

VEILEDNING

I dette vedlegget gjøres det nærmere rede for hvilke felter i HTT-skjemaet som OMF-foretakene må fylle ut. Dette er oppgitt i en samlet oversikt (1.), men framgår også av en mer detaljert oversikt (2.) med utklipp fra HTT-skjemaet der de aktuelle fanene og cellene er markert med gult.

1. Samlet oversikt over hvilke deler av HTT-skjemaet som må fylles ut:

HTT-fane:	A. HTT General	B1. HTT Mortgage Assets	B2. HTT Public Sector Assets	D. Insert Nat Trans Templ
Kategori OMF-foretak:	Alle 20	Boligkredittforetakene samt Sparebank 1 Næringskreditt AS og Eiendomskreditt AS	Bare KLP Kommune-kreditt AS	Alle 20
Info om <u>kolonner</u> for rapporteringen av data:	All info skal legges i C-kolonnen, med unntak av for pkt. 7 (Covered Bonds Currency) der både kolonne C og D skal fylles ut	Info fra boligkredittforetakene skal legges i C-kolonnen, mens næringseiendomsforetakene skal benytte D-kolonnen for 5. og 6.	All info skal legges i C-kolonnen	Tall plasseres i tabellen i kolonnene J, K, L og M.
Info om <u>linjer</u> for rapporteringen av data:	G.1.1.2 G.3.1.1 – G.3.1.2 G.3.4.1 G.3.5.1 G.3.7.1 – G.3.7.19 G.3.9.1 – G.3.9.5	M.7.5.1 – M.7.5.17 M.7.6.1 – M.7.6.3 M.7A.12.1 – M.7A.12.9	PS.8.5.1 – PS.8.5.16 PS.8.6.1 – PS.8.6.3	Linjene 11 – 15

2. Detaljert oversikt over hvilke deler av HTT-skjemaet som må fylles ut (fanene enkeltvis):

A. HTT General	
A. Harmonised Transparency Template - General Information	
Reporting in Domestic Currency	NOK
CONTENT OF TAB A 1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information	

Field Number	1. Basic Facts		
G.1.1.1	Country	[For completion]	
G.1.1.2	Issuer Name	[For completion]	
G.1.1.3	Labelled Cover Pool Name	[For completion]	
G.1.1.4	Link to Issuer's Website	[For completion]	
G.1.1.5	Cut-off date	[DD/MM/YY]	
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)	[For completion]	
OG.1.1.2	Optional information e.g. Contact names		
OG.1.1.3	Optional information e.g. Parent name		
OG.1.1.4			
OG.1.1.5			
OG.1.1.6			
OG.1.1.7			
2. Regulatory Summary			
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	[For completion]	
G.2.1.2	CBD Compliance	[For completion]	
G.2.1.3	CRR Compliance (Y/N)	[For completion]	
OG.2.1.1	LCR status	[Insert link to the issuer's profile on the Covered Bond Label website]	
OG.2.1.2			
OG.2.1.3			
OG.2.1.4			
OG.2.1.5			
OG.2.1.6			
3. General Cover Pool / Covered Bond Information			
1. General Information		Nominal (mn)	
G.3.1.1	Total Cover Assets	[For completion]	
G.3.1.2	Outstanding Covered Bonds	[For completion]	
OG.3.1.1	Cover Pool Size [NPV] (mn)	[Mark as ND1 if not relevant]	
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	[Mark as ND1 if not relevant]	
OG.3.1.3			
4. Cover Pool Amortisation Profile			
Weighted Average Life (in years)		Contractual	Expected Upon Prepayments
G.3.4.1		[For completion]	[Mark as ND1 if not relevant]
Residual Life (mn)			
By buckets:			
G.3.4.2	0 - 1 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.3	1 - 2 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.4	2 - 3 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.5	3 - 4 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.6	4 - 5 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.7	5 - 10 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.8	10+Y	[For completion]	[Mark as ND1 if not relevant]
G.3.4.9	Total	0,0	0,0
OG.3.4.1	o/w 0-1 day		
OG.3.4.2	o/w 0-0.5y		
OG.3.4.3	o/w 0.5-1 y		
OG.3.4.4	o/w 1-1.5y		
OG.3.4.5	o/w 1.5-2 y		
OG.3.4.6			
OG.3.4.7			
OG.3.4.8			
OG.3.4.9			
OG.3.4.10			
5. Maturity of Covered Bonds			
Weighted Average life (in years)		Initial Maturity	Extended Maturity
G.3.5.1		[For completion]	[Mark as ND1 if not relevant]
Maturity (mn)			
By buckets:			
G.3.5.2	0 - 1 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.3	1 - 2 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.4	2 - 3 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.5	3 - 4 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.6	4 - 5 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.7	5 - 10 Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.8	10+Y	[For completion]	[Mark as ND1 if not relevant]
G.3.5.9	Total	0,0	0,0
OG.3.5.1	o/w 0-1 day		
OG.3.5.2	o/w 0-0.5y		
OG.3.5.3	o/w 0.5-1 y		
OG.3.5.4	o/w 1-1.5y		
OG.3.5.5	o/w 1.5-2 y		

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)
G.3.7.1	EUR	[For completion]	[For completion]
G.3.7.2	AUD	[For completion]	[For completion]
G.3.7.3	BRL	[For completion]	[For completion]
G.3.7.4	CAD	[For completion]	[For completion]
G.3.7.5	CHF	[For completion]	[For completion]
G.3.7.6	CZK	[For completion]	[For completion]
G.3.7.7	DKK	[For completion]	[For completion]
G.3.7.8	GBP	[For completion]	[For completion]
G.3.7.9	HKD	[For completion]	[For completion]
G.3.7.10	ISK	[For completion]	[For completion]
G.3.7.11	JPY	[For completion]	[For completion]
G.3.7.12	KRW	[For completion]	[For completion]
G.3.7.13	NOK	[For completion]	[For completion]
G.3.7.14	NZD	[For completion]	[For completion]
G.3.7.15	PLN	[For completion]	[For completion]
G.3.7.16	SEK	[For completion]	[For completion]
G.3.7.17	SGD	[For completion]	[For completion]
G.3.7.18	USD	[For completion]	[For completion]
G.3.7.19	Other	[For completion]	[For completion]
OG.3.7.1	Total	0,0	0,0
OG.3.7.2	o/w [if relevant, please specify]		

9. Substitute Assets - Type		Nominal (mn)
G.3.9.1	Cash	[For completion]
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	[For completion]
G.3.9.3	Exposures to central banks	[For completion]
G.3.9.4	Exposures to credit institutions	[For completion]
G.3.9.5	Other	[For completion]
G.3.9.6	Total	0,0
OG.3.9.1	o/w EU gvts or quasi gvts	
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi	

B1. HTT Mortgage Assets

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	NOK
CONTENT OF TAB B1 7. Mortgage Assets 7.A Residential Cover Pool 7.B Commercial Cover Pool	

5. Breakdown by regions of the main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Insert main country of origin	0,0%	0,0%
M.7.5.2	Agder	[For completion]	[For completion]
M.7.5.3	Akershus	[For completion]	[For completion]
M.7.5.4	Buskerud	[For completion]	[For completion]
M.7.5.5	Finnmark	[For completion]	[For completion]
M.7.5.6	Innlandet	[For completion]	[For completion]
M.7.5.7	Møre og Romsdal	[For completion]	[For completion]
M.7.5.8	Nordland	[For completion]	[For completion]
M.7.5.9	Oslo	[For completion]	[For completion]
M.7.5.10	Rogaland	[For completion]	[For completion]
M.7.5.11	Svalbard	[For completion]	[For completion]
M.7.5.12	Telemark	[For completion]	[For completion]
M.7.5.13	Troms	[For completion]	[For completion]
M.7.5.14	Trøndelag	[For completion]	[For completion]
M.7.5.15	Vestfold	[For completion]	[For completion]
M.7.5.16	Vestland	[For completion]	[For completion]
M.7.5.17	Østfold	[For completion]	[For completion]
M.7.5.18	TBC at a country level	[For completion]	[For completion]
M.7.5.19	TBC at a country level	[For completion]	[For completion]

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	[For completion]	[For completion]
M.7.6.2	Floating rate	[For completion]	[For completion]
M.7.6.3	Other	[For completion]	[For completion]
OM.7.6.4			

12. Loan to Value (LTV) Information - INDEXED			Nominal	Number of Loans
M.7A.12.1	Weighted Average LTV (%)		[For completion]	
	By LTV buckets (mn):			
M.7A.12.2	>0 - <=40 %		[For completion]	[For completion]
M.7A.12.3	>40 - <=50 %		[For completion]	[For completion]
M.7A.12.4	>50 - <=60 %		[For completion]	[For completion]
M.7A.12.5	>60 - <=70 %		[For completion]	[For completion]
M.7A.12.6	>70 - <=80 %		[For completion]	[For completion]
M.7A.12.7	>80 - <=90 %		[For completion]	[For completion]
M.7A.12.8	>90 - <=100 %		[For completion]	[For completion]
M.7A.12.9	>100 %		[For completion]	[For completion]
M.7A.12.10	Total		0,0	0
OM.7A.12.1	o/w >100 - <=110 %			
OM.7A.12.2	o/w >110 - <=120 %			
OM.7A.12.3	o/w >120 - <=130 %			
OM.7A.12.4	o/w >130 - <=140 %			
OM.7A.12.5	o/w >140 - <=150 %			
OM.7A.12.6	o/w >150 %			
OM.7A.12.7				

B2. HTT Public Sector Assets

B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency	NOK
CONTENT OF TAB B2	
8. Public Sector Assets	

5. Breakdown by regions of main country of origin		% Public Sector Assets
PS.8.5.1	Agder	[For completion]
PS.8.5.2	Akershus	[For completion]
PS.8.5.3	Buskerud	[For completion]
PS.8.5.4	Finnmark	[For completion]
PS.8.5.5	Innlandet	[For completion]
PS.8.5.6	Møre og Romsdal	[For completion]
PS.8.5.7	Nordland	[For completion]
PS.8.5.8	Oslo	[For completion]
PS.8.5.9	Rogaland	[For completion]
PS.8.5.10	Svalbard	[For completion]
PS.8.5.11	Telemark	[For completion]
PS.8.5.12	Troms	[For completion]
PS.8.5.13	Trøndelag	[For completion]
PS.8.5.14	Vestfold	[For completion]
PS.8.5.15	Vestland	[For completion]
PS.8.5.16	Østfold	[For completion]
PS.8.5.17	TBC at a country level	[For completion]
PS.8.5.18	TBC at a country level	[For completion]
PS.8.5.19	TBC at a country level	[For completion]
PS.8.5.20	TBC at a country level	[For completion]
PS.8.5.21	TBC at a country level	[For completion]
PS.8.5.22	TBC at a country level	[For completion]
PS.8.5.23	TBC at a country level	[For completion]
PS.8.5.24	TBC at a country level	[For completion]
PS.8.5.25	TBC at a country level	[For completion]
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	[For completion]
PS.8.6.2	Floating rate	[For completion]
PS.8.6.3	Other	[For completion]

Norwegian Transparency Template

Additional information from Norwegian issuers using the HTT

Stress test - House price decline

House price decline	Current	10 %	20 %	30 %
Total cover pool balance (nominal, NOKbn)				
WA indexed LTV (%)				
Eligible cover pool balance (nominal, NOKbn)				
Total outstanding covered bonds (nominal, NOKbn)				
Eligible overcollateralization				

Additional comments



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