

Additional Pillar III Disclosure



Name	Contents	Slide	Frequency	Updated
Capital Base and Capital Requirements				
EU CC1	Capital instruments and the related share premium	1	Annual	31-12-2020
LRSum	CRR leverage ratio: Summary reconciliation of accounting assets and leverage ratio	2	Annual	31-12-2020
LRCom	Leverage ratio common disclosure	3	Annual	31-12-2020
LRSpl	Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	4	Annual	31-12-2020
LRQua	Free format text boxes for disclosure on qualitative items	5	Annual	31-12-2020
Table 1	Principal characteristics of capital instruments issued by DLR	6	Annual	31-12-2020
EU LI1	Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories	7	Annual	31-12-2020
EU LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	8	Annual	31-12-2020
EU OV1	Overview of RWAs	9	Quarterly	31-12-2020
Credit Risk				
EU CRB-A	Additional disclosure related to the credit quality of assets	10	Annual	31-12-2020
EU CRB-B	Total and average net amount of exposures	11	Annual	31-12-2020
EU CRB-C	Geografisk opdeling af eksponeringer	12	Annual	31-12-2020
EU CRB-D	Concentration of exposures by industry or counterparty types	13	Annual	31-12-2020
EU CRB-E	Maturity of exposures	14	Annual	31-12-2020
EU CR1-A	Credit quality of exposures by exposure class and instrument	15	Semi-annual	31-12-2020
EU CR1-B	Credit quality of exposures by industry or counterparty types	16	Semi-annual	31-12-2020
EU CR1-C	Credit quality of exposures by geography	17	Semi-annual	31-12-2020
EU CR1-D	Ageing of past-due exposures	18	Semi-annual	31-12-2020
EU CR1-E	Non-performing and forborne exposures	19	Semi-annual	31-12-2020
EU CR2-A	Changes in the stock of general and specific credit risk adjustments	20	Semi-annual	31-12-2020
EU CR2-B	Changes in the stock of defaulted and impaired loans and debt securities	21	Semi-annual	31-12-2020
EU CR3	CRM techniques – Overview	22	Semi-annual	31-12-2020
EU CR4	Exposures under the standard method	23	Semi-annual	31-12-2020
EU CR5	Standardised approach	24	Semi-annual	31-12-2020
EU CR6	IRB approach – Credit risk exposures by exposure class and PD range	25	Semi-annual	31-12-2020
EU CR9	IRB approach – Backtesting of PD per exposure class	26	Annual	31-12-2020
Table 2	Risk exposure for credit risk and capital requirements	27	Annual	31-12-2020
Table 3	Share of total risk exposure amount (REA) covered by various calculation methods for credit risk	28	Annual	31-12-2020
Table 4	Credit risk exposures	29	Annual	31-12-2020
Table 5	Distribution (pc) of DLR's loan portfolio by LTV band	30	Annual	31-12-2020
Table 6	Value adjustments and impairments by property category	31	Annual	31-12-2020
Table 7	Impaired loans	32	Annual	31-12-2020
Table 8	Credit quality of forborne exposures	33	Annual	31-12-2020
Table 9	Credit quality of performing and non-performing exposures by past due days	34	Annual	31-12-2020
Table 10	Non-distressed and distressed exposures and associated rules	35	Annual	31-12-2020
Table 11	Collateral value of possessed properties	36	Annual	31-12-2020
Market Risk				
EU MR1	Market risk under the standardised approach	37	Semi-annual	31-12-2020
Liquidity Risk				
EU LIQ1	Liquidity risk, LCR	38	Annual	31-12-2020
Asset Encumbrance				
AE	Disclosure of asset encumbrance	39	Annual	31-12-2020

EBA Guidelines on disclosure of encumbered and unencumbered assets (EBA/GL/2014/03))
 EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 (EBA/GL/2016/11)
 EBA Guidelines on LCR disclosure to complement the disclosure of liquidity risk management (EBA/GL/2017/01)

EU CC1 - Composition of regulatory own funds

31-12-2020

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	-564	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) (j), 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	-564	481
29	Common Equity Tier 1 (CET1) capital	13.618	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.	13.618	
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	14.918	
60	Total Risk exposure amount of the group	79.467	
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)	17,1	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)	17,1	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)	18,8	92 (2) (c)
64	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(4) 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.	8,0	CRD 128, 129, 130, 131, 133
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer requirement	2,5	
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the countercyclical buffer requirement	0,0	
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the systemic risk buffer requirement	1,0	
EU-67a	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	
68	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.	12,6	CRD 128
72	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
73	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
75	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
76	Credit Risk Adjustments included in T2 in respect of exposures subject to standardised approach		62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach		62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		62
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)

82	Current cap on AT1 instruments subject to phase out arrangements	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	484 (5), 486 (4) & (5)

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

31-12-2020		31-12-2020
	Reference date	31-12-2020
	Entity name	DLR
	Level of application	Consolidated
		Applicable amount
1	Total assets as per published financial statements	181.083
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	2
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)	9.490
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	71
	Leverage ratio total exposure measure	190.647

LRCOM - Leverage ratio common disclosure

LRCOM		31-12-2020
		DKK
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	181.719
2	(Asset amounts deducted in determining Tier 1 capital)	-564
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	181.155
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 framework	2
6		-
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)	2
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	9.490
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Other off-balance sheet exposures (sum of lines 17 to 18)	9.490
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	13.618
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	190.647
Leverage ratio		
22	Leverage ratio	7,1%
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	-

LRSpI - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

31-12-2020

CRR leverage ratio exposures

		DKK
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	181.719
EU-2	Trading book exposures	12.007
EU-3	Banking book exposures, of which:	169.712
EU-4	- Covered bonds	-
EU-5	- Exposures treated as sovereigns	1.362
EU-6	- Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	- Institutions	431
EU-8	- Secured by mortgages of immovable properties	61.861
EU-9	- Retail exposures	108
EU-10	- Corporate	103.380
EU-11	- Exposures in default	2.132
EU-12	- Other exposures (eg equity, securitisations, and other non-credit obligation assets)	438

31-12-2020

		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 in 2020, while lending growth was positive

Table 1 - Principal characteristics of capital instruments issued by DLR

31-12-2020			
1	Issuer	DLR Kredit A/S	DLR Kredit A/S
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	DK0030403480	DK0030450804
3	Governing law(s) of the instrument	Danish law	Danish Law
Regulatory treatment			
4	Transitional CRR rules	Supplementary capital	Supplementary capital
5	Post-transitional CRR rules	Supplementary capital	Supplementary capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-) consolidated		
7	Instrument type (types to be specified by each jurisdiction)	Supplementary capital	Supplementary capital
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	DKK 650m	DKK 650m
9	Nominal amount of instrument	DKK 650m	DKK 650m
9a	Issue price	100	100
9b	Redemption price	100	100
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	29. August 2017	6. December 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29. August 2027	6. December 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	29. August 2022	6. December 2024
16	Subsequent call dates, if applicable	Ongoing with 30 bank days' notice	Ongoing with 30 bank days' notice
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Cibor 6 + 250 bps.	Cibor 6 + 250 bps.
19	Existence of a dividend stopper	No	No
20 a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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	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	At present Senior Non-Preferred notes and Senior Resolution Notes
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features		

Template 1: EU LI1 - Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories

31-12-2020

	a	b	c	d	e	f	g
	Carrying value of Items						
	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	1,731	1,731					
Loans, advances and other receivables at fair value	166,775	166,775	-488				
Loans, advances and other receivables at amortised cost	12	12	-3				
Bonds at fair value	12,007	12,007				-153	
Shares	34	34					
Land and buildings, domicile properties	136	136					
Other property, plant and equipment	6	6					
Current tax assets	0	0					
Deferred tax assets	12	12					
Assets held temporarily	6	6					
Other assets	293	293					
Prepayments	21	21					
Total assets	181,083	181,083	-491	-	-	-153	-
Liabilities							
Issued bonds at fair value	157,429	157,429					
Issued bonds at amortised cost	7,004	7,004					
Current tax liabilities	-	-					
Other liabilities	1,145	1,145					
Deferred income	2	2					
Total liabilities	165,580	165,580	-	-	-	-	-
Provisions for deferred tax	20	20					
Total provisions	20	20					
Subordinated debt	1,300	1,300					
Total subordinated debt	1,300	1,300					
Share capital	570	570					
Revaluation reserve	75	75					
Undistributable reserve	2,338	2,338					
Retained earnings	11,200	11,200					
Additional (hybrid) tier 1 capital	-	-					
Total equity	14,183	14,183	-	-	-	-	-
Total Liabilities	181,083	181,083	-	-	-	-	-

Purpose: Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation that applies for the purpose of providing the information required in Part Eight of the CRR. Columns (c) to (g) break down how the amounts disclosed in column (a)—which correspond to the amounts reported in institutions' financial statements (rows) once the regulatory scope of consolidation is applied—are to be allocated to the different risk frameworks laid out in Part Three of the CRR. The sum of amounts disclosed in columns (c) to (g) may not equal the amounts disclosed in column (b), as some items may be subject to capital requirements for more than one risk framework listed in Part Three of said regulation.

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines. For institutions that are not required to publish consolidated financial statements, only columns (b) to (g) should be disclosed.

Content: Carrying values. In this template, carrying values are the values reported in financial statements.

Frequency: Annual

Format: Flexible, although the row structure should align with the presentation of the institution's balance sheet in its latest annual financial statements. Institutions should notably supplement Template EU LI1 with the qualitative information specified in table LIA. Institutions are expected to provide qualitative explanations on assets and liabilities that are subject to capital requirements for more than one risk framework listed in Part Three of the CRR.

Accompanying narrative:

Definitions

Rows
The row structure should be the same as the row structure of the balance sheet used in the latest available financial reporting of the institution. When template EU LI1 is disclosed on an annual basis, "financial reporting" refers to the annual individual and consolidated financial statements defined in Article 4 and Article 24 of Directive 2013/34/EU, as well as (when applicable) to the financial statements in the meaning of the international accounting standards as endorsed in the EU in the application of Regulation (EC) No 1606/2002. When institutions choose—in the application of Article 433 of the CRR—to disclose template LI1 on a more frequent basis, "financial reporting" refers to the interim individual or consolidated financial information published by institutions, including when this information does not qualify as financial statements in the application of Directive 2013/34/EU or the international accounting standards as endorsed in the EU.

Columns
Carrying values as reported in published financial statements: The amount reported on the asset side and the liabilities side of the balance sheet established following the consolidation requirements in the applicable accounting framework, including frameworks based on Directive 2013/34/EU, 86/635/EEC, or the international accounting standards as endorsed in the EU.

Carrying values under the scope of regulatory consolidation: The amount reported on the asset side and the liabilities side of the balance sheet established following the regulatory consolidation requirements in Part One, Title II, Section 2 and Section 3 of the CRR.

If a credit institution's scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, columns (a) and (b) should be merged.

The breakdown of carrying amounts under the regulatory scope of consolidation by regulatory frameworks (c) to (g) corresponds to the risk frameworks listed in Part Three of the CRR and to the breakdown prescribed in the rest of these guidelines:

- Subject to credit risk – The carrying values of items (other than off-balance-sheet items) to which Part Three, Title II of the CRR applies and for which the disclosure requirements in Part Eight of the same regulation are specified in point 4.9 and point 4.10 of these guidelines should be included in column (c);
- Subject to CCR – The carrying values of items (other than off-balance-sheet items) to which Part Three, Title II, Chapter 4 of the CRR applies and for which the disclosure requirements in Part Eight of the same regulation are specified in point 4.11 of these guidelines should be included in column (d);
- Subject to the securitisation framework – The carrying values of items (other than off-balance-sheet items) from the non-trading book to which Part Three, Title II, Chapter 5 of the CRR applies should be included in column (e);
- Subject to the market risk framework – The carrying values of items (other than off-balance-sheet items) to which Part Three, Title IV of the CRR applies and for which the disclosure requirements in Part Eight of the same regulation are specified in point 4.13 of these guidelines for non-securitisation positions should be included in column (f). Items corresponding to securitisation positions in the trading book—to which the requirements in Part Three, Title IV of the CRR apply—should be included in column (f).
- Column (g) should include the amounts not subject to capital requirements according to the CRR or that are subject to deductions from own funds in accordance with Part Two of that regulation.

Deducted items should include, for instance, the items listed in Article 37, Article 38, Article 39, and Article 41 of that regulation. The amounts disclosed for assets should be the amounts actually deducted from own funds, taking into account any netting with liabilities allowed by (and any threshold for) deduction applicable as per the relevant articles in Part Two of the same regulation. When the items listed in Article 36(1)(k) and Article 48 of the CRR are 1 250% risk-weighted instead of being deducted, they should not be disclosed in column (g) but in the other appropriate columns of template EU LI1, as well as in the other appropriate templates provided for by these guidelines. This also applies to

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

	a	b	c		e
			Items subject to		
31-12-2020	Total (DKKm)	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)	181.083	-491			-153
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	9.490				
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	190.573	-491	-	-	-153

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

31-12-2020 (DKKm)	RWAs		Minimum capital requirements
	Q4 2020	Q3 2020	Q4 2020
1 Credit risk (excluding CCR)	74.846	77.587	5.988
2 Of which the standardised approach	42.352	40.998	3.388
3 Of which the foundation IRB (FIRB) approach			
4 Of which the advanced IRB (AIRB) approach	32.494	36.589	2.600
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	2.221	1.656	178
20 Of which standardised approach	2.221	1.656	178
21 - Of which internal model method (IMM)			
22 Large exposures			
23 Operational risk	2.400	2.376	192
24 - Of which basic indicator approach	2.400	2.376	192
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	79.467	81.619	6.357

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.

31-12-2020

		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:</p> <p>Specific impairments</p> <p>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

31-12-2020

(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	74.238	73.772
4 - Of which: Specialised lending		
5 - Of which: SMEs	72.845	45.445
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	74.238	73.772
16 Central governments or central banks	1.362	2.556
17 Regional governments or local authorities		
18 Public sector entities		
19 Multilateral development banks		
20 International organisations		
21 Institutions	431	430
22 Corporates	34.321	40.934
23 - Of which: SMEs	20.228	21.636
24 Retail	219	225
25 - Of which: SMEs	5	6
26 Secured by mortgages on immovable property	62.071	50.916
27 - Of which: SMEs	46.332	32.875
28 Exposures in default	687	869
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	34	35
34 Other exposures	404	532
35 Total standardised approach	99.530	96.498
36 Total	173.768	170.270

Purpose: Provide the total and the average amount of net exposures over the period by exposure class.
 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 in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the definition of exposure classes as given in Articles 112 and 147 of the CRR.

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

Definitions

Columns

Exposure: In accordance with Article 5 of the CRR, exposure refers to an asset or an off-balance-sheet item that gives rise to a credit risk exposure according to the CRR framework.

Net value of the exposure: For on-balance-sheet items, the net value is the gross carrying value of exposure less allowances/impairments. For off-balance-sheet items, the net value is the gross carrying value of exposure less provisions.

Average net exposure over the period: The average of the net exposure values observed at the end of each quarter of the observation period.

Gross carrying values: The accounting value before any allowance/impairments but after considering write-offs. Institutions should not take into account any CRM technique in the application of Part Three, Title II, Chapter 4 of the CRR. Off-balance-sheet items should be disclosed for their nominal amount gross of any CCF applicable in accordance with Article 111 and 166 of the CRR or CRM techniques, and gross of any provision, particularly (a) guarantees given (the maximum amount that the institution would have to pay if the guarantee were called) and (b) loan commitments and other commitments (the total amount that the institution has committed to lend).

Allowances/impairments and provisions: For on-balance-sheet assets, total amount of impairments made via an allowance or via a direct reduction in the carrying amount against impaired and not impaired exposures according to the applicable accounting framework. Direct reductions for the purpose of impairment are different from write-offs, in the sense that they are not derecognition events due to uncollectability, but write-downs due to credit risk (the written-down amount can be reversed via an increase in the carrying value of the exposure). For off-balance-sheet items, provisions are made in accordance with the accounting framework.

Write-offs: Write-offs constitute a derecognition event and relate to a financial asset in its entirety or to a portion of it. Write-offs include (respectively) the partial and total amount of principal and past-due interest of any on-balance-sheet instrument that is derecognised because the institution has no reasonable expectations of recovering the contractual cash flows. Write-offs shall include amounts caused both by reductions of the carrying amount of financial assets recognised directly in profit or loss, as well as reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.

Rows

Exposure class: Institutions should report the exposure within an exposure class only when the exposure is material according to the EBA Guidelines 2014/14. Institutions may aggregate the immaterial exposures in one row: 'other'.

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

31-12-2020		Net value		
		a	m	n
DKKm		Denmark	Other areas	Total
IRB approach	03. Selskaber	74.238	-	74.238
	subtotal	74.238	-	74.238
Standardised approach	07. Central governments or central banks	1.362	-	1.362
	08. Regional governments or local authorities	-	-	-
	12. Institutions	431	-	431
	13. Corporates	33.226	1.095	34.321
	14. Retail	212	7	219
	15. Secured by mortgages on immovable property	60.091	1.980	62.071
	16. Exposures in default	687	-	687
	21. Equity exposures	34	-	34
	22. Other exposures	404	-	404
	Subtotal	96.448	3.082	99.530
Total		170.686	3.082	173.768

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

31-12-2020

		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	
(DKKm)																				
IRB approach	03. Corporates	63.140	117	150	330	16	333	348	93	13	36	3.642	174	167		5	136	24	5.514	74.238
	subtotal	63.140	117	150	330	16	333	348	93	13	36	3.642	174	167		5	136	24	5.514	74.238
	07. Central governments or central banks	616	-	-	-	-	4	9	-	30	-	460	-	13	-	4	-	9	217	1.362
	08. Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	12. Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	431	431
	13. Corporates	6.244	729	653	67	12	1.262	2.107	350	573	70	14.178	379	622	3	216	389	215	6.250	34.321
	14. Retail	10	1	2	-	-	6	2	1	-	2	18	-	1	-	-	-	-	174	219
	15. Secured by mortgages on immovable property	1.616	1.763	917	1.319	10	4.833	2.184	362	401	173	32.877	780	957	-	148	335	157	13.240	62.071
	16. Exposures in default	113	-	19	-	-	28	38	5	12	-	318	4	3	-	1	28	9	110	687
	21. Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34
	22. Other exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	404	404
	Subtotal	8.598	2.494	1.591	1.386	23	6.133	4.341	719	1.016	245	47.850	1.162	1.595	3	370	753	390	20.861	99.530
Total at year-end		71.738	2.611	1.741	1.716	39	6.466	4.689	812	1.029	281	51.492	1.336	1.762	3	375	889	414	26.375	173.768

Purpose: Provide a breakdown of exposures by industry or counterparty types 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). The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor should be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure.

Frequency: Annual

Format: Flexible. The columns should provide the material industry sectors or counterparty types to which institutions have exposures. Materiality should be assessed based on the EBA Guidelines 2014/14, and immaterial industry sectors or counterparty types can be aggregated under a column 'other'. The rows should (at a minimum) reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147) and 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.

Template 10: EU CRB-E - Maturity of exposures

31-12-2020		b	c	d	e	f
		Net exposure value (DKKm)				
		≤1 yr	>1 yr ≤5 yr	> 5 yr	No stated maturity	Total
IRB approach	Corporates	349	140	73.749	-	74.238
	Total IRB approach	349	140	73.749	-	74.238
Standardised approach	Central governments or central banks	1.312	-	-	50	1.362
	Regional governments or local authorities	-	-	-	-	-
	Institutions	-	-	-	431	431
	Corporates	2.422	165	31.734	-	34.321
	Retail	120	-	99	-	219
	Secured by mortgages on immovable property	247	164	61.660	-	62.071
	Exposures in default	7	3	678	-	687
	Equity exposures	-	-	-	34	34
	Other exposures	-	-	-	404	404
	Total standardised approach	4.109	332	94.170	919	99.530
Total	4.458	472	167.919	919	173.768	

Purpose: Provide a breakdown of exposures by industry or counterparty types 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 exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation in Part One, Title II, Chapter 2 of the CRR).
 Frequency: Annual
 Format: Flexible. 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).
 Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

Definitions

Columns

Net exposure values: The net values as defined in Template EU CRB-B shall be reported by residual contractual maturities. In this disclosure:

- When a counterparty has a choice of when an amount is repaid, the amount is allocated to column 'on demand'. The column includes balances receivable on demand (call), at short notice, current accounts and similar balances (which may include loans that are overnight deposits for the borrower, regardless of their legal form). It also includes 'overdrafts' that are debit balances on current account balances;
- When an exposure has no stated maturity for reasons other than the counterparty having the choice of the repayment date, the amount of this exposure should be disclosed in column 'no stated maturity'.
- When the amount is repaid in instalments, the exposure should be allocated in the maturity bucket corresponding to the last instalment.

Rows

Exposure class: Institutions should separately disclose only those exposure classes that are deemed material in accordance with the EBA Guidelines 2014/14. Institutions may aggregate the immaterial exposures in one row: 'other'.

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

31-12-2020 (DKKm)	a		b	c	d	e	f	g
	Defaulted exposures	Non-defaulted exposures	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)
1 Central governments or central banks								
2 Institutions								
3 Corporates	1,663	72,788		106	107	212		74,238
4 - Of which: specialised lending								
5 - Of which: SMEs	271	72,678		-	104	104		72,845
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	1,663	72,788		106	107	212		74,238
16 Central governments or central banks		1,362						1,362
17 Regional governments or local authorities								
18 Public sector entities								
19 Multilateral development banks								
20 International organisations								
21 Institutions		431						431
22 Corporates		34,433	35	76	112			34,321
23 - Of which: SMEs		20,228						20,228
24 Retail		219						219
25 - Of which: SMEs		5						5
26 Secured by mortgages on immovable property		62,238	39	128	167			62,071
27 - Of which: SMEs		46,332						46,332
28 Exposures in default	687							687
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		34						34
34 Other exposures		404						404
35 Total standardised approach	687	99,121	74	204	278			99,530
36 Total	2,350	171,909	180	311	491			173,768
37 - Of which: Loans								
38 - Of which: Debt securities								
39 - Of which: Off-balance-sheet exposures		4,745						

Note: Defaulted exposures are distributed across exposure classes, while total value is shown in "exposures in default".
 *Of which: Debt securities" includes SFIs as well as counterparty exposure.

Credit adjustments due the management judgement of IFRS 9 are divided into specific and general risk adjustment.

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures.
 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
 Frequency: Semi-annual
 Format: Fixed. 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).
 Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

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 accumulated amounts defined in the 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, 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 include direct value adjustments of the gross carrying value of an exposure when these direct value adjustments are due to impairment and not to the uncollectibility of part or all of the exposure. Those direct value credit risk adjustments.

Credit risk adjustments charge: Charges booked in the period for specific and general credit risk adjustments.

Rows

Exposure class: Institutions should report the exposure within an exposure class only when the exposure is material according to the EBA Guidelines 2014/14. Institutions may aggregate the immaterial exposures in one row: "other".

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

31-12-2020

(DDKm)	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 charges	Net values (a+b-c-d)	
	Defaulted exposures	Non-defaulted exposures						
1 Agriculture, forestry and fishing	1.511	75.424	140	198	337			
2 Mining and quarrying	3	2.465	1	3	4			
3 Manufacturing	23	1.928	1	2	3			
4 Electricity, gas and district heating supply	-	1.484	1	2	2			
5 Water supply	-	44	-	-	-			
6 Construction	32	5.615	2	7	9			
7 Wholesale and retail trade	45	5.020	2	6	8			
8 Transport and storage	4	836	-	1	1			
9 Accommodation and food service activities	12	1.407	1	2	2			
10 Information and communication	-	263	-	-	-			
11 Real estate activities	401	47.874	21	57	77			
12 Professional, scientific and technical activities	5	1.277	1	2	2			
13 Administrative and support service activities	2	1.734	1	2	3			
14 Public administration and defence, compulsory social security	-	3	-	-	-			
15 Education	1	418	-	-	-			
16 Human health services and social work activities	33	929	-	1	1			
17 Arts, entertainment and recreation	11	494	-	1	1			
18 Other services	265	24.694	11	29	40			
Total	2.350	171.909	180	311	491			

Template 13: EU CR1-C - Credit quality of exposures by geography

31-12-2020

	a		b	c	d	e	f	g
	Defaulted exposures	Gross carrying values of 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	171.909	180	180	311	491			171.598
2 Other geographical areas		99.530						3.082
Total	2.350	171.909	180	311	491			173.768

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. Countries included in the 'other geographical areas' and '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'.

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

31-12-2020

(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	2.049	3	1.324		391	318	13
2 Debt securities							
3 Total exposures	2.049	3	1.324		391	318	13

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

31-12-2020

(DKK)m	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 performig 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	172.188	0	704	2.071	1.438	356	818	311	0	180	0	0	0
Off-balance sheet exposures	4.740	0	0	5	5	1	0	0	0	0	0	0	0
Total	176.928	0	704	2.076	1.443	357	818	311	0	180	0	0	0

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

Purpose: Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014.

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, provisions and accumulated negative fair value adjustments due to credit risk reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). When the amount of accumulated impairment and provisions and negative fair value adjustments due to credit risk is materially different from the amount of specific and general credit risk adjustments disclosed in Templates EU CR1-A to D, institutions should separately disclose the amount of accumulated negative changes in fair value due to credit risk.

Frequency: Semi-annual

Format: Flexible

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period and explain the differences between the amounts of non-performing, impaired and defaulted exposures.

Definitions

Columns

Gross carrying amount : See the definition in Template EU CRB-B.

Non-performing exposures : As defined in paragraph 145 in Annex V of the Commission Implementing Regulation (EU) No 680/2014 as amended by Commission Implementing Regulation (EU) 2015/227.

Forborne exposure : Forborne exposures as defined in paragraphs 163-167 in Annex V of the Commission Implementing Regulation (EU) No 680/2014. Depending on whether forborne exposures satisfy the required conditions set out in Annex V of that regulation, they can be identified as performing or as non-performing.

Impaired exposures : Non-performing exposures that are also considered to be impaired in accordance with the applicable accounting framework.

Defaulted exposures : Non-performing exposures that are also classified as defaulted in accordance with Article 178 of the CRR.

Accumulated impairment and provisions and negative fair value adjustments due to credit risk: This shall include the amounts determined in accordance with paragraphs 48, 65 and 66 of Part Two of Annex V of the Commission Implementing Regulation (EU) No 680/2014.

Collateral and financial guarantees received : Maximum amount of collateral or guarantee that can be considered, which cannot exceed the carrying amount of the collateralised or guaranteed exposure.

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

EU CR2-A

31-12-2020

(DKKm)	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1 Opening balance	180	306
2 Increases due to amounts set aside for estimated loan losses during the period	30	15
3 Decreases due to amounts reversed for estimated loan losses during the period	-30	-10
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	311
10 Recoveries on credit risk adjustments recorded directly to the statement of profit or loss		
11 <u>Specific credit risk adjustments directly recorded to the statement of profit or loss</u>		

Purpose:	Identify the changes in an institution's stock of general and specific credit risk adjustments held against loans and debt securities that are defaulted or impaired.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines.
Content:	Accumulated amounts of specific and general credit risk adjustments for impaired and defaulted loans and debt securities (general credit risk adjustments may be related to non-defaulted or non-impaired loans and debt securities).
Frequency:	Semi-annual
Format:	Fixed. The columns cannot be altered. Institutions may add additional rows.
Accompanying narrative:	Institutions should describe the type of specific and general credit risk adjustments included in the template and are expected to explain the drivers of any significant changes in the amounts.

Definition

Columns

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.

Rows

Increases due to amounts set aside for estimated loan losses during the period and decreases due to amounts reversed for estimated loan losses during the period should include (respectively) the amount of changes in specific and general credit risk adjustments that are due to changes in the creditworthiness of a counterparty—for instance, an increase or a reversal in impairment losses in accordance with the accounting framework—and that do not imply a transfer between allowances. In this latter case, the institution should disclose the change in credit risk adjustments in the row 'transfer between credit risk adjustments'.

Decreases due to amounts taken against accumulated credit risk adjustments : Impact of partial and total write-offs on the amount of specific and general credit risk adjustments. For a definition of write-off, see Template EU CRB-B.

Business combinations, including acquisitions and disposals of subsidiaries : Impact on the amount of accumulated specific and general credit risk adjustments of any transaction or other event in which an acquirer obtains control of one or more businesses.

Other adjustments : Balancing items that are necessary to enable total to reconcile.

Recoveries on credit risk adjustments recorded directly to the statement of profit or loss and Specific credit risk adjustments recorded directly to the statement of profit or loss : The rows should include (respectively) the direct reversal of, and the direct increase in, specific credit risk adjustments that—in accordance with the applicable accounting standards—are not made via an allowance account but directly reduce the gross carrying amount of an exposure.

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

EU CR2-B

31-12-2020

Gross carrying value defaulted
exposures (DKKm)

1 Opening balance	2.471
2 Loans and debt securities that have defaulted or impaired since the last reporting period	1.021
3 Returned to non-defaulted status	-1.771
4 Amounts written off	-11
5 Other changes	640
6 Closing balance	2.350

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

Definition

Columns:

Gross carrying values : See the definition in Template EU CRB-B.

Defaulted exposures : Exposures under the IRB approach or the standardised approach that are defaulted in accordance with Article 178 of the CRR.

Rows:

Opening balance : Defaulted or impaired exposures at the beginning of the period. They should be disclosed net of partial and total write-offs that have taken place in prior periods and gross of (i.e. ignoring) impairments, regardless of whether the impairment is done via an allowance account or directly via a reduction in the gross carrying amount of the exposure.

Loans and debt securities that have defaulted since the last reporting period : Refers to any loan or debt securities that became marked as defaulted during the reporting period.

Return to non-defaulted status : Loans or debt securities that returned to non-default status during the reporting period.

Amounts written off: Amounts of impaired or defaulted exposures that have been either totally or partially written off during the period. For a definition of write-offs, see Template EU CRB-B.

Other changes : Balancing items that are necessary to enable total to reconcile.

Template 18: EU CR3 - CRM techniques – Overview

EU CR3					
31-12-2020					
(DKKm)	b	c	d	e	
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	15.638	15.638			
2 Total debt securities					
3 Total exposures	15.638	15.638			
4 Of which defaulted	168	168			

*Equity exposures are not included in the above.

Purpose:	Disclose the extent of the use of CRM techniques.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines.
Content:	Carrying values. Institutions should include all collateral, financial guarantees and credit derivatives used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or the IRB approach is used for RWA calculation. Any secured exposures by collateral, financial guarantees or credit derivatives (eligible or not eligible as CRM techniques under Part Three, Title II, Chapter 4 of the CRR) used to reduce capital requirements should be disclosed.
Frequency:	Semi-annual
Format:	Fixed. Where institutions are unable to categorise exposures secured by collateral, financial guarantees or credit derivatives into loans and debt securities, they can either (i) merge two corresponding cells, or (ii) divide the amount by the pro rata weight of gross carrying values. They should explain which method they have used.
Accompanying narrative:	Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

Definitions

Columns:

Exposures unsecured – Carrying amount : The carrying amount of exposures (net of allowances/impairments) that do not benefit from a CRM technique, regardless of whether this technique is recognised under Part Three, Title II, Chapter 4 in the CRR.

Exposure - secured – Carrying amount : Carrying amount of exposures that have at least one CRM mechanism (collateral, financial guarantees, credit derivatives) associated with them. The allocation of the carrying amount of multi-secured exposures to their different CRM mechanisms is made by order of priority, starting with the CRM mechanism expected to be called first in the event of a loss, and within the limits of the carrying amount of the secured exposures.

Exposures secured by collateral : carrying amount of exposures (net of allowances/impairments) partly or totally secured by collateral. In case an exposure is secured by collateral and other CRM mechanism(s), the carrying amount of the exposures secured by collateral is the remaining share of the exposures secured by collateral after consideration of the shares of the exposures already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering overcollateralisation.

Exposures secured by financial guarantees : Carrying amount of exposures (net of allowances/impairments) partly or totally secured by financial guarantees. In case an exposure is secured by financial guarantees and other CRM mechanisms, the carrying amount of the exposures secured by financial guarantees is the remaining share of the exposures secured by financial guarantees after consideration of the shares of the exposures already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering overcollateralisation.

Exposures secured by credit derivatives : Carrying amount of exposures (net of allowances/impairments) partly or totally secured by credit derivatives. In case an exposure is secured by credit derivatives and other CRM mechanism(s), the carrying amount of the exposures secured by credit derivatives is the remaining share of the exposures secured by credit derivatives after consideration of the shares of the exposures already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering overcollateralisation.

Template 19: EU CR4 - Exposures under the standard method

EU CR4	b		c		d		e		f	
31-12-2020	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density					
Exposure classes	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	1.362	-	1.362	316	-	0%				
2 Regional governments or local authorities	-	-	-	74	-	0%				
6 Institutions	431	-	15.048	316	3.306	22%				
7 Corporates	30.247	8.151	20.111	3.813	19.107	80%				
8 Retail	108	222	81	99	134	75%				
9 Secured by mortgages on immovable property	61.861	415	57.185	166	18.847	33%				
10 Exposures in default	682	11	514	5	519	100%				
15 Equity	34	-	34	-	34	100%				
16 Other items	404	-	404	-	404	100%				
17 Total	95.128	8.798	94.738	4.789	42.352	43%				

Purpose:	Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 221 and Article 22 of the same regulation on standardised approach capital requirements' calculations. RWA density provides a synthetic metric on the riskiness of each portfolio.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts for credit risk in accordance with Part Three, Title II, Chapter 2 of the CRR. Template EU CR4 does not cover derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter. An institution that calculates the risk-weighted exposure amounts for credit risk also in accordance with Part Three, Title II, Chapter 3 of the CRR may regard the exposures and RWA amounts calculated in accordance with Chapter 2 as not material following Article 432(1) of the same regulation (as specified in the EBA Guidelines 2014/14). In such circumstances—and to provide only meaningful information to users—an institution may choose not to disclose Template EU CR4. In accordance with that article and paragraph 19 of these guidelines, the institution should clearly state that fact. In addition, it should explain why it considers the information in Template EU CR4 not to be meaningful to users. The explanation should include a description of the exposures included in the respective exposure classes and the aggregate total of RWAs from such exposure classes.
Content:	Regulatory exposure amounts
Frequency:	Semi-annual
Format:	Fixed. (The columns cannot be altered. The rows reflect the exposure classes in Article 112 of the CRR.)
Accompanying narrative:	Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

Definitions

Exposure classes: Exposure classes are defined in Article 112 to Article 134 in Part Three, Title II, Chapter 4 of the CRR.

Other items: Refers to assets subject to a specific risk weight set out in Article 134 in Part Three, Title II, Chapter 4 of the CRR. It also refers to assets not deducted in the application of Article 39 (tax overpayments, tax loss carrybacks and deferred tax assets that do not rely on future profitability), Article 41 (defined benefit pension fund assets), Article 46 and Article 469 (non-significant investments in CET1 of financial sector entities), Article 49 and Article 471 (participations in insurance entities whether or not insurance entities are supervised under the conglomerate directive), Article 60 and Article 475 (non-significant and significant direct, indirect and synthetic investments in additional tier 1 (AT1) of financial sector entities), Article 70 and Article 477 (insignificant and significant direct, indirect and synthetic holdings of T2 from a financial sector entity) when not allocated to other exposure classes, and to qualifying holdings outside the financial sector when they are not 1 250% risk-weighted (in the application of Article 36(k) in Part Two, Title I, Chapter 1 of the CRR).

Columns:

Exposures before CCF and CRM – On-balance-sheet amount: Institutions should disclose the on-balance-sheet exposure under the regulatory scope of consolidation (in accordance with Article 111 in the CRR), net of specific credit risk adjustments (as defined in the Commission Delegated Regulation (EU) No 183/2014) and write-offs (as defined in the applicable accounting framework), but before (i) the application of conversion factors as specified in the same article and (ii) the application of CRM techniques specified in Part Three, Title II, Chapter 4 of the CRR, except for on-balance-sheet and off-balance-sheet netting already disclosed in Template EU L12. Exposure values for leases are subject to Article 134(7) of the same regulation.

Exposures before CCFs and CRM – Off-balance-sheet amount: Institutions should disclose the off-balance-sheet exposure value under the regulatory scope of consolidation, net of specific credit risk adjustments as defined in the Commission Delegated Regulation (EU) No 183/2014 but before the application of conversion factors in accordance with Article 111 in the CRR and before the effect of CRM techniques (in the application of Part Three, Title II, Chapter 4 of the same regulation) except for on-balance-sheet and off-balance-sheet netting already disclosed in Template EU L12.

Credit exposure post CCF and CRM: Exposure value after taking into account specific credit risk adjustments as defined in the Commission Delegated Regulation (EU) No 183/2014 and write-offs as defined in the applicable accounting framework, all credit risk mitigants and CCFs. This is the amount to which the risk weights (according to Article 113 and Part Three, Title II, Chapter 2, Section 2 of the CRR) are applied. It is a net credit equivalent amount, after having applied CRM techniques and CCF.

RWA density: Total risk weighted exposure (exposure post CCF and post CRM). The result of the ratio must be expressed as a percentage.

Template 20: EU CR5 - Standardised approach

EU CR5		Risk weight						Total
31-12-2020 (DKKm)	0%	20%	35%	50%	75%	100%		
1 Central governments or central banks	1.678						1.678	
2 Regional governments or local authorities	74						74	
6 Institutions		14.587		777			15.364	
7 Corporates						23.924	23.924	
8 Retail					180		180	
9 Secured by mortgages on immovable property			39.902	15.823		1.628	57.353	
10 Exposures in default						519	519	
15 Equity						34	34	
16 Other items						404	404	
17 Total	1.752	14.587	39.902	16.600	180	26.508	99.530	

Purpose:	Present the breakdown of exposures under the standardised approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to the standardised approach). The risk weights in template EU CR5 encompass all those assigned to each credit quality step in Article 113 to Article 134 in Part Three, Title II, Chapter 2 of the CRR.
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2 of the CRR. An institution risk weights exposures under Chapter 3 of the same regulation. The exposures and RWA amounts calculated in accordance with Chapter 2 are not material in accordance with Article 432(1) of the same regulation, as specified in the EBA Guidelines 2014/14. In such circumstances—and to provide only meaningful information to users—an institution may choose not to disclose Template EU CR5. In accordance with that article and paragraph 19 of these guidelines, the institution should clearly state that fact. In addition, it should explain why it considers the information in Template EU CR4 not to be meaningful to users. The explanation should include a description of the exposures included in the respective exposure classes and the aggregate total of RWAs from such exposure classes.
Content:	Regulatory exposure values broken down by risk weights. Institutions should disclose exposures post conversion factor and post risk mitigation techniques. The risk weight used for the breakdown
Frequency:	Semi-annual
Format:	Fixed
Accompanying narrative:	Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

Definitions

Total: Total amount of on-balance-sheet and off-balance-sheet exposures under the regulatory scope of consolidation (in accordance with Article 111 in the CRR), net of specific credit risk adjustments (as defined in the Commission Delegated Regulation (EU) No 183/2014) and write-offs (as defined in the applicable accounting framework), after (i) the application of conversion factors as specified in the same article and (ii) the application of CRM techniques specified in Part Three, Title II, Chapter 4 of the CRR.

Exposure classes: Exposure classes are defined in Article 112 to Article 134 in Part Three, Title II, Chapter 4 of the CRR.

Other items: Refers to assets subject to a specific risk weight set out by Article 134 in Part Three, Title II, Chapter 4 of the CRR. It also refers to assets not deducted in the application of Article 39 (tax overpayments, tax loss carrybacks and deferred tax assets that do not rely on future profitability), Article 41 (defined benefit pension fund assets), Article 46 and Article 469 (non-significant investments in CET1 of financial sector entities), Article 49 and Article 471 (participations in insurance entities whether or not insurance entities are supervised under the conglomerate directive), Article 60 and Article 475 (non-significant and significant direct, indirect and synthetic investments in AT1 of financial sector entities), Article 70 and Article 347 (insignificant and significant direct, indirect and synthetic holdings of T2 from a financial sector entity) when not allocated to other exposure classes, and to qualifying holdings outside the financial sector when they are not 1 250% risk-weighted, in the application of Article 36(k) in Part Two, Title I, Chapter 1 of the CRR.

Deducted: Exposures required to be deducted in accordance with Part Two of the CRR.

Unrated: Exposures for which a credit assessment by a nominated ECAI is not available and that are applied specific risk weights depending on their class, as specified in Article 113 to Article 134 in the CRR.

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

EU CR6

31-12-2020

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	1.239	1	0,5	1.239	3,06	276	8,04	4,98	293	293	3	
2	0.15 to <0.25	2.954	1	0,5	2.955	3,1	569	7,06	4,98	601	601	6	
3	0.25 to <0.50	10.491	23	0,5	10.503	3,19	1141	8,35	4,98	2.537	2.537	28	
4	0.50 to <0.75	8.702	25	0,5	8.714	3,31	781	9,18	4,98	2.332	2.332	26	
5	0.75 to <2.50	25.386	295	0,5	25.533	3,69	2035	10,63	4,97	8.073	8.073	100	
6	2.50 to <10.0	10.759	233	0,5	10.875	5,53	1300	11,36	4,94	4.211	4.211	69	
7	10.0 to <100	12.523	114	0,5	12.580	23,33	1.093	13,9	4,96	8.864	8.864	412	
8	100 (Default)	1.449	.	0,5	1.449	100	142	38,12	4,97	5.582	5.582	106	
Total		73.503	692	0,5	73.849	9,04	7.337	11,15	4,97	32.494	32.494	751	106

Purpose: Provide main parameters used for the calculation of capital requirements for IRB models. This disclosure requirement aims at showing the exposure classes according to PD grades to allow for an assessment of the credit quality of the portfolio. The purpose of disclosing these parameters is to enhance the transparency of institutions' RWA calculations and the reliability of regulatory measures.

Scope of application: The template applies to institutions included in paragraph 7 of these guidelines using either the FIRB approach or the AIRB approach for some or all of their exposures in accordance with Part Three, Title II, Chapter 3 of the CRR. Where an institution makes use of both the FIRB approach and the AIRB approach, it should disclose one template for each approach used.

Content: Columns (a) and (b) are based on exposure values before CCF and CRM and columns (c) to (l) are regulatory values either determined by institutions or specified in the aforementioned chapter. All values in Template EU CR6 are based on the scope of regulatory consolidation as defined in Part One, Title II, Chapter 2 of the CRR.

Frequency: Semi-annual

Format: Fixed. The columns, their contents and the PD scale in the rows cannot be altered, although the PD master scale in the template is the minimum granularity that an institution should provide (an institution can decide to expand the breakdown in the PD master scale).

Accompanying narrative: Institutions are expected to supplement the template with a narrative to explain the effect of credit derivatives on RWAs.

Definitions

Rows

Exposure class X: Includes the different exposure classes listed in Article 147 in Part Three, Title II, Chapter 3 of the CRR, with a further breakdown, within the exposure class 'corporate', of SMEs, specialised lending and purchased corporate receivables; and for the exposure class 'retail' identifying separately each of the categories of exposures to which the different correlations in Article 154(1) to (4) correspond. The equity exposures under each of the regulatory approaches in Article 155 should be disclosed separately. No breakdown by PD band is necessary for equity exposures treated under Article 155(2).

Default: The data on defaulted exposures in accordance with Article 178 of the CRR may be further broken down according to jurisdictions' definitions for categories of defaulted exposures.

Columns

PD scale: Exposures should be broken down according to the PD scale used in the template instead of the PD scale used by institutions in their RWA calculation. Institutions should map the PD scale they use in the RWA calculations into the PD scale provided in the template.

Original on-balance-sheet gross exposure: Amount of on-balance-sheet exposure, in accordance with Article 24(1) for financial statements on a consolidated basis and recital 39 for those on a solo basis, calculated in accordance with Article 166 to 168 of the CRR, before taking into account any credit risk adjustment made and before taking into account the effect of CRM techniques (except for CRM via on-balance-sheet and off-balance-sheet netting, as disclosed in Template EU U2). Exposure values of derivatives, SFIs, etc. are covered in the CCR framework.

Off-balance-sheet exposure pre-conversion factor: Exposure value in accordance with Article 24(1) for financial statements on a consolidated basis and recital 39 for those on a solo basis in the CRR, without taking into account any credit risk adjustments made, the conversion factors specified in Article 166 of the same regulation and the effect of CRM techniques in accordance with Part Three, Title II, Chapter 4 of that regulation.

Average CCF: EAD off-balance-sheet exposure post-conversion factors applicable (as per Article 166 and Article 230(1), third sentence, in the CRR) to total off-balance-sheet exposure pre-conversion factor.

EAD post CRM and post CCF: Exposure value in accordance with Article 166 to 168 and Article 230(1), third sentence, in the CRR, as well as the impact of CRM in accordance with Part Three, Title II, Chapter 4 of that regulation. For equity exposures and other non-credit obligation assets, the exposure value is the accounting or nominal value reduced by specific credit risk adjustments for this exposure.

Number of obligors: Corresponds to the number of individual PDs in this band. Approximation (a round number) is acceptable.

Average PD: Obligor grade PD weighted by EAD post CRM and post CCF.

Average LGD: The obligor grade LGD weighted by EAD post CRM and post CCF. In accordance with Article 161 of the CRR, the LGD should be net (i.e. after impact of any of the CRM effects recognised in accordance with Part Three, Title II, Chapter 4 of the same regulation).

Average maturity: The obligor maturity in years weighted by EAD post CRM and post CCF; this parameter needs to be filled in only when it is used for the RWA calculation in accordance with Part Three, Title II, Chapter 3 of the CRR.

RWA density: Total RWAs determined in accordance with Part Three, Title II, Chapter 3 of the CRR to EAD post CRM and post CCF.

EL: The EL as calculated according to Article 158 in Part Three, Title II, Chapter 3 of the CRR.

Value adjustments and provisions: Specific and general credit risk adjustments in accordance with the Commission Delegated Regulation (EU) No 183/2014, additional value adjustments in accordance with Articles 34 and 110 of the CRR, as well as other own funds reductions related to exposures that are risk-weighted in accordance with Part Three, Title II, Chapter 3 of that regulation. These value adjustments and provisions are those considered for the implementation of Article 159 of that regulation.

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

31-12-2020

a	b	c	d	e	f		g	h	i
					Number of obligors				
Exposure class	Range for PD (External PD band)	Equivalent to external rating (S&P)	Weighted average PD	Arithmetic average PD by obligors	End of previous financial year (2016)	End of financial year (2017)	Defaulted obligors in the year	Of which new obligors	Average historical default ratio
1	0% to <0.15%	BBB+/AA	3,1%	3,1%	1.449	276	1		0,1%
2	0.15% to < 0.25%	BBB/BBB	3,1%	3,1%	575	569			0,2%
3	0.25% to < 0.50%	BBB-/BB	3,2%	3,2%	631	1.141	1		0,5%
4	0.50% to < 0.75%	BB+/BBB	3,3%	3,3%	588	781	1		0,7%
5	0.75% to < 2.50%	BB-/BB+	3,7%	3,7%	1.479	2.035	10	1	0,9%
6	2.50% to < 10.0%	B-/BB-	5,5%	5,5%	1.190	1.300	11	3	1,4%
7	10.0% to < 100%	CCC/C/B	23,3%	23,1%	1.374	1.093	102	1	7,6%
8	100 % (Default)	Default	100,0%	100,0%	162	142	1	1	0,0%
Total (full-time agriculture)			9,0%	8,6%	7.448	7.337	127	6	2,5%

Note: DLRs' loan portfolio for production agriculture is since 31. December 2018 covered by IRB-models. The table therefore only contains backtests of the PD-model of production agriculture (The exposure class cf. CRR article 147 is commercial exposures)

Purpose: Provide backtesting data to validate the reliability of PD calculations. In particular, the template compares the PD used in IRB capital calculations with the effective default rates of institutions obligors. A minimum 5-year average annual default rate is required to compare the PD with a 'more stable' default rate, although an institution may use a longer historical period that is consistent with its actual risk management practices.

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB approach and/or the FIRB approach. Where an institution makes use of an FIRB approach for certain exposures and an AIRB approach for others, it must disclose two separate sets of portfolio breakdowns in separate templates. To provide meaningful information to users on the backtesting of the institution's internal models through this template, the institution must include the key models used at the group level (according to the scope of regulatory consolidation) and explain how the scope of models described was determined. The commentary must include the percentage of RWAs covered by the models for which backtesting results are shown here for each of the institution's regulatory portfolios.

Content: Modelling parameters used in IRB calculation.

Frequency: Annual

Format: Flexible. 'Exposure class X' includes separately the different exposure classes listed in Article 147 in Part Three, Title II, Chapter 3 of the CRR, with a further breakdown within the exposure class 'corporate' of: SMEs, specialised lending and purchased corporate receivables; and for the exposure class 'retail' identifying separately each of the categories of exposures to which the different correlations in Article 154(1) to (4) correspond. The equity exposures under each of the regulatory approaches in Article 155 should be disclosed separately. No breakdown by PD band is necessary for equity exposures treated under Article 155(2).

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes. Institutions may wish to supplement the template when disclosing the amount of exposures and the number of obligors whose defaulted exposures have been cured in the year.

Definitions

PD range: Refers to PD as attributed at the beginning of the period.

External rating equivalent: One column has to be filled in for each relevant rating agency for the PD estimates authorised for prudential purposes in the jurisdictions where the institution operates. These columns should only be filled for PD estimates subject to Article 180(1)(f).

Weighted average PD: The same as reported in template EU CR6.

Arithmetic average PD by obligors: PD within range by number of obligors within the range.

Number of obligors (two sets of information are required): (i) The number of obligors at the end of the previous year; and (ii) the number of obligors at the end of the year subject to reporting.

Defaulted obligors in the year: Number of defaulted obligors during the year in accordance with Article 178 of the CRR.

Of which new obligors defaulted in the year: Number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous financial year.

Average historical annual default rate: The 5-year average of the annual default rate (obligors at the beginning of each year that have defaulted during that year/total obligor holdings at the beginning of the year) is a minimum. The institution may use a longer historical period that is consistent with the institution's actual risk management practices.

Table 2 - Risk exposure for credit risk and capital requirements

31-12-2020

Category	Risk exposure (DKKm)*	Capital requirement (8 pc of exposure)
Total exposure	74.846	5.988
<i>Of which standard method:</i>		
Institutions	3.306	264
Corporates	19.107	1.529
Retail exposures	134	11
Exposures secured by mortgages on real property	18.847	1.508
Exposures in arrears or overdrawn	519	42
Covered bonds	0	0
Equities	34	3
Other exposures, etc.	404	32
Standard method, total	42.352	3.388
<i>Of which IRB approach:</i>		
Corporate exposures	32.494	2.600
IRB approach, total	32.494	2.600

Note: *Not corrected for collective impairments

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

31-12-2020

(DKKm)	Avanced IRB methods	Standard method	Avanced IRB methods in %	Standard method in %	Total	REA	
Retail exposures	0	57.533	0%	100%	100%		57.533
<i>Of which</i>							
- Collateral in real property	0	57.353	0%	100%	100%		57.353
- Other retail exposures	0	180	0%	100%	100%		180
Corporate exposures	74.238	23.924	76%	24%	100%		98.162
Institutional exposures	0	15.364	0%	100%	100%		15.364
Government exposures	0	1.752	0%	100%	100%		1.752
Covered bonds	0	519	0%	100%	100%		519
Equity exposures	0	34	0%	100%	100%		34
Non-counterparty assets	0	404	0%	100%	100%		404
Total	74.238	99.530	43%	57%	100%		173.768

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

Table 4 - Credit risk exposures

31-12-2020

(DKKm)	Real property	Received guarantees	Total collateral value	REA
Retail exposure	57.533	4.809	62.343	57.533
Of which				
- Collateral in real property	57.353	4.759	62.112	57.353
- Other retail exposures	180	51	231	180
Corporate exposures	98.162	10.660	108.823	98.162
Institutional exposures	0	0	0	15.364
Government exposures	0	0	0	1.752
Covered bonds	519	168	687	519
Equity exposure	0	0	0	34
Non-counterparty assets	0	0	0	404
Total	156.214	15.638	171.853	173.768

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

31-12-2020

Property category	LTV band					Total
	Under 50%	50-60%	60-70%	70-80%	Over 80%	
AGRICULTURE:						
Cattle	77,0%	12,6%	7,1%	2,1%	1,2%	100,0%
Pigs	78,6%	12,5%	6,6%	1,6%	0,6%	100,0%
Arable	82,5%	10,8%	5,5%	0,7%	0,5%	100,0%
Agriculture, other	81,9%	9,7%	5,0%	1,6%	1,8%	100,0%
Part/spare-time agriculture	87,4%	8,2%	3,6%	0,5%	0,4%	100,0%
AGRICULTURE, TOTAL	80,6%	11,3%	5,9%	1,4%	0,8%	100,0%
OWNER-OCCUPIED:						
Owner-occupied including residential farms	80,8%	10,3%	6,2%	2,1%	0,6%	100,0%
COMMERCIAL:						
Office/retail	83,8%	10,3%	4,7%	0,7%	0,5%	100,0%
Residential rental	71,5%	12,4%	10,3%	5,3%	0,6%	100,0%
Cooperative housing	76,2%	9,9%	7,4%	4,1%	2,4%	100,0%
Other property	88,6%	7,5%	3,5%	0,4%	0,0%	100,0%
COMMERCIAL, TOTAL	77,8%	11,2%	7,4%	3,0%	0,6%	100,0%
Total	79,5%	11,2%	6,5%	2,1%	0,7%	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 2020)

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

Table 6 - Value adjustments and impairments by property category

31-12-2020

	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	2019
Agriculture, including residential farms	2.480	997	160	-27,2
Rental property and cooperative housing	857	84	13	88,9
Office and retail property	862	34	7	-6
Other	34	0	0	0
Total	4.233	1.115	180	56

1) Calculation also includes loans with arrears on December 2020 mortgage payment date as calculated after due date.

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

Table 7 - Impaired loans

31-12-2020		
Item, DKKm	2020	2019
Individual impairments:		
On loans and guarantees, start of year	215	287
Reversed impairment provisions	-107	-167
Impairment provisions for the period	72	94
Individual impairments, year-end	180	215
Collective impairments:		
On loans and guarantees, start of year	220	250
Reversed impairment provisions	-83	-94
Impairment provisions for the period	174	64
Collective impairments, year-end	311	220
Total impairments, year-end	491	435
Dagsværdi på engagementer, hvor der er foretaget individuelle nedskrivninger:		
- Before impairments	1.093	1417
- After impairments	913	1202
Impact on operating results:		
Loss for the period	-15	-44
Recovered debts previously written off	3	3
Impairment provisions for the period	-246	-160
Reversed impairment provisions	190	262
Losses offset in commission payments to banks	5	24
Impairments on loans and other receivables, etc.	-62	86

Table 8 - Credit quality of forbore exposures

31-12-2020

		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	77	105	92	74	0	77	167,44	96,6
2	Central banks	4	5	5	5	0	4	8,28	4,6
3	General governments	24	16	0	1	0	24	36,8	14,72
4	Credit institutions	49	84	0	68	0	49	122,36	77,28
5									
6									
7									
8									
9									
10									
11	Total	77	105	5	74	-	77	167	97

1) Only included counterparties relevant for DLR

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

31-12-2020

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		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	Of which defaulted	
1	Loans and advances	164,787	164,727	59	2,316	1,679	373	246	17	1	-	-	2,304
2	General governments	372	372	-	23	14	6	-	2	-	-	-	23
3	Credit institutions	14,599	14,575	-	175	123	30	19	2	-	-	-	173
4	Non-financial corporations	153,489	153,456	25	2,119	1,542	337	227	13	1	-	-	2,109
5	of which SMEs	129,261	129,229	23	331	274	57	-	-	-	-	-	331
6	Off-balance-sheet exposures	3,675	3,675	-	-	-	-	-	-	-	-	-	-
7													
8													
9													
10													
11	Total	168,462	168,402	59	2,316	1,679	373	246	17	1	-	-	2,304

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

31-12-2020

		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 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3			
1	Loans and advances	164.787	132.751	32.036	2.316	54	2.263	0	0	0	174	0	174	4	151.604	2.131
2	Public administration and service	372	224	148	23	0	23	0	0	0	3	0	3	0	342	21
3	credit institutions	14.600	11.543	3.057	175	5	169	0	0	0	7	0	7	1	13.452	161
4	Non-financial corporations	149.815	120.984	28.831	2.119	48	2.072	0	0	0	164	0	164	3	137.830	1.949
5	Unbalanced exposures	3.675	3.675	0	0	0	0	0	0	0	0	0	0	0	3.381	0
6	Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7																
8																
9																
10																
11	Total	168.462	136.426	32.036	2.316	54	2.263	0	0	0	174	0	174	4		

Tabel 11 - Collateral value of possessed properties

31-12-2020

	Collateral permission obtained at time of acquisition	
	Value at first reporting	Accumulated negative changes
Tangible assets		
Other than tangible assets	6	
Fixed residential properties		
Fixed business properties	6	
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

31-12-2020

(DKKm)	a RWA	b Capital requirements
<i>Outright products:</i>		
1 Interest rate risk (general and specific)	2.073	166
2 Equity risk (general and specific)		
3 Exchange rate risk	149	12
4 Commodity risk		
<i>Options:</i>		
5 Simplified approach		
6 Delta-plus method		
7 Scenario approach		
8 Securitisation (specific risk)		
9 Total	2.221	178

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines calculating their capital requirements in accordance with Part Three, Title IV, Chapters 2 to 4 of the CRR.
For institutions using internal models in accordance with Chapter 5 in the same title and for which the RWAs under the standardised approach may be deemed not material in accordance with Article 432(1) in the CRR, as specified by the EBA Guidelines 2014/14. In such circumstances—and to provide only meaningful information to users—institutions may choose not to disclose Template EU MR1. In accordance with that article and paragraph 19 of these guidelines, institutions should clearly state this and should explain why they consider the information not to be meaningful to users. The explanation should include a description of the exposures included in the respective risk portfolios and the aggregate total of RWAs from such exposures.

Content: Capital requirements and RWAs (as specified in Article 92(4)(b) in the CRR).

Frequency: Semi-annual

Format: Fixed

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary

Definitions

Outright products : Refer to positions in products that are not optional.

Options : Rows 5 to 7 refer to additional requirements for options (non-delta risks).

EU LIQ1 - Liquidity risk, LCR

31-12-2020

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

**Total unweighted value
(average)**

Total weighted value (average)

Quarter ending on

31 December 2020

31 December 2020

Number of data points used in
the calculation of averages
HIGH-QUALITY LIQUID ASSETS

12

12

HIGH-QUALITY LIQUID ASSETS

**Total high-quality liquid
assets (HQLA)**

9,017

8.386

CASH – OUTFLOWS

Retail deposits and deposits from small business customers, of which:
Stable deposits

Less stable deposits

Unsecured wholesale
funding

Operational deposits (all counterparties) and deposits in networks of cooperative banks

Non-operational deposits (all counterparties)

Unsecured debt

Secured wholesale funding

Additional requirements

Outflows related to derivative exposures and other collateral requirements

Outflows related to loss of funding on debt products

Credit and liquidity facilities

Other contractual funding obligations

1.233

1.233

Other contingent funding
obligations

TOTAL CASH OUTFLOWS

1233

1.233

CASH – INFLOWS

Secured lending (e . g . reverse repos)

Inflows from fully performing exposures

Other cash inflows

27

27

(Difference between total weighted inflows and total weighted outflows arising from
transactions in third countries where there are transfer restrictions or which are
denominated in non -convertible currencies)

-

(Excess inflows from a related specialised credit institution)

-

TOTAL CASH INFLOWS

27

27

Fully exempt inflows

419

315

Inflows subject to 90% cap

-

-

Inflows subject to 75% cap

-

-

		SAMLET JUSTERET VÆRDI
LIQUIDITY BUFFER		
TOTAL NET CASH	8.386	3.840
OUTFLOWS		1.233
LIQUIDITY COVERAGE RATIO (%)		311%

*All values are a simple average of the month's end observations over the twelve months preceding the end of December 2019.

Purpose:	Disclose further explanation of the items included in the LCR disclosure template The template is mandatory for credit institutions referred to in paragraph 7
Scope of application:	of these Guidelines
Content:	Mainly qualitative discussions, which could be supported by quantitative information
Frequency:	At least annual
Format:	Flexible

AE - Disclosure of asset encumbrance

31-12-2020

Template A - Encumbered and unencumbered assets		Carrying amount of encumbered assets	Fair value of encumbered assets		Carrying amount of unencumbered assets	Fair value of unencumbered assets	
				Of which HQLA			Of which HQLA
(DKKkm)		010	040	050	060	090	090
010	Assets of the reporting institution	158.484			22.599		
030	Equity instruments				34	34	
040	Debt securities	8.737	8.737		22.565	18.865	10.169
120	Other assts	475					

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
(DKKkm)		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
(DKKkm)		010	030
010	Carrying amount of selected financial liabilities	165.733	

Purpose Disclosure of asset encumbrance (cf. EBA/GL/2014/03 and EBA/RTS/2017/03)

Frequency Annually