0%	0,0%	0,0%	0,09
erest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	68,9%	69,5%	70,2%	71,0%
	Floating rate (Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,0%
	Capped floating rate	31,1%	30,5%	29,8%	29,0%
rrency denomination profile of issued CBs	DKK	3,3	3,6	3,8	4,1
	EUR		-	-	-
	SEK		-	-	-
	CHF			-	-
	NOK		-	-	-
	USD			-	-
	Other		-	-	-
ITS compliant		Yes	Yes	Yes	Ye
D compliant		Yes	Yes	Yes	Ye
gible for central bank repo		Yes	Yes	Yes	Ye
ting	Moody's	Aaa	Aaa	Aaa	Aaa
	S&P	AAA	AAA	AAA	AAA
	Fitch				

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Gilt-edged secutities / rating compliant capital									-
0-<1 year									341.946.440,54
>1- < 5 years									-
> 5 years									1.268.805.480,52
Total Table G2.1b - Assets other than the loan portfolio in the cover pool	-	-	-	-	-	-			1.610.751.921,06
	-	-	-	-	-	-		L	1.610.751.921,06
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset	-	- AA+		- AA-	- A+	- A		etc.	Not rated
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset Exposures to/guaranteed by govenments etc. in EU		- AA+				- A		etc.	
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset	-	- AA+				- A		etc.	Not rated
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset Exposures to/guaranteed by govenments etc. in EU		- AA+				- A		etc.	Not rated
Table G2.1b - Assets other than the loan portfolio in the cover pool Rating/type of cover asset Exposures to/guaranteed by govenments etc. in EU Exposures to/guaranteed by govenments etc. third countries		- AA+				- A		etc.	Not rated 50.000.000,00

Maturity structure/Type of cover asset	0-<1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	50.000.000,00	-	-	50.000.000,00
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	291.946.440,54	-	1.011.805.479,46	1.303.751.920,00
Exposure to credit institute credit quality step 2	-	-	257.000.001,06	257.000.001,06
Total	341.946.440,54	-	1.268.805.480,52	1.610.751.921,06

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

0-<1 year	
>1- < 5 years	
> 5 years	
Total	
Table G2.1f - Other Derivatives (subordina	ited)
	sted)
0-<1 year	ited)
Table G2.1f - Other Derivatives (subordina 0-<1 year >1- < 5 years > 5 years	ited)

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool	3,4 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) adherence¹

Issue adherence No General balance principle Yes Specific balance principle
1) Cf. the Danish Executive Order on bond issuance, balance principle and risk management

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

	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e.	х	
daily tap issuance? Pass-through cash flow from borrowers to investors?	х	
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

Numbe	r of loans by prope	rty category										
						Manufactur	ing					
	Owner-occupied		Subsidised	Cooperative		and Manua	Office and		Social and c	ultural		
	homes	Holiday houses	Housing	Housing	Private rent	al Industries	Business	Agriculture	purposes	Other	Total	
Total	5.63	1 69	8	3	14	88	9	114	219	7	11	6.794
In %	83	% 10	%	0%	0%	1%	0%	2%	3%	0%	0%	100%

Table M2/B2

Lending	g by property ca	tegory, DKKbn										
						Manufacturir	ng					
	Owner-occup	ied	Subsidised	Cooperative		and Manual	Office and		Social and c	ultural		
	homes	Holiday hou	es Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total	
Total		2,9	0,2	0,0	0,0	0,0	0,0	0,1	0,2	0,0	0,0	3,4

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKI	< 5 - 20m		DKK 20 - 50m		DKK 50 - 100m	> DKK 100m	Total	
Total	3,	2	0,2		0,0	-	-	-		-	3,4
In %	949	%	5%		1%		0%	0	%	0%	100%

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Nordea

Table M4a/B4a

Lending, by-loan to-value (LTV), current pro	perty value, DKKbr									
					Per cent					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 10
Owner-occupied homes	1,2	0,9	0,5	0,1	0,1	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,1	0,1	0,0	0,0	0,0	0,0	-	-	-	0,0
Subsidised Housing	0,0	-	-	-	-	-	-	-	-	
Cooperative Housing	0,0	0,0	0,0	-	-	-	-	-	-	
Private rental	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-
Manufacturing and Manual Industries	0,0	0,0	0,0	-	-	-	-	-	-	-
Office and Business	0,0	0,0	0,0	-	-	-	-	-	-	
Agricultutal properties	0,1	0,0	0,0	0,0	0,0	-	-	-	-	
Properties for social and cultural										
purposes	0,0	0,0	0,0	-	-	-	-	-	-	
Other	0,0	0,0	-		-				-	-
Total	1,5	1,1	0,6	0,1	0,1	0,0	0,0	0,0	0,0	0,0

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	41,8%	32,1%	17,0%	4,3%	2,3%	0,7%	0,5%	0,4%	0,3%	0,7%
Holiday houses	44,3%	32,9%	17,0%	3,4%	1,4%	0,3%	0,2%	0,1%	0,1%	0,3%
Subsidised Housing	79,6%	20,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	80,5%	9,1%	9,4%	1,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Private rental	46,5%	32,1%	13,1%	3,2%	2,2%	0,8%	0,6%	0,5%	0,3%	0,7%
Manufacturing and Manual Industries	57,9%	25,1%	15,1%	1,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	71,7%	22,3%	4,2%	0,6%	0,5%	0,2%	0,1%	0,1%	0,1%	0,1%
Agricultutal properties	69,3%	24,2%	4,9%	0,6%	0,8%	0,0%	0,1%	0,0%	0,0%	0,1%
Properties for social and cultural										
purposes	67,5%	30,6%	1,9%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	67,0%	31,0%	2,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	44,3%	31,4%	16,0%	3,9%	2,1%	0,6%	0,5%	0,3%	0,2%	0,6%

Table M4c/B4c

Violidary housies 0,0 0,1 0,1 0,0 0,0 0,0 0,0 0,0 49,9% ubsidistant Housing 0,0 - - - - - - - 8,4% operative Housing 0,0 0,0 0,0 0,0 - - - - 2,1,1% rivate rental 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 5,2%	Total	0,3	0,9	1,1	0,4	0,3	0,1	0,1	0,1	0,1	0,1	51,2%
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 Ave. U Numer-occupied 0.0 0.7 0.9 0.4 0.3 0.1 0.3 0.0 0.	Other	-	0,0	0,0	-	-	-	-		-	-	31,8%
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 Ave. L' Dwner-occupied homes 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 0.1 53.5% Volidaty houses 0.0 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 53.5% Ubiditated Housing 0.0 - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% - - - - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% - 21.1% 21.												
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 Ave. U Numer-occupied 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 0.1 90.94.9 95.100 >100 Ave. U Variar 0.0 0.1 0.1 0.1 0.1 0.1 0.1 0.1 9.49 95.100 >100 49.9% Updided 0.0 0.0 0.0 0.0 0.0 0.0 49.9% 0.0 0.0 49.9% Cooperative Housing 0.0 0.0 0.0 0.0 0.0 0.0 49.9% Cooperative Housing 0.0												20.40
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 Ave. L' Dwner-occupied homes 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 0.1 53.5% foliday houses 0.0 0.1 0.1 0.0 0.0 0.0 0.0 49.9% iodiday houses 0.0 0.1 0.1 0.1 0.1 0.1 53.5% iodiday houses 0.0 0.1 0.1 0.0 0.0 49.9% iodiday houses 0.0 0.0 0.0 0.0 0.0 49.9% iodiday houses 0.0 0.0 0.0 0.0 - - - - 8.4% iodiday houses 0.0 0.0 0.0 - - 0.0 0.0 51.2% ivitate rental 0.0 0.0 0.0 - - - - - 40.5%<		0,1	0,1	0,0	0,0	0,0			-	-	0,0	28,7%
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 Ave. U binner occupied homes 0.2 0.7 0.9 0.4 0.3 0.1												
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 Ave. L' Dwner-occupied homes 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 0.1 53.5% Iolidary houses 0.0 0.1 0.1 0.0 0.0 0.0 0.0 49.9% Ubdidided Houses 0.0 0.1 0.1 0.0 0.0 0.0 49.9% Cooperative Housing 0.0 - 21.1% - - - 21.1% - 21.1% 21.2% - 21.2%	Manufacturing and Manual Industries							-				40,5%
0 - 19,9 20 - 39,9 40 - 59,9 60 - 69,9 70 - 79,9 80 - 84,9 85 - 89,9 90 - 94,9 95 - 100 > 100 Avg. L' Dwner-occupied homes 0,2 0,7 0,9 0,4 0,3 0,1 0,1 0,1 0,1 0,1 53,5% Valididay houses 0,0 0,1 0,1 0,0 0,0 0,0 0,0 49,9% ubdidiscel Housing 0,0 - - - - - 8,4% Operative Housing 0,0 0,0 0,0 - - - - 2,11%			-,-			-,-		-,-	-,-	-,-	-,-	
019.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 Avg. L Dwner-occupied homes 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 0.1 53.5% None-occupied homes 0.0 0.1 0.1 0.1 0.1 0.1 0.1 53.5% Voldidary houses 0.0 0.1 0.1 0.0 0.0 0.0 0.0 49.9% Ubdiddeed Housing 0.0 -						0.0		0.0	0.0	0.0	0.0	
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 Avg. L wmer-occupied homes 0,2 0,7 0,9 0,4 0,3 0,1 0,1 0,1 0,1 0,1 53,59 itoliday houses 0,0 0,1 0,1 0,1 0,1 0,0 49,99	Cooperative Housing	0.0	0.0	0.0	0.0	-					-	21.19
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 Ave. L Dwner-occupied homes 0.2 0.7 0.9 0.4 0.3 0.1 0.1 0.1 0.1 53.5%	Subsidised Housing	0,0	-	-	-	-			-	-	-	8,4%
0-19,9 20-39,9 40-59,9 60-69,9 70-79,9 80-84,9 85-89,9 90-94,9 95-100 >100 Avg. L	Holiday houses	0,0	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	49,9%
	Owner-occupied homes	0,2	0,7	0,9	0,4	0,3	0,1	0,1	0,1	0,1	0,1	53,5%
		0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. L
						Per cent						
	ending, by-loan to-value (LTV), current pro											

Table M4d/B4d											
Lending, by-loan to-value (LTV), current pro	operty value, PER Cl	ENT ("Sidste krone")									
					Per cent						
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LT
Owner-occupied homes	8,3%	23,3%	31,9%	13,2%	9,5%	3,3%	3,0%	1,8%	1,8%	3,9%	53,5%
Holiday houses	8,2%	21,8%	42,3%	12,0%	9,3%	2,1%	1,3%	1,2%	0,4%	1,4%	49,9%
Subsidised Housing	79,6%	20,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	8,4%
Cooperative Housing	69,5%	5,2%	18,2%	7,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	21,1%
Private rental	9,4%	31,2%	30,8%	5,5%	8,8%	0,0%	3,7%	3,1%	2,9%	4,6%	51,2%
Manufacturing and Manual Industries	26,7%	6,4%	49,3%	17,6%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	40,5%
Office and Business	23,2%	59,0%	10,4%	2,9%	2,2%	0,0%	0,2%	0,2%	0,0%	1,9%	30,5%
Agricultutal properties	32,0%	45,0%	17,3%	3,9%	1,3%	0,0%	0,1%	0,0%	0,0%	0,5%	28,7%
Properties for social and cultural											
purposes	9,3%	82,7%	2,7%	5,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	30,4%
Other	19,5%	54,5%	26,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	31,8%
Total	10,1%	25,4%	31,2%	12,3%	8,8%	2,9%	2,6%	1,6%	1,5%	3,5%	51,2%



Table M5/B5 - Total

Lending by region, DKKbn

	The Capital Region of Denmark (Region	Region Zealand (Region	The North Denmark Region Central D	enmark Region (Region	Region of Southern Denmark		
	Hovedstaden)	Sjælland)	(Region Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0,9	1,1	0,1	0,5	0,3		2,9
Holiday houses	0,1	0,1	0,0	0,0	0,0	-	0,2
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		0,0
Manufacturing and Manual							
Industries	0,0	0,0	-	0,0	-	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,1
Agricultutal properties	0,0	0,0	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
Total	1,1	1,3	0,1	0,6	0,3	-	3,4

Nordea

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

	Owner-occupied				Manufacturing				Social and cult	ural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private rental	Manual Industr	ies C	Office and Business	Agriculture	purposes	Other	Total	
ndex Loans				-		-	-		-	-		
ixed-rate to maturity			-	-		-			-	-	-	
ixed-rate shorter period than												
naturity (ARM's etc.)				-		-	-		-	-		
rate fixed ≤ 1 year			-	-		-			-	-	-	
rate fixed > 1 and ≤ 3 years				-		-			-	-		
rate fixed > 3 and ≤ 5 years				-		-	-		-	-		
rate fixed > 5 years				-		-			-	-		
Aoney market based loans												
Ion Capped floaters				-		-	-		-	-		
Capped floaters						-			-	-		
Dther				-		-			-	-		
Total			-	-	-					-	-	

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

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

	Owner-occupied					Manu	facturing and		Social a	and cultural		
	homes	Holiday	houses Subsi	dised Housing Co	operative Housing Private rental	Manu	al Industries C	Office and Business Agriculture	purpos	es Other	Total	
Index Loans		-	-	-	-		-	-	-		-	-
Fixed-rate to maturity		2,0	0,2		0,0	0,0	0,0	0,0	0,1	0,0	0,0	2,4
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		0,9	0,1	0,0	0,0	0,0	-	0,0	0,1	0,0	0,0	1,0
Non Capped floaters		-				-	-	-			-	-
Capped floaters		0,9	0,1	0,0	0,0	0,0	-	0,0	0,1	0,0	0,0	1,0
Other		-	-	-		-	-	-	-		-	-
Total		2,9	0,2	0,0	0,0	0,0	0,0	0,1	0,2	0,0	0,0	3,4

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupie	ed				Manu	acturing and		Social and c	ultural		
	homes	Holida	y houses Su	bsidised Housing	Cooperative Housing Private r	ental Manu	al Industries	Office and Business Agricultu	re purposes	Other	Total	
ndex Loans		-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity		2,0	0,2		0,0	0,0	0,0	0,0	0,1	0,0	0,0	2,4
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		0,9	0,1	0,0	0,0	0,0	-	0,0	0,1	0,0	0,0	1,0
Non Capped floaters		-	-		-	-	-	-				-
Capped floaters		0,9	0,1	0,0	0,0	0,0	-	0,0	0,1	0,0	0,0	1,0
Other		-	-		-		-	-				
Total		2,9	0,2	0,0	0,0	0,0	0,0	0,1	0,2	0,0	0,0	3,4



Table M9/B9												
Lending by Seasoning, DI	KKbn (Seasoning defined by dura	tion of customer relationship)										
	Owner-occupied					Manufacturing and			Social and cultur	al		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
< 12 months		-	-	-	-	-	-	-		-	-	-
≥ 12 - ≤ 24 months		-	· ·	-	-	-		-				-
≥ 24 - ≤ 36 months		-	-	-	-	-	-	-		-	-	-
≥ 36 - ≤ 60 months		-	-	-	-	-	-	-		-	-	-
≥ 60 months	2	,9 (0,2 0,0	0,0	0,0	0,0	0,3	ι (0,2	0,0	0,0	3,4
Total	2	,9 (0,2 0,0	0,0	0,0	0,0	0,1	L (0,2	0,0	0,0	3,4

Table M10/B10 Lending by remaining m	rable M10/E10 ending by remaining maturity, DKKbn														
	Owner-occupie						fanufacturing and			Social and c					
	homes	Holiday h	iouses Sub	sidised Housing Co	poperative Housing Private rental	N	Manual Industries	Office and Business	Agriculture	purposes	Other	Total			
< 1 Years		0,0	0,0	-	-	-	0,0	0,0)	0,0		-	0,0		
≥ 1 - ≤ 3 Years		0,0	0,0	-	-	-	-	0,0)	0,0	-	-	0,0		
≥ 3 - ≤ 5 Years		0,1	0,0	-	-	0,0	-	0,0)	0,0		-	0,1		
≥ 5 - ≤ 10 Years		0,2	0,0	-	-	0,0	0,0	0,0)	0,0		-	0,3		
≥ 10 - ≤ 20 Years		2,6	0,2	0,0	0,0	0,0	-	0,0)	0,1	0,0	0,0	3,1		
≥ 20 Years		-	-	-	-	-	-	-		-	-	-			
Total		2.9	0.2	0.0	0.0	0.0	0.0	0.1		0.2	0.0	0.0	3.4		

Table M11/B11														
90 day Non-performing lo	90 day Non-performing loons by property type, as percentage of total payments, %													
	Owner-occup	ied						Manufacturing and			Social and cu	ultural		
	homes	Ho	liday houses	Subsidised Housing	Cooperative Housing	Private rental		Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
90 day NPL		1,55	0,	15 -	-		0,96	-	0,52		0,10	-	-	1,30
Note: 90-days arrears. Pay	ments for Q1, 2019	in arrears as	s per Q2, 2019 a	s a share of scheduled p	yments for the Q1, 201	9 payment term	(See de	efinition in table X1)						

Table M11a/B11a	
90 day Non-performing loans by property type, as percentage of lending, 9	6

	Owner-occupied					1	Manufacturing and			Social and cult	ural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental		Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
90 day NPL	2,20	0,2	1 -			1,15	-	0,24		0,03	-	-	1,88
Note: Outstanding debt for log	ans in arrears (pls cf. Tab	ole M11) as a share of	outstanding loans for th	e property category in q	uestion								

Table M11b/B11b

90 day Non-performing lo	ans by property type, as	percentage of lending,	by continous LTV bra	:ket, %								
	Owner-occupied					Manufacturing and			Social and cu	ultural		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private renta		Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
< 60per cent LTV	1,7	9 0,21		-	1,15		0,24		0,01	-		1,53
60-69.9 per cent LTV	0,1	5 -	-	-	-	-			0,02	-	-	0,13
70-79.9 per cent LTV	0,1	0 -	-	-	-	-			-	-	-	0,09
80-89.9 per cent LTV	0,0	7 -	-	-	-	-	-		-	-	-	0,06
90-100 per cent LTV	0,0	3 -	-	-	-	-			-	-	-	0,03
>100 per cent LTV	0,0	5 -	-	-	-	-			-	-	-	0,05

Note: Outstanding debt for loans in arrears (pls cf. Table M11) as a share of outstanding loans for the property category in question

Table M12/B12 Realised losses (DKKm)

	Owner-occupied							Manufacturing and			Social	and cultural		
	homes	Holiday houses	SL	ubsidised Housing	Cooperative Housing	Private rental		Manual Industries	Office and Busines	s Agriculture	purpos	es Other	Total	
Total realised losses	2	8,64	0,41	-0,00	-		-		-0,	00	-		-0,00	29,04
Note: The data cover both I	Nordea Kredit's two co	poital centres												

Table M12a/B12a Realised losses (%)

	Owner-occupied				Manufacturing and			Social and cult			
	Owner-occupied							Social and Cult	urai		
	homes	Holiday houses	Subsidised Housing	Cooperative Housing Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	Total	
Total realised losses, %		-		-				-	-	-	-
Mate: Dealland Income as a sh	and of a state and in a data t	(and in sussiins. The data	annear broth Mandan Mandis's true analysis							

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.

Issuer Logo

Key Concepts Explanation General practice in Danish market researce (concepts Explanation mortages) Residential versus commercial inversages The Danish FSA sets guidelines for the groupine of property in categories. Property type is determined by its primary vess. The Danish FSA sets guidelines for the groupine of property in categories. Property type is determined by its primary vess. The Danish FSA sets guidelines for the groupine of property in categories. Property type is determined by its primary vess. The Danish FSA sets guidelines for the groupine of property in categories. Examples of application of which scathes property as commercial are: - Office - Office Bescribte when you cleasify a property as commercial property in categories. Examples of application of which scathes property as commercial are: - Office - Office - Office E.g : Private rental, Manufacturing and Manual Industries, Offices and Busiess, - Compressing Compressing of compret registrations, fire stations, auction and cocord houses. - Compressing. - Nur series - Ships - Office - Office E.g.: Private rental, Manufacturing loan) - Diffice - Office - Office - Compressing - Office - Office - Office - Compressing - Office - Office - Office - Compressing do conformance compres - Compressing do conformance compres - Compressing do conformancocommercalia - Precommercial	Table X1		
Description of the difference make between residential/owner occupied and commercial properties The bank IFA sets guidelines for the grouping of property in categories. Property type is determined by its primary used. Describe when you classify a property as commercial? Property which primary purpose is owner occupiation is characterised as readential. Whereas properties primarily used for commercial parce. E.g.: Private metal, Manufacturing and Manual Industries, Offices and Business, Agriculture. - Retal/fabp E.g.: Private metal, Manufacturing and Manual Industries, Offices and Business, Agriculture. - Retal/fabp E.g.: Private metal, Manufacturing and Manual Industries, Offices and Business, Agriculture. - Retal/fabp E.g.: Private metal, Manufacturing and Manual Industries, Offices and Business, agriculture. - Retal/fabp - Variables - Forestry - Compresation - Compresation - Statistics - Compresation - Apriculture - Apriculture - Apriculture - Apriculture	Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
commercial properties type is determined by its primary use. Describe when you classify a property as commercial primary identifies primarily use for commercial purposes are classified as commercial purposes are classified as estimation is characterised as reducting and wandacturing and Manual Industries, Offices and Business, aprication of which dissifies property is commercial are: Eg: Physite rental, Manufacturing and Manual Industries, Offices and Business, aprication of which dissifies property as commercial are: Office Eg: Physite rental, Manufacturing and Manual Industries, Offices and Business, aprication of which dissifies property as commercial are: Office Eg: Physite rental, Manufacturing and Manual Industries, Offices and Business, aprication of which dissifies property as commercial are: Office Eg: Physite rental, Manufacturing and Manual Industries, Offices and Business, aprication of which dissifies property as commercial are: Office Eg: Physite rental, Manufacturing and Manual Industries, Offices and Business, aprication of a displant and accommercial are: Office Eg: Physite rental, Manufacturing and manual Industries, Offices and Business, aprication and export house a displant and accommercial are: Office Displant Compressa Compressa Compressa Displant Describe how you define NPLS Describe how you define NPLs Describe how you define NPLs Desc	Residential versus commercial mortgages		
Property which prinary jurpose is owner occupation is characterised as residential. Whereas property as commercial? Describe when you classify a property as commercial? The bankin FXA sets guidelines for the grouping opperty in scenaries as property in scenaries. E.g.: Private rental, Manufacturing and Manual industries, Offices and Business, agriculture. Office E.g.: Private rental, Manufacturing and Manual industries, Offices and Business, agriculture. Netal/shop E.g.: Private rental, Manufacturing and Manual industries, Offices and Business, agriculture. Netal/shop Property which primary purposes is confirmence centres. Netal/shop Compression and confirmence centres. Compression and confirmence centres. Property which primary purposes are statistic and primary purposes are statistic and primary purposes are statistic as a prime transmiss. Describe how you define NPLs Alonis is categoried as non-performing when a borrower neglects a payment failing to pay installents and / or interests. Describe how you define NPLs Test calculated at different time periods after the original payment date. Standerd in TableA 16 Subsers NPC is is calculated at different	Description of the difference made between residential/owner occupied and	The Danish FSA sets guidelines for the grouping of property in categories. Property	
Bescribe when you classify a property as commercial (7. below). In the Danib TSA sets guidelines for the grouping of poperty in categories. Examples of apperty in categories. Examples of apperty in categories. Examples of apperty is commercial are: Eg: Private rental, Manufacturing and Manual Industries. Offices and Business. Image: Compression of Winch Cassifies property as commercial are: Agriculture. Image: Compression of Winch Cassifies property as commercial are: Agriculture. Image: Compression of Winch Cassifies property as commercial are: Image: Compression of Winch Cassifies property as commercial are: Image: Compression of Winch Cassifies property as commercial are: Agriculture. Image: Compression of Winch Cassifies property as commercial are: Image: Compression of Winch Cassifies and conference centres. Image: Compression of Winch Cassifies and conference centres. Image: Compression of Compression o	commercial properties	type is determined by its primary use.	
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Detaction when you classify a property as commercial are: of application of which classifies property as commercial are: E.g.: Private rental, Manufacturing and Manual Industries, Offices and Busines, Agriculture. office Agriculture. Restanduste Agriculture. Netal(shop Visite rental, Manufacturing and Manual Industries, Offices and Busines, Agriculture. Netal(shop) Visite rental, Manufacturing and Manual Industries, Offices and Busines, Agriculture. Netal(shop) Visite rental, Manufacturing and Manual Industries, Offices and Busines, Agriculture and export houses. Compress and conference centres. - Compress and conference centres. - Compress and conference centres. - Other press and conference centres. - Compress and conference centres. - Agriculture - Press visites property on some reglects a payment falling. - Nuscense - Strips Describe how you define NPLs The NPL rules is calculated at different time periods after the original payment date. - Standard in Table A is 90 day areaz. - Commercial bank (B issuers adhres on the Basel definition of NPL is applied for commercial bank (B issuers Asset substitution in and allowed for specialised mortgage Pool - The Easel definition of NPL's as applied for commercial bank (B issuers Asset substitution in and allowed for specialised mortgage banks, hence NPLs are part. <td< td=""><td></td><td>commercial (cf. below).</td><td></td></td<>		commercial (cf. below).	
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E.G.: Private rental, Manufacturing and Manual Industries, Offices and Business, Retail/shop Warehouses Warehouse Warehouse Hotels and resorts Compress and conference centress. Compress and conference centres. Compress and conference centres. Straige Prestaturation, line sets. Forestry Nurseries Straige Straige Prestaturation of the abortseries of the abortseries a payment failing to pay instalments and / or interests. Describe how you define NPLs The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrar. Confinencial bank CB issuers aborts to the Basel definition of NPL. Not distinguish between performing and nonperforming loans in the cover pool. Are NPLs parts of eligble assets in cover pool? Are NPL parts of non eligble assets in order pool. Are NPLs parts of eligble assets in cover pool? Are NPL parts of non eligble assets in order pool. Are bans in foreedosure procedure part of teligble assets in cover pool? Are bans in foreedosure procedure part of eligble assets in cover pool?	beschibe when you classify a property as commercially		
Agriculture. - retailshop Agriculture. - Warehouse - Restaurants, me etc. - Congress and coorference centres. - Congresses - Traffic terminals, service stations, fire stations, auction and excort houses. - - Apriculture - Forestry - - - Ships NPL (Non-performing loans) A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. - Describe how you define NPLs The NPL rate is calculated at different time periods after the original payment failing to pay instalments and / or interests. - Describe how you distinguish between performing and nonperforming loans in the cover banks. - No distinction made. Asset substitution in ot allowed for specialised mortgage - Applain how you distinguish between performing and nonperforming loans in the cover pool. - No distinction made. Asset substitution in ot allowed for specialised mortgage - Applain how you distinguish between performing and nonperforming loans in the cover pool. - </td <td></td> <td></td> <td></td>			
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 Hotels and conference centres. Campailes. Traffic treminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships 		· Warehouse	
 Competence centres. Campailes. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Foresity Nurseries Ships NPE (Non-performing loans) NPE (Non-performing loans) NPE (Non-performing loans) Net series Net series Non-performing loans Net series Net series		 Restaurants, inns etc. 	
 Campelies. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture Forestry Nurseries Ships PL(Non-performing loans) A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. 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. Describe how you define NPLs The NP rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arear. Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage Explain how you distinguish between performing loans in the cover banks. For Ornmercial bank CB issuers adhere to the Basel definition of NPL is applied for commercial bank CB issuers Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in of the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part. Are loans in foreclosure are part of the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence bans in forclosure are part of the cover pool. Are loans in foreclosure procedure part of eligible assets in cover pool?		 Hotels and resorts 	
bescribe how you define NPLs bescribe how you define NPLs commercial bank CB issuers adhere to the Basel definition of NPL so adhere to the Basel definition of NPL so adhere to the Basel definition of NPL cover pool? The Basel definition of NPL's is applied for commercial bank CB issuers And definition of NPL's are part of the cover pool. Account on		•	
and export houses. - Agriculture - Nurseries - Ships - Net (Non-performing loans) - Aloan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. - Describe how you define NPLs The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arear. Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution in ot allowed for specialised mortgage Explain how you distinguish between performing and nonperforming loans in the cover paints. pool? Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in of the cover pool. Asset substitution in at allowed for specialised mortgage banks, hence NPLs are part Asset substitution in ot allowed for specialised mortgage banks, hence loans in foreclosure procedure part of eligible assets in cover pool? Are loans in foreclosure procedure part of eligible assets in cover pool? Are loans in foreclosure procedure part of eligible assets in cover pool?		•	
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For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.			
If NPL and/or loans in foreclosure procedure are part of the covered pool which The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool?			

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

able X3		Issuer Log
General explanation	General practice in Danish market	
Table A		Laterature
otal Balance Sheet Assets otal Customer Loans(fair value)	Total balance sheet assets as reported in the interim or annual reports of the issuer, All mortgage credit loans funded by the issue of covered mortgage bonds or mortgag	
er 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations	
Ivency Ratio (%)	The solvency ratio as stipulated in DFSA regulations	
utstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mo	rtgage bonds)
utstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured	liabilities to finance OC- and LTV-ratio requirements
nior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)	
Jarantees (e.g. provided by states, municipals, banks) et loan losses (Net loan losses and net loan loss provisions)	All guarantees backing the granted loans provided by e.g. states, municipalities or bar The item taken from the issuer's profit & loss account	nks
		er of the carrying amount at the time of classification and the fair value less selling costs.
lue of acquired properties / ships (temporary possessions, end quarter)	······································	
tal customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgag	e bonds measured at market value
aturity	Maturity distribution of all mortgage credit loans	
on-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1	ad a second a second a
an loss provisions (sum of total individual and group wise loss provisions, end of arter)	All individual and group wise læoan loss provisions as stated in the issuer's interim ar	id annual accounts
	Concerning of the the Departure construct	
General explanation Table G1.1	General practice in Danish market	
minal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Ac	ditional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
ercollateralisation	Total value of cover pool - nominal value of covered bonds	
nior secured debt	Total nominal value of senior secured debt	
nior unsecured debt r 2 capital	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirement Subordinated debt	is in cover pool
ditional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).	
re tier 1 capital	Equity capital and retained earnings.	
General explanation	General practice in Danish market	The issuer can elaborate on the applied balance priciple.
Table G3		E.g. describe if stricter pratice is applied than required by law
neral balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
	The specific balance principle ensures a one-to-one balance between loans and bond issued, and is used for the issuance of SDRO, SDO and RO bonds. The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly	
vecific balance principle	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 fail due one day prior to the payments to investors. Redemptions take place by borrowers' buy back of the constraints of the second	
	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.	
	bond at par. In the latter case the borrower prepayment match the bond draw	
General explanation Table 64	bond at par. In the latter case the borrower prepayment match the bond draw down. Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not	
General explanation Table G4 ne-to-one balance between terms of granted loans and bonds issued, i.e. daily tap uance?	bond at par. In the latter case the borrower prepayment match the bond draw down. Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model. General practice in Danish market Mortgage banks issue and sell bonds to investors, who then fund the loans. During th	
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Table G4 -to-one balance between terms of granted loans and bonds issued, i.e. daily tap ance? s-through cash flow from borrowers to investors?	bond a par. In the latter case the borrower prepayment match the bond draw down. Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model. General practice in Danish market Mortgage banks issue and sell bonds to investors, who then fund the loans. During th amounts to investors. Mortgage banks charge a margin from the borrower to cover outstanding debt which the borrower pays throughout the loan term. The margin rate to the interest margin of a bank but is generally lower. The issuance is made on a dail	aily operating costs, potential losses, and to make a profit. The margin is a percentage of the corresponds y basis.
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