

Additional Pillar III Disclosure

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Market Risk				
EU MR1	Market risk under the standardised approach	37	Semi-annual	30-06-2020
Liquidity Risk				
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1	Capital instruments and the related share premium	5.288	26 (1), 27, 28, 29
	Hereby: Instrument type 1		EBA list 26 (3)
	Hereby: Instrument type 2		EBA list 26 (3)
	Hereby: Instrument type 3		EBA list 26 (3)
2	Retained earnings	7.270	26 (1) (c)
3	Amount of accumulated other comprehensive income and other reserves in accordance	753	26 (1)
EU-3a	Amount of funds for general banking risk		26 (1) (f)
4	Amount of qualifying items referred to in Article 484(3) of CRR and the related share premium accounts subject to phase out from CET1 as described		486 (2)
5	Minority interests (amount allowed in consolidated CET1)		84
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		26 (2)
6	Sum of rows 1 to EU-5a	13.311	
7	Additional value adjustments in accordance with Article 34 and 105	-664	34, 105
8	Intangible assets (net of related tax liability) (negative amount)		36 (1) (b), 37
9	[An Empty Set under CRR]		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions are met) (negative amount)		36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts		36 (1) (d), 40, 159
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		33 (1) (b)
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		36 (1) (g), 44
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47 48 (1) (b), 49 (1) to (3), 79
20	[An Empty Set under CRR]		
EU-20a	Exposure amount which qualifies for a RW of 1250%, where the institution opts for the deduction alternative		36 (1) (k)
EU-20b	Of the amount reported in EU-20a, the amount relating to qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91
EU-20c	Of the amount reported in EU-20a, the amount relating to securitisation positions (negative amount)		36 (1) (k) (ii), 243 (1) (b) 244 (1) (b), 258
EU-20d	Of the amount reported in EU-20a, the amount relating to free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) (negative amount)		36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 17.65% threshold (negative amount)		48 (1)
23	Of the amount reported in 22, the amount of Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment		36 (1) (i), 48 (1) (b)
24	[An Empty Set under CRR]		
25	Of the amount reported in 22 the amount of deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a)
EU-25a	Losses for the financial year (negative amount)		36 (1) (a)
EU-25b	Amount of foreseeable tax charges relating to CET1 items foreseeable at the moment of their calculation, except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be applied to cover risks or losses (negative amount)		36 (1) (l)
26	An Empty Set under Regulation		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
28	Total regulatory adjustments to CET1	-664	481

29	Common Equity Tier 1 (CET1) capital	12.647	36 (1) (j)
30	Capital instruments and the related share premium accounts		51, 52
31	The amount in row 30 classified as equity under applicable accounting standards		
32	The amount in row 30 classified as liabilities under applicable accounting standards.		
33	Amount of qualifying items and the related share premium accounts subject to phase out from AT1		486 (3)
34	Qualifying T1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		85, 86
35	The amount reported in row 34 that relates to the instruments issued by subsidiaries subject to phase out		486 (3)
36	The sum of rows 30, 33, EU-33a, EU-33b and 34.	0	
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		52 (1) (b), 56 (a), 57
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		56 (b), 58
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		56 (d), 59, 79,
41	[An Empty Set under CRR]		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		56 (e)
43	The sum of rows 37 to EU-42a	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital, to be calculated as row 29 plus row 44.	12.647	
46	Capital instruments and the related share premium accounts	1.300	62, 63
47	Amount of qualifying items and the related share premium accounts subject to phase out from T2		486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		87, 88
49	Of the amount reported in 48, the amount relating to instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments		62 (c) & (d)
51	The sum of rows 46 to 48 and row 50	1.300	
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		66 (b), 68
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		66 (d), 69, 79
57	The sum of rows 52 to EU-56b	0	
58	Tier 2 (T2) capital, to be calculated as row 51 minus row 57	1.300	
59	Total capital, to be calculated as row 45 plus row 58	13.947	
60	Total Risk exposure amount of the group	81.784	
61	Common Equity Tier 1 (as a percentage of risk exposure amount), to be calculated as row 29 divided by row 60 (expressed as a percentage)	15,5	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount), to be calculated as row 45 divided by row 60 (expressed as a percentage)	15,5	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount), to be calculated as row 59 divided by row 60 (expressed as a percentage)	17,1	92 (2) (c)

	Institution CET1 overall capital requirement (CET1 requirement in accordance with article 92(1)(a) of Regulation (EU) No 575/2013, plus additional CET1 requirement which the institutions are required to hold in accordance with Article 104(1)(a) of Directive 2013/36/EU, plus combined buffer requirement in accordance with Article 128(6) of Directive 2013/36/EU) expressed as a percentage of risk exposure amount. To be calculated as 4.5% plus the additional pillar 2 requirements which the institutions are required to hold in accordance with Article 104(1)(a) of Directive 2013/36/EU plus the combined buffer requirement calculated. This row will show the CET1 ratio below which the institution will become subject to constraints on distributions.	9,0	CRD 128, 129, 130, 131, 133
64	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer requirement	2,5	
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the countercyclical buffer requirement	1,0	
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the systemic risk buffer requirement	0,0	
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the G-SII or O-SII buffer requirement	1,0	
EU-67a	Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount). To be calculated as the available CET1 capital of the institution, less the institution's CET1 capital requirements in accordance with article 92(1)(a) of Regulation (EU) No 575/2013 and following Article 104(1)(a) of Directive 2013/36/EU, and less any Common Equity Tier 1 items used by the institution to meet its additional Tier 1 and T2 capital requirements.		CRD 128
68	Direct and indirect holdings of the own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		36 (1) (h), 45, 46, 56 (c), 59, 60, 475 (4), 66 (c), 69, 70
72	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions). The total amount of such investments that are not reported in row 19 and row 23		36 (1) (i), 45, 48
73	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability). The total amount of such deferred tax assets that are not reported in row 21 and row 25		36 (1) (c), 38, 48
75	Credit Risk Adjustments included in T2 in respect of exposures subject to standardised approach		62
76	Cap on inclusion of credit risk adjustments in T2 under standardised approach		62
77	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach		62
78	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		62
79	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
80	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)
81	Current cap on AT1 instruments subject to phase out arrangements		484 (4), 486 (3) & (5)
82	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		484 (4), 486 (3) & (5)
83	Current cap on T2 instruments subject to phase out arrangements		484 (5), 486 (4) & (5)
84	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		484 (5), 486 (4) & (5)
85			

LRSum - CRR leverage ratio: Summary reconciliation of accounting assets and leverage ratio

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31-12-2019		
Reference date	31-12-2019	
Entity name	DLR	
Level of application	Consolidated	
	Applicable amount	
1	Total assets as per published financial statements	173.444
2		
	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	-
4	Adjustments for derivative financial instruments	1
5	Adjustments for securities financing transactions "SFTs"	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	10.118
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	-
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	-
	Other adjustments	-
	Leverage ratio total exposure measure	183.563

LRCom		31-12-2019
		DKK
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	173.444
2	(Asset amounts deducted in determining Tier 1 capital)	-664
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	172.780
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	-
EU-5a	Exposure determined under Original Exposure Method	1
6	framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivatives exposures (sum of lines 4 to 10)	1
Securities financing transaction exposures (SFT)		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Counterparty credit risk exposure for SFT assets	-
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	-
15	Agent transaction exposures	-
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	-
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	10.118
18	(Adjustments for conversion to credit equivalent amounts)	0
19	Other off-balance sheet exposures (sum of lines 17 to 18)	10.118
Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429(14) and (575/2013) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
Capital and total exposures		
20	Tier 1 capital	12.647
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	182.899
Leverage ratio		
22	Leverage ratio	6,91%
EU-23	Choice on transitional arrangements for the definition of the capital measure	-
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	-

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CRR leverage ratio exposures

		DKK
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	174.001
EU-2	Trading book exposures	11.732
EU-3	Banking book exposures, of which:	162.269
EU-4	- Covered bonds	-
EU-5	- Exposures treated as sovereigns	3.763
EU-6	- Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	- Institutions	437
EU-8	- Secured by mortgages of immovable properties	57.775
EU-9	- Retail exposures	116
EU-10	- Corporate	96.671
EU-11	- Exposures in default	2.895
EU-12	- Other exposures (eg equity, securitisations, and other non-credit obligation assets)	611

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		Text
1	Description of the processes used to manage the risk of excessive leverage	DLR operates with a significant capital surplus in relation to the leverage requirement. Moreover, a number of parameters are constantly monitored with a view to DLR avoiding coming into conflict with the leverage ratio target set by the Board of Directors.
2	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	Several factors have an impact on DLR's leverage ratio, including developments in DLR's capital situation and any growth in lending. DLR's capital base increased slightly in 2019, while lending growth was positive

Table 1 - Principal characteristics of capital instruments issued by DLR

31-12-2019		
1	Issuer	DLR Kredit A/S
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	DK0030403480
3	Governing law(s) of the instrument	Danish law
Regulatory treatment		
4	Transitional CRR rules	Supplementary capital
5	Post-transitional CRR rules	Supplementary capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-) consolidated	
7	Instrument type (types to be specified by each jurisdiction)	Supplementary capital
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	DKK 650m
9	Nominal amount of instrument	DKK 650m
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	29. August 2017
12	Perpetual or dated	Dated
13	Original maturity date	29. August 2027
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29. August 2022
16	Subsequent call dates, if applicable	Ongoing with 30 bank days' notice
Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Cibor 6 + 250 bps.
19	Existence of a dividend stopper	No
20 a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible to	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down features	No
31	If write down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	At present Senior Non-Preferred notes and Senior Resolution Notes
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

Template 1: EU L1 - Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories

31-12-2019

	a	b	Carrying value of items				g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
(DKKm)							
Assets							
Cash and demand deposits at central banks	50	50					
Due from credit institutions and central banks	4.129	4.129					
Loans, advances and other receivables at fair value	156.821	156.821	-432				
Loans, advances and other receivables at amortised cost	16	16	-3				
Bonds at fair value	11.732	11.732				-173	
Shares	36	36					
Land and buildings, domicile properties	120	120					
Other property, plant and equipment	7	7					
Current tax assets	13	13					
Deferred tax assets	-	-					
Assets held temporarily	42	42					
Other assets	454	454					
Prepayments	24	24					
Total assets	173.444	173.444	-435	-	-	-173	-
Liabilities							
Issued bonds at fair value	149.630	149.630					
Issued bonds at amortised cost	8.009	8.009					
Current tax liabilities	-	-					
Other liabilities	1.183	1.183					
Deferred income	4	4					
Total liabilities	158.825	158.825	-	-	-	-	-
Provisions for deferred tax	8	8					
Total provisions	8	8					
Subordinated debt	1.300	1.300					
Total subordinated debt	1.300	1.300					
Share capital	570	570					
Revaluation reserve	62	62					
Undistributable reserve	2.338	2.338					
Retained earnings	10.341	10.341					
Additional (hybrid) tier 1 capital	-	-					
Total equity	13.311	13.311	-	-	-	-	-
Total Liabilities	173.444	173.444	-	-	-	-	-

Template 2: EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

	a	Items subject to			e
		b	c	d	
31-12-2019	Total (DKKkm)	Credit risk framework	CCR framework	Securitisation framework	Market risk framework
1 Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)	173.444	-435			-173
2 Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)					
3 Total net amount under the regulatory scope of consolidation					
4 Off-balance-sheet amounts	9.502				
5 Differences in valuations					
6 Differences due to different netting rules, other than those already included in row 2					
7 Differences due to consideration of provisions					
8 Differences due to prudential filters					
10 Exposure amounts considered for regulatory purposes	182.946	-435	-	-	-173

Purpose: Provide information on the main sources of differences (other than those due to different scopes of consolidation, which are shown in Template EU LI1) between the financial statements' carrying value amounts and the exposure amounts used for regulatory purposes.

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines.

Content: Carrying values. In this template, carrying values correspond to values reported in financial statements according to the scope of regulatory consolidation (rows 1 to 3) established following the regulatory consolidation requirements in Part One, Title II, Section 2 and Section 3 of the CRR and amounts considered for regulatory exposure purposes (row 10).

Frequency: Annual

Format: Flexible. Rows 1 to 4 are fixed and should be disclosed by all institutions. The other headings shown below are provided for illustrative purposes only and should be adapted by each institution to describe the most meaningful drivers for differences between its financial statements' carrying values under the regulatory scope of application and the exposure amounts considered for regulatory purposes.

Accompanying narrative: See Template EU LIA

Template 4: EU OV1 - Overview of RWAs

30-09-2020 (DKKm)	RWAs		Minimum capital requirements
	3Q 2020	2Q 2020	3Q 2020
1 Credit risk (excluding CCR)	77.587	77.538	6.207
2 Of which the standardised approach	40.998	41.039	3.280
3 Of which the foundation IRB (FIRB) approach			
4 Of which the advanced IRB (AIRB) approach	36.589	36.499	2.927
5 Of which equity IRB under the simple risk-weighted approach or the IMA			
6 CCR			
7 Of which mark to market			
8 Of which original exposure			
9 Of which the standardised approach			
10 - Of which internal model method (IMM)			
11 Of which risk exposure amount for contributions to the default fund of a CCP			
12 Of which CVA			
13 Settlement risk			
14 Securitisation exposures in the banking book (after the cap)			
15 Of which IRB approach			
16 - Of which IRB supervisory formula approach (SFA)			
17 - Of which internal assessment approach (IAA)			
18 - Of which standardised approach			
19 Market risk	1.656	2.315	132
20 Of which standardised approach	1.656	2.315	132
21 - Of which internal model method (IMM)			
22 Large exposures			
23 Operational risk	2.376	2.376	190
24 - Of which basic indicator approach	2.376	2.376	190
25 - Of which standardised approach			
26 - Of which advanced measurement approach			
27 Amounts below the thresholds for deduction (subject to 250% risk weight)			
28 Floor adjustment			
29 Total	81.619	82.229	6.530

Purpose:	Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are presented in subsequent parts of these guidelines.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines.
Content:	RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.
Frequency:	Quarterly
Format:	Fixed
Accompanying narrative:	Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in the application of Article 92 in the CRR do not correspond to 8% of RWAs in column (a), institutions should explain the adjustments made.

31-12-2019

		Explanation
Article 442 (a)	The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default.	An exposure is past due after 7 days if the amount exceeds DKK 400. The criteria deviate from the EBA Guidelines. Impaired exposures constitute only a subset of the default exposures, cf. the EBA Guidelines. All impairments (specific writedown / IFRS9 stage 3) are in defaulted.
Article 442 (a)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	In the current application of Article 178 of the CRR, all exposures more than 90 days past due are impaired.
Article 442 (a)	Description of methods used for determining general and specific credit risk adjustments.	<p>DLR is registres impaired in accordance with IFRS 9.</p> <p>DLR's impairments consist from 3 general methods: Specific impairments Model-calculated impairments Management Judgement add-on</p> <p>The specific impairments include exposures where the customer is registered with OEI and where a sale is unlikely to cover DLR's loans.</p> <p>The model-calculated impairments are determined as a weighted average of the expected loss in 5 scenarios, which take forward looking expectations into account.</p> <p>For stage 1 customers 12 months expected loss is calculated. For stage 2 customers and stage 3 customers life-time expected loss is calculated over the entire term of the loan.</p> <p>If the management considers that there are credit risks that are not reflected in the two mentioned elements, a management judgement add-on is applied.</p>
Artikel 442 (a)	The institution's own definition of a restructured exposure used for the implementation of Article 178(3)(d) specified by the EBA Guidelines on default when different from the definition of forborne exposure defined in Annex V of the Commission Implementing Regulation (EU) No 680/2014.	Distressed restructuring and other diminished financial obligations lead to an examining of the exposure for a OEI review.

Purpose: Supplement the quantitative templates with information on the credit quality of an institution's assets

Scope of application: The table applies to all institutions included in paragraph 7 of these guidelines

Content: Additional qualitative and quantitative information (carrying values)

Frequency: Annual

Format: Flexible

Template 7: EU CRB-B - Total and average net amount of exposures

31-12-2019

(DKKm)	a Net value of exposures at the end of the period	b Average net exposures over the period
1 Central governments or central banks		
2 Institutions		
3 Corporates	73.305	73.118
4 - Of which: Specialised lending		
5 - Of which: SMEs	18.044	18.134
6 Retail		
7 - Secured by real estate property		
8 - SMEs		
9 - Non-SMEs		
10 - Qualifying revolving		
11 - Other retail		
12 - SMEs		
13 - Non-SMEs		
14 Equity		
15 Total IRB approach	73.305	73.118
16 Central governments or central banks	3.750	2.840
17 Regional governments or local authorities		
18 Public sector entities		
19 Multilateral development banks		
20 International organisations		
21 Institutions	429	703
22 Corporates	29.339	27.880
23 - Of which: SMEs	9.559	9.076
24 Retail	230	186
25 - Of which: SMEs	6	6
26 Secured by mortgages on immovable property	57.986	54.877
27 - Of which: SMEs	32.866	31.168
28 Exposures in default	1.037	1.163
29 Items associated with particularly high risk		
30 Covered bonds	-	-
31 Claims on institutions and corporates with a short-term credit assessment		
32 Collective investments undertakings		
33 Equity exposures	36	43
34 Other exposures	660	467
35 Total standardised approach	93.466	88.159
36 Total	166.771	161.278

Template 8: EU CRB-C - Credit quality of exposures by geography

31-12-2019

		Net value		
		a	m	n
DKKm		Denmark	Other areas	Total
IRB approach	03. Selskaber	73.305	-	73.305
	subtotal	73.305	-	73.305
Standardised approach	07. Central governments or central banks	3.750		3.750
	08. Regional governments or local authorities		-	-
	12. Institutions	429	-	429
	13. Corporates	28.041	1.298	29.339
	14. Retail	223	7	230
	15. Secured by mortgages on immovable property	56.846	1.140	57.986
	16. Exposures in default	1.037		1.037
	21. Equity exposures	36	-	36
	22. Other exposures	660	-	660
	Subtotal	91.021	2.445	93.466
Total		164.326	2.445	166.771

Purpose: Provide a breakdown of exposures by geographical areas and exposure classes.

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines.

Content: Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR).

Frequency: Annual

Format: Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. The rows should (at a minimum) reflect the material exposure classes, taking the definition of exposure classes under Articles 112 and 147 of the CRR. They can be supplemented to provide further details as appropriate

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the columns 'other geographical areas' and 'other countries'.

Template 9: EU CRB-D - Concentration of exposures by Industry or counterparty types

31-12-2019

Cash value of outstanding bond debt

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	Total	
	Agriculture, hunting, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas and district heating supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence	Education	Human health services and social work activities	Arts, entertainment and recreation	Other services and owner-occupied property	Total	
(DKKm)																				
IRB approach	03. Corporates	61.669	158	100	319	21	312	301	79	12	23	3.102	128	146	-	5	75	31	6.824	73.305
	subtotal	61.669	158	100	319	21	312	301	79	12	23	3.102	128	146	-	5	75	31	6.824	73.305
	07. Central governments or central banks	1.517	5	9	-	-	9	19	1	21	-	1.507	14	28	-	12	3	25	580	3.750
	08. Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	12. Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	429	429
	13. Corporates	6.139	747	611	65	11	1.167	1.957	334	479	61	10.960	317	484	-	203	333	188	5.284	29.340
Standard method	14. Retail	30	2	2	-	-	22	4	1	-	-	48	-	5	-	-	-	2	114	230
	15. Secured by mortgages on immovable property	1.625	1.629	878	763	10	4.253	2.317	378	406	141	29.018	766	917	1	114	265	161	14.343	57.985
	16. Exposures in default	179	2	19	-	-	23	35	10	9	-	516	4	21	-	4	6	5	204	1.037
	21. Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36
	22. Other exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	860	860
	Subtotal	9.490	2.385	1.519	828	21	5.474	4.332	724	915	202	42.049	1.101	1.455	1	333	607	381	21.649	93.466
Total at year-end		71.159	2.543	1.619	1.147	42	5.786	4.633	803	927	225	45.151	1.229	1.601	1	338	682	412	28.473	166.771

Template 10: EU CRB-E - Maturity of exposures

31-12-2019		b	c	d	e	f
		Net exposure value (DKKm)				
		≤1 yr	>1 yr ≤5 yr	> 5 yr	No stated maturity	Total
IRB approach	Corporates	310	117	72.878	-	73.305
	Total IRB approach	310	117	72.878	-	73.305
Standardised approach	Central governments or central banks	3.700	-	-	50	3.750
	Regional governments or local authorities	-	-	-	-	-
	Institutions	-	-	-	429	429
	Corporates	2	120	29.217	-	29.339
	Retail	-	-	230	-	230
	Secured by mortgages on immovable property	1	135	57.850	-	57.986
	Exposures in default	-	1	1.035	-	1.036
	Equity exposures	-	-	-	36	36
	Other exposures	-	-	-	660	660
	Total standardised approach	3.703	256	88.332	1.175	93.466
Total	4.013	373	161.210	1.175	166.771	

Template 11: EU CR1-A - Credit quality of exposures by exposure class and instrument

30-06-2020

	a		b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment for the period	Net values (a+b-c-d)	
(DKKm)	Defaulted exposures	Non-defaulted exposures						
1 Central governments or central banks								
2 Institutions								
3 Corporates	1.643	72.476	94	101	195		73.923	
4 - Of which: specialised lending								
5 - Of which: SMEs	104	17.659	-	25	25		17.738	
6 Retail								
7 Secured by real estate property								
8 SMEs								
9 Non-SMEs								
10 Qualifying revolving								
11 Other retail								
12 SMEs								
13 Non-SMEs								
14 Equity								
15 Total IRB approach	1.643	72.476	94	101	195		73.923	
16 Central governments or central banks		1.333					1.333	
17 Regional governments or local authorities								
18 Public sector entities								
19 Multilateral development banks								
20 International organisations								
21 Institutions		499					499	
22 Corporates		29.173	46	40	86		29.087	
23 Of which: SMEs		10.102					10.102	
24 Retail		185					185	
25 Of which: SMEs		4					4	
26 Secured by mortgages on immovable property		61.334	39	165	205		61.129	
27 Of which: SMEs		35.137					35.137	
28 Exposures in default	896						896	
29 Items associated with particularly high risk								
30 Covered bonds								
31 Claims on institutions and corporates with a short-term credit assessment								
32 Collective investments undertakings								
33 Equity exposures		45					45	
34 Other exposures		289					289	
35 Total standardised approach	896	92.858	86	205	290		93.464	
36 Total	2.539	165.334	180	306	486		167.387	
37 Of which: Loans								
38 Of which: Debt securities								
39 Of which: Off-balance-sheet exposures		4.586						

Template 12: EU CR1-B - Credit quality of exposures by industry or counterparty types

(DDKm)	a		c	d	e	f	g					
	Gross carrying values of							Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a+b-c-d)
	Defaulted exposures	Non-defaulted exposures										
1 Agriculture, forestry and fishing	1.585	73.942	80	137	217		75.309					
2 Mining and quarrying	134	2.147	2	4	6		2.275					
3 Manufacturing	10	1.868	2	3	5		1.873					
4 Electricity, gas and district heating supply	-	1.099	1	2	3		1.096					
5 Water supply	-	42	0	0	0		42					
6 Construction	28	5.051	5	9	15		5.064					
7 Wholesale and retail trade	62	4.884	5	9	14		4.932					
8 Transport and storage	8	795	1	1	2		801					
9 Accommodation and food service activities	6	1.361	1	3	4		1.364					
10 Information and communication	-	244	0	0	1		243					
11 Real estate activities	408	44.802	49	83	132		45.078					
12 Professional, scientific and technical activities	3	1.221	1	2	4		1.221					
13 Administrative and support service activities	19	1.579	2	3	5		1.593					
14 Public administration and defence, compulsory social security	-	3	0	0	0		3					
15 Education	1	372	0	1	1		372					
16 Human health services and social work activities	34	892	1	2	3		923					
17 Arts, entertainment and recreation	3	489	1	1	1		491					
18 Other services	236	24.544	27	45	72		24.709					
Total	2.539	165.334	180	306	486		167.387					

Template 15: EU CR1-C - Credit quality of exposures by geography

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30-06-2020

	a		c	d	e	f	g
	Gross carrying values of						
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a+ b - c-d) 22
1 Denmark		2.539	162.630	180	306	486	164.683
2 Other geographical areas			2.704				2.704
Total		2.539	165.334	180	306	486	167.387

Note: Credit risk adjustment Credit risk adjustments arising from management estimates under IFRS9 are divided into specific and general risk adjustments

The credit risk premium for the period only

Purpose:	Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines.
Content:	Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether broken down by significant geographical areas and jurisdictions in which institutions have exposures.
Frequency:	Semi-annual
Format:	Fixed. The breakdown by geographical areas and jurisdictions is flexible and should be consistent with the breakdown used in Template EU CRB-C, but the column breakdown is fixed.
Accompanying narrative:	Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the 'other geographical areas' and 'other countries' rows.

Definitions

Columns
 Gross carrying values: See the definition in Template EU CRB-B.
 Net exposure values: See the definition in Template EU CRB-B.
 Defaulted exposures: For exposures under the IRB approach and the standardised approach, defaulted exposures are exposures defaulted in accordance with Article 178 of the CRR.
 Non-defaulted exposures: Any exposure not defaulted in accordance with Article 178 in the CRR.
 General and specific credit risk adjustments: Include amounts defined in Article 1 of the Commission Delegated Regulation (EU) No 183/2014 of 20 December 2013.
 Accumulated write-offs: See the definition of write-offs in Template EU CRB-B. These amounts shall be reported until the total extinguishment of all the institution's rights (by expiry of the statute of limitations period, forgiveness or other causes) or until recovery. Therefore, when the rights of an institution are not extinguished, written-off amounts shall be reported even though the loan has been entirely derecognised and no enforcement action has been taking place.
 Accumulated write-offs do not include direct value adjustments of the gross carrying value of an exposure when these direct value adjustments are due to impairment and not to uncollectibility of part or all of the exposure. Those direct value adjustments should be disclosed as credit risk adjustments.
 Credit risk adjustments charge: Charges booked in the period for specific and general credit risk adjustments.

Rows
 Significant geographical areas mean (for the purpose of Template CRB-C) a group of significant countries in which the disclosing institution has exposures. Institutions should determine significant geographical areas as those geographical areas that are deemed material in the application of the EBA Guidelines 2014/14 and should break down the exposures within each significant geographical area in significant countries of exposures. Significant countries are countries in which the institution's exposures are deemed material in the application of the EBA Guidelines 2014/14.
 Exposures to geographical areas or countries that are not deemed material should be aggregated and reported in the residual column 'other geographical areas' or (within each area) 'other countries'. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial geographical areas and countries included in the 'other geographical areas' and 'other countries' columns. Institutions should allocate exposures to a significant country on the basis of the residence of the immediate counterparty. Exposures with supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area 'other geographical areas'.

Template 14: EU CR1-D - Ageing of past-due exposures

30-06-2020

(DKKm)	Gross carrying values						
	Total	≤30 days	>30 days ≤60 days	>30 days ≤60 days	>90 days ≤180 days	>180 days ≤ 1 year	> 1 year
1 Loans	1.546				956	135	455
2 Debt securities							
3 Total exposures	1.546				956	135	455

Note: Figures are based on Financial Reporting (FINREP)

- Purpose:** Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status.
- Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines.
- Content:** Gross carrying values (corresponding to the accounting values before impairment and provisions but after the write-off reported in financial statements according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR).
- Frequency:** Semi-annual
- Format:** Fixed. Minimum past-due bands can be supplemented by additional past-due bands to better reflect the ageing of past-due exposures in an institution's portfolio.
- Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

Definitions

Columns

The gross carrying amounts of past-due exposures shall be broken down according to the number of days of the oldest past-due exposure.

Template 15: EU CR1-E - Non-performing and forborne exposures

30-06-2020

(DKKm)	Gross carrying values of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received	
	Total	Performing		Non-performing				Performing		Non-performing		On non-performing exposures	Of which foreborne exposures
		Of which performing but past due >30 and <=90 days	Of which performing forborne	Total	Of which defaulted	Of which impaired	Of which forborne	Total	Of which forborne	Total	Of which forborne		
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	160.907	0	1.284	2.379	1.205	445	729	306	0	180	0	0	0
Off-balance sheet exposures	4.564	0	0	22	19	3	0	0	0	0	0	0	0
Total	165.471	0	1.284	2.401	1.224	448	729	306	0	180	0	0	0

Note: The numbers are based on financial reporting (FINREP)

Template 16: EU CR2-A - Changes in the stock of general and specific credit risk adjustments

EU CR2-A

30-06-2020

(DKKm)	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1 Opening balance	215	220
2 Increases due to amounts set aside for estimated loan losses during the period	42	159
3 Decreases due to amounts reversed for estimated loan losses during the period	-77	-73
4 Decreases due to amounts taken against accumulated credit risk adjustments		
5 Transfers between credit risk adjustments		
6 Impact of exchange rate differences		
7 Business combinations, including acquisitions and disposals of subsidiaries		
8 Other adjustments		
9 Closing balance	180	306
10 Recoveries on credit risk adjustments recorded directly to the statement of profit or loss		
11 Specific credit risk adjustments directly recorded to the statement of profit or loss		

Template 17: EU CR2-B - Changes in the stock of defaulted and impaired loans and

EU CR2-B

30-06-2020

1 Opening balance

2 Loans and debt securities that have defaulted or impaired since the last reporting period

3 Returned to non-defaulted status

4 Amounts written off

5 Other changes

6 Closing balance

Purpose:	Identify the changes in an institution's stock of defaulted loans and debt sec
Scope of application:	The template applies to all institutions included in paragraph 7 of these guid
Content:	Gross carrying values
Frequency:	Semi-annual
Format:	Fixed.
Accompanying narrative:	Banks are expected to explain the drivers of any significant changes in the a

Template 18: EU CR3 - CRM techniques – Overview

EU CR3

30-06-2020		b	c	d	e
(DKKm)	Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Total loans		15.534	15.534		
2 Total debt securities					
3 Total exposures		15.534	15.534		
4 Of which defaulted		208	208		

*Equity exposures are not included in the above.

Purpose: Disclose the extent of the use of CRM techniques.

Template 19: EU CR4 - Exposures under the standard method

EU CR4		b		c		d		e		f	
30-06-2020											
Exposure classes	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density						
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density					
1 Central governments or central banks	1.333	-	1.333	355	-	0%					
2 Regional governments or local authorities	-	-	-	80	-	0%					
6 Institutions	499	-	14.967	315	3.300	22%					
7 Corporates	25.452	7.548	15.305	3.525	16.424	87%					
8 Retail	100	174	75	76	113	75%					
9 Secured by mortgages on immovable property	61.289	735	56.768	313	20.208	35%					
10 Exposures in default	879	44	673	22	694	100%					
15 Equity	45	-	45	-	45	100%					
16 Other items	256	-	256	-	256	100%					
17 Total	89.852	8.502	89.421	4.686	41.039	44%					

Template 20: EU CR5 - Standardised approach

EU CR5							
30-06-2020	Risk weight						
(DKKm)	0%	20%	35%	50%	75%	100%	Total
1 Central governments or central banks	1.688						1.688
2 Regional governments or local authorities	80						80
6 Institutions		14.471		811			15.282
7 Corporates						18.830	18.830
8 Retail					152		152
9 Secured by mortgages on immovable property			36.785	18.983		1.313	57.081
10 Exposures in default						694	694
15 Equity						45	45
16 Other items						256	256
17 Total	1.768	14.471	36.785	19.794	152	21.137	94.107

Template 21: EU CR6 - IRB approach – Credit risk exposures by exposure class and PD range

EU CR6

30-06-2020

Exposures under IRB approach (full-time agriculture) by exposure class and PD range

Exposure class	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance-sheet gross exposures (DKKm)	Off-balance sheet exposures pre-CCF (DKKm)	Average CCF	EAD post CRM and post CCF (DKKm)	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity (Years)	RWAs (DKKm)	RWA density (DKKm)	EL (DKKm)	Value adjustments and provisions (DKKm)
1	0.00 to <0.15	1.230	2	0,5	1.231	3,06	271	9,48	4,98	345	24%	4	
2	0.15 to <0.25	2.660	4	0,5	2.662	3,1	542	7,9	4,98	605	26%	7	
3	0.25 to <0.50	9.524	54	0,5	9.551	3,19	1085	9,30	4,98	2.569	28%	28	
4	0.50 to <0.75	8.105	46	0,5	8.128	3,31	738	9,94	4,98	2.350	31%	27	
5	0.75 to <2.50	23.498	174	0,5	23.586	3,71	1941	12,03	4,98	8.456	34%	105	
6	2.50 to <10.0	12.506	321	0,5	12.667	5,5	1472	12,36	4,93	5.282	42%	87	
7	10.0 to <100	13.565	71	0,5	13.601	23,24	1.149	15,24	4,97	10.524	74%	492	
8	100 (Default)	1.547		0,5	1.547	100	140	38,87	4,97	6.369	379%	92	195
Total		72.636	671	0,5	72.972	9,55	7.338	12,47	4,97	36.499	50%	841	195

Template 22: EU CR9 - IRB approach – Backtesting of PD per exposure class

31-12-2019

a	b	c	d	e	f		g	h
Exposure class	Range for PD (External PD band)	Equivalent to external rating (S&P)	Weighted average PD	Arithmetic average PD by obligors	Number of obligors		Defaulted obligors in the year	Of which new obligors
					End of previous financial year (2016)	End of financial year (2017)		
1	0% to <0.15%	BBB+/AA	3,1%	3,0%	1.193	1.449	1	0
2	0.15% to < 0.25%	BBB/BBB	3,1%	3,1%	490	575	1	0
3	0.25% to < 0.50%	BBB-/BB	3,2%	3,2%	784	631	4	0
4	0.50% to < 0.75%	BB+/BBB	3,3%	3,3%	629	588	1	0
5	0.75% to < 2.50%	BB-/BB+	3,7%	3,7%	1.210	1.479	7	1
6	2.50% to < 10.0%	B-/BB-	5,6%	6,1%	1.056	1.190	9	1
7	10.0% to < 100%	CCC/C/B	24,3%	23,6%	1.880	1.374	114	2
8	100 % (Default)	Default	100,0%	100,0%	216	162	9	9
Total (full-time agriculture)			10,8%	9,7%	7.458	7.448	146	13

Table 2 - Risk exposure for credit risk and capital requirements

31-12-2019

Category	Risk exposure (DKKm)*	Capital requirement (8 pc of exposure)
Total exposure	76.853	6.148
<i>Of which standard method:</i>		
Institutions	3.422	274
Corporates	16.563	1.325
Retail exposures	130	10
Exposures secured by mortgages on real property	18.773	1.502
Exposures in arrears or overdrawn	793	63
Covered bonds	0	0
Equities	36	3
Other exposures, etc.	575	46
Standard method, total	40.292	3.223
<i>Of which IRB approach:</i>		
Corporate exposures	36.561	2.925
IRB approach, total	36.561	2.925

Note: *Not corrected for collective impairments

Table 3 - Share of total risk exposure amount (REA) covered by various calculation methods for credit risk

31-12-2019

(DKKm)	Avanced IRB methods	Standard method	Avanced IRB methods in %	Standard method in %	Total	REA	
Retail exposures	0	53.199	0%	100%	100%		53.199
<i>Of which</i>							
- Collateral in real property	0	53.024	0%	100%	100%		53.024
- Other retail exposures	0	175	0%	100%	100%		175
Corporate exposures	73.305	18.839	80%	20%	100%		92.143
Institutional exposures	0	15.676	0%	100%	100%		15.676
Government exposures	0	4.289	0%	100%	100%		4.289
Covered bonds	0	793	0%	0%	0%		793
Equity exposures	0	36	0%	100%	100%		36
Non-counterparty assets	0	575	0%	100%	100%		575
Total	73.305	93.407	44%	56%	1		166.711

Note: Outstanding bond debt calculated after conversion factor and without advance mortgage guarantees

Table 4 - Credit risk exposures

31-12-2019

(DKKm)	Real property	Received guarantees	Total collateral value	REA
Retail exposure	53.199	5.057	58.256	53.199
Of which				
- Collateral in real property	53.024	4.987	58.012	53.024
- Other retail exposures	175	70	244	175
Corporate exposures	92.143	10.787	102.930	92.143
Institutional exposures	0	0	0	15.676
Government exposures	0	0	0	4.289
Covered bonds	793	246	1.039	793
Equity exposure	0	0	0	36
Non-counterparty assets	0	0	0	575
Total	146.135	16.090	162.225	166.711

Note: Distribution of collateral value

Overcollateralisation and collateral values linked to off-balance sheet items are not included in the calculation

Table 5 - Distribution (pc) of DLR's loan portfolio by LTV band

31-12-2019

Property category	LTV band					Total
	Under 50%	50-60%	60-70%	70-80%	Over 80%	
AGRICULTURE:						
Cattle	75,9%	12,4%	7,5%	2,5%	1,7%	100,0%
Pigs	77,2%	12,5%	7,0%	2,2%	1,1%	100,0%
Arable	82,4%	10,7%	5,5%	0,9%	0,5%	100,0%
Agriculture, other	84,9%	9,2%	3,9%	0,8%	1,2%	100,0%
Part/spare-time agriculture	87,1%	8,1%	3,6%	0,7%	0,5%	99,9%
AGRICULTURE, TOTAL	80,0%	11,2%	6,1%	1,7%	1,0%	100,0%
OWNER-OCCUPIED:						
Owner-occupied including residential farms	79,9%	10,5%	6,3%	2,4%	0,9%	100,0%
COMMERCIAL:						
Office/retail	82,8%	10,2%	5,0%	0,9%	1,1%	100,0%
Residential rental	72,8%	12,3%	9,8%	4,1%	1,0%	100,0%
Cooperative housing	72,7%	9,9%	8,0%	5,0%	4,4%	100,0%
Other property	88,8%	6,4%	2,8%	1,1%	0,9%	100,0%
COMMERCIAL, TOTAL	78,0%	11,0%	7,2%	2,6%	1,2%	100,0%
Total	79,2%	11,1%	6,5%	2,0%	1,1%	100,0%

Note: Basis for valuation of properties is latest physical valuation or approved market value

Agricultural properties are also forward-indexed to a current value (Q4 2018)

Part/spare-time agriculture does not sum to 100 because of missing assessments

Table 6 - Value adjustments and impairments by property category

31-12-2019

	Loans in arrears without impairment	Individual impaired loans	Individual impairments	Realised value adjustments and impairment charges
(DKKm)	Bond debt outstanding, year-end ¹⁾	Bond debt outstanding, year-end	Year-end	2018
Agriculture, including residential farms	2.955	1.249	189	-155,9
Rental property and cooperative housing	752	115	15	40,9
Office and retail property	1.128	53	11	13
Other	30	0	0	0
Total	4.865	1.417	215	-102

1) Calculation also includes loans with arrears on December 2018 mortgage payment date as calculated after due date.

Note: Numbers cannot be directly calculated from DLR's Annual Report

Table 7 - Impaired loans

31-12-2019

Item, DKKm	2019	2018
Individual impairments:		
On loans and guarantees, start of year	287	278
Reversed impairment provisions	-167	-117
Impairment provisions for the period	94	126
Individual impairments, year-end	215	287
Collective impairments:		
On loans and guarantees, start of year	250	246
Reversed impairment provisions	-94	-15
Impairment provisions for the period	64	19
Collective impairments, year-end	220	250
Total impairments, year-end	435	537
Dagsværdi på engagementer, hvor der er foretaget individuelle nedskrivninger:		
- Before impairments	1.417	2.198
- After impairments	1.202	1.911
Impact on operating results:		
Loss for the period	-44	-25
Recovered debts previously written off	3	3
Impairment provisions for the period	-160	-145
Reversed impairment provisions	262	132
Losses offset in commission payments to banks	24	8
Impairments on loans and other receivables, etc.	86	-27

Table 8 - Credit quality of forbore exposures

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31-12-2019

(DKKm)		Gross carrying amount/nominal amount of exposures with				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
1	Loans and advances	19	0	0	0	0	19	0	
2	Central banks	4	0	0	0	0	4	0	
3	General governments	10	0	0	0	0	10	0	
4	Credit institutions	5	0	0	0	0	5	0	
5									
6									
7									
8									
9									
10									
11	Total	19	-	-	-	-	19	-	

1) Only included counterparties relevant for DLR

Table 9 - Credit quality of performing and non-performing exposures by past due days

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31-12-2019

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								Of which defaulted
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Not expected to pay out of arrears or arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year ≤ 2 years	In arrears > 2 year ≤ 5 year	In arrears > 5 year ≤ 7 year	In arrears > 7 year		
1	Loans and advances											153.776	
2	General governments		7.864	-	35	24	5	2	3				34
3	Credit institutions		21.189	-	219	149	45	21	3				215
4	Non-financial corporations		128.105	-	2.819	2.153	367	270	28				2.765
5	of which SMEs		55.106	-									-
6	Off-balance-sheet exposures	3.874	3.874	-									
7													
8													
9													
10													
11	Total	157.650	157.650	-	3.072	2.325	419	294	34	-	-	-	3.013

Table 10 - Non-distressed and distressed exposures and associated rules

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31-12-2019

		Gross value / Nominal value						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial depreciation	Received collateral and financial guarantees received	
		Non-Distressed exposures			Distressed exposures			Non-distressed exposures - accumulated impairment and provisions			Distressed exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On non-distressed exposure	On distressed exposure
		Stage 1	Stage 2		Stage 2	Stage 3		Stage 1	Stage 2		Stage 2	Stage 3				
1	Loans and advances	153.776	116.301	37.475	3.072	0	3.072	7	2	5	195	0	195	15	147.766	2.580
2	Public administration and service	491	295	196	34	0	34	0	0	0	4	0	4		491	34
3	credit institutions	14.881	11.188	3.692	218	0	218	0	0	0	8	0	8		14.881	218
4	Non-financial corporations	138.404	104.817	33.586	2.819	0	2.819	7	2	5	183	0	183	15	132.394	2.327
5	Unbalanced exposures	3.874	3.874	0												
6	Non-financial corporations	3.874	3.874	0												
7																
8																
9																
10																
11	Total	157.650	120.175	37.475	3.072	0	3.072	7	2	5	195	0	195	15	147.766	2.580

Tabel 11 - Collateral value of possessed properties

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31-12-2019

	Collateral permission obtained at time of acquisition	
	Value at first reporting	Accumulated negative changes
Tangible assets		
Other than tangible assets	37	
Fixed residential properties	1	
Fixed business properties	36	
Non-fixed assets (vehicles, shipping, etc.)		

Purpose: To provide an overview of acquired assets acquired from distressed exposures

Scope of application: The template applies to all credit institutions as defined in Section 6.

Information on the institutions canceled in return for the collateral obtained on acquisition and on the value of the collateral obtained on acquisition.

Content:

Frequency:

Format:

Fixed

Accompanying narrative:

The institutions should explain the reasons for significant changes in the amounts from the previous period.

Template 34: EU MR1 - Market risk under the standardised approach

30-06-2020

(DKKm)	a RWA
<i>Outright products:</i>	
1 Interest rate risk (general and specific)	2.166
2 Equity risk (general and specific)	
3 Exchange rate risk	150
4 Commodity risk	
<i>Options:</i>	
5 Simplified approach	
6 Delta-plus method	
7 Scenario approach	
8 Securitisation (specific risk)	
9 Total	2.315

31-12-2019

LCR disclosure template, on quantitative information of LCR which complements

Article

435(1)(f) of Regulation (EU) No 575/2013.

Scope of consolidation

(solo)

DKKm

Quarter ending on

Number of data points used in

the calculation of averages

HIGH-QUALITY LIQUID ASSETS

HIGH-QUALITY LIQUID ASSETS

Total high-quality liquid

assets (HQLA)

CASH – OUTFLOWS

Total unweighted value
(average)Total weighted value
(average)

31 December 2019

31 December 2019

12

12

7.835

7.354

AE - Disclosure of asset encumbrance

31-12-2019

Template A - Encumbered and unencumbered assets		Carrying amount of encumbered assets	Fair value of encumbered assets		Carrying amount of unencumbered assets
				Of which HQLA	
(DKKm)		010	040	050	060
010	Assets of the reporting institution	154.543			18.901
030	Equity instruments				36
040	Debt securities	14.119	14.119		18.865
120	Other assts	660			

Template B - Collateral received		Fair value of encumbered collateral received or own debt securities issued	Fair value of collateral received or own debt securities issued available for encumbrance
(DKKm)		010	040
130	Collateral received by the reporting institution		
150	Equity instruments		
160	Debt securities		
230	Other collateral received		
240	Own debt securities issued other than own bonds or asset-backed securities (ABS)		

Template C - Sources of encumbrance		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own securities issued other than covered bonds and asset-backed securities encumbered
(DKKm)		010	030