

# BankResearch Online

Definitioner - variable i databasen



Variabel nr.	Variabel navn	Definition
10	Credit institutions and centralbanks	Interest income from receivables at credit institutions and central banks.
20	repurchase/reverse transactions - credit institutions and central banks	Interest income from receivables (repurchase/reverse) at credit institutions and central banks.
30	Loans and other receivables	Interest income from loans and other receivables.
40	repurchase/reverse transactions - loans and other receivables	Interest income from loans and other receivables (repurchase/reverse).
50	Bonds	Interest income from bonds at current value and bonds at amortised cost.
60	Other financial instruments	Interest income from other financial instruments.
70	Other interest income	Other interest income not specified.
80	Total not specified	Total interest income not specified. Used when the financial institution does not provide a specification of its interest income.
90	Total interest income	The sum of all interest income items.
100	Credit institutions and centralbanks	Interest expenses on debt to credit institutions and central banks.
110	repurchase/reverse transactions - credit institutions and central banks	Interest expenses on debt (repurchase/reverse) to credit institutions and central banks.
120	Deposits and other debt	Interest expenses on deposits from customers and other debt to customers (incl. repurchase/reverse).
130	Issued bonds	Interest expenses on bonds issued by the financial institution.
140	Subordinated capital	Interest expenses on subordinated capital instruments issued by the financial institution.
150	Reclassified hybrid capital	Interest expenses on hybrid capital instruments which by the financial institution is booked as equity capital. These interest expenses is booked as a profit allocation item by the financial institution but has been reclassified as a traditional interest expense.
160	Other interest expenses	Other interest expenses not specified.
170	Total not specified	Total interest expenses not specified. Used when the financial institution does not provide a specification of its interest expenses.
180	Total interest expenses	The sum of all interest expenses items including interest expenses on reclassified hybrid capital instruments which the financial institution treats as equity. The interest expenses related to these instruments are booked as part of the profit allocation by the financial institution, but has been reclassified to be a traditional interest expense.
190	Net interest income	Total interest income minus total interest expenses.
200	Commission income (interest equivalent)	Interest equivalent commission income which is an integrated part of the effective interest rate.
210	Dividends from shares etc.	Dividends from shares and other equities, including dividends from investment associations.
220	Securities trading and depository	Fees and commission income related to services at the customers' expense from securities
230	Asset management	Fees and commission income related to services at the customers' expense from asset
240	Payment services	Fees and commission income related to services at the customers' expense from payment
250	Loan fees	Fees and commission income related to services at the customers' expense from loan fees.
260	Guarantee commission	Fees and commission income related to services at the customers' expense from guarantee commission.
270	Other fees and commissions	Fees and commission income related to services at the customers' expense from other fees and
280	Total not specified	Total fees and commission income not specified. Used when the financial institution does not provide a specification of its fees and commission income.
290	Total fees and commission income	The sum of all fees and commission income items related to services at the customers' expense.
300	Fees and commissions paid	Fees and commission expenses for the period.
310	Net interest and fee income	The sum of net interest income, commission income (interest equivalent), dividends from shares etc. and total fees and commission income less fees and commissions paid.
320	Other operating income	Other income items which cannot be attributed to other profit and loss statement items, among these revenue from operation of the company's investment properties.
330	Management board	The proportion of total personnel expenses for the period related to the management board. Please note that amounts allocated to retirement schemes, incentive programmes, and the like can be found under "Incentive programs for the management".
340	Salary - Board of directors	The proportion of total personnel expenses for the period related to the board of directors.
350	Board of representatives	The proportion of total personnel expenses for the period related to the representative board.
360	Personnel salaries	The proportion of total personnel expenses for the period related to personnel salaries (excluding the management board).
370	Personnel pensions	The proportion of total personnel expenses for the period related to personnel pensions (excluding the management board).
380	Incentive programme for management	The proportion of total personnel expenses for the period related to extraordinary items to the management board, for instance retirement schemes and incentive programs.
390	Social security costs	The proportion of total personnel expenses for the period related to social security costs (excluding the management board).

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400	Other administration costs	The proportion of other administrative expenses for the period excluding expenses to the external auditor.
410	Statutory audit	The proportion of other administrative expenses for the period related to the expenses for the external auditor's statutory audit.
420	Other services than auditing	The proportion of other administrative expenses for the period related to the expenses for other services than statutory auditing by the external auditor.
430	Total not specified	If the total personnel and administrative expenses are not specified by the financial institution the total amount is stated here.
440	Total personnel costs and administration	The sum of the personnel and administrative expenses for the period.
450	Depreciation (tangible and intangible)	Depreciation and write-downs on tangible and intangible fixed assets for the period.
460	Other operating expenses	Other items not included in other profit & loss statement items. Note that expenses related to the Guarantee Fund for Depositors and Investors (former the Guarantee Fund (depositors & investors) are not included under "Other operating expenses" but under "The Guarantee Fund (depositors & investors)".
470	Profit - primary banking operations	Profit - primary banking operations is calculated as the sum of net interest and fee income and other operating income less the sum of personnel and administrative expenses, depreciation (tangible and intangible fixed assets) and other operating expenses. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit - primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports.
480	Loans and receivables at current value	Share of the value adjustment of assets and liabilities measured at current value, which relates to loans and receivables at current value.
490	Bonds at current value	Share of the value adjustment of assets and liabilities measured at current value, which relates to bonds at current value.
500	Bonds at amortised cost	Share of the value adjustment of assets and liabilities measured at current value, which relates to bonds at amortised cost.
510	Shares etc.	Share of the value adjustment of assets and liabilities measured at current value, which relates to shares etc.
520	Currency	Share of the value adjustment of assets and liabilities measured at current value, which relates to currency.
530	Other contracts and derivatives	Share of the value adjustment of assets and liabilities measured at current value, which relates to other contracts and derivatives.
540	Assets associated with pool schemes	Share of the value adjustment of assets and liabilities measured at current value, which relates to assets associated with pool schemes.
550	Deposits in pool schemes	Share of the value adjustment of assets and liabilities measured at current value, which relates to deposits in pool schemes.
560	Other liabilities	Share of the value adjustment of assets and liabilities measured at current value, which relates to other liabilities.
570	Other assets	Share of the value adjustment of assets and liabilities measured at current value, which relates to other assets.
580	Total not specified	If the value adjustments of assets and liabilities measured at current value for the period are not specified by the financial institution, the amount is stated here.
590	Total market value adjustments	The sum of value adjustments of assets and liabilities measured at current value for the period.
600	Profit from subsidiary and associated companies	Profit from investments in associated and affiliated companies, which are valued using the equity method.
610	Profit from activities with extraordinary character	Items attributable to discontinued operations and value adjustments of loans taken over, for example, in connection with business transactions.
620	Profit before impairments	Profit before impairments is calculated as the sum of profit - primary banking operations, total market value adjustments, profit from subsidiary and associated companies and profit from
630	Individual impairments for the period	Impairments for the period related to individually assessed loans and other receivables.
640	Reversal of individual impairments made in previous financial years	Reversals for the period of impairments on individually assessed loans and other receivables made in previous financial years.
650	Other movements - individual impairments	Other movements for the period related to impairments on individually assessed loans and other receivables.
660	Value adjustment of assets taken into possession - individual impairments	Value adjustments for the period of impairments on individually assessed loans and other receivables related to assets taken into possession.
670	Lost - previously impaired - individual impairments	Losses for the period related to previously individually impaired loans and other receivables.

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680	Total individual impairments	Calculated as the sum of Individual impairments for the period, Reversal of individual impairments made in previous financial years, Other movements - individual impairments, Value adjustment of assets taken into possession - individual impairments and Lost - previously impaired - individual impairments.
690	Collective impairments	Impairments for the period related to collectively assessed loans and other receivables.
700	Reversal of collective impairments made in previous financial years	Reversals for the period of impairments on collectively assessed loans and other receivables made in previous financial years.
710	Total collective impairments	Calculated as the sum of Collective impairments and Reversal of collective impairments made in previous financial years.
720	Individual loss provisions for the period	Loss provisions for the period on individually assessed financial guarantees.
730	Reversal of individual loss provisions made in previous financial years	Reversals for the period of loss provisions on individually assessed financial guarantees made in previous financial years.
740	Other movements - individual loss provisions	Other movements for the period related to loss provisions on individually assessed financial guarantees made in previous financial years.
750	Lost - previously provided for - individual loss provisions	The final loss for the period on previously made provisions regarding individually assessed financial guarantees.
760	Total individual provisions for losses on guarantees	Calculated as the sum of Individual loss provisions for the period, Reversal of individual loss provisions made in previous financial years, Other movements - individual loss provisions and Lost - previously provided for - individual loss provisions.
770	Collective loss provisions for the period	Loss provisions for the period on collectively assessed financial guarantees.
780	Reversal of collective loss provisions made in previous financial years	Reversals for the period of loss provisions on collectively assessed financial guarantees made in previous financial years.
790	Total collective provisions for losses on	Calculated as the sum of Collective loss provisions for the period and Reversal of collective loss
800	Lost - not previously impaired or provided for	The final loss of the period for loans and other receivables and financial guarantees not previously impaired or with loss provisions.
810	Received on claims previously impaired or provided for	Amounts received during the period on loans and other receivables and financial guarantees previously impaired or provided for.
820	Interest income concerning impaired	Interest income of the period on impaired loans and other receivables.
830	Residual	Residual / error is calculated as total reported impairments and loss provisions for the period (excluding write-downs related to Bank Package I in relevant years) less the total amount of total individual impairments, total collective impairments, total individual loss provisions, total collective loss provisions, lost - not previously impaired or provided for, received on claims previously impaired or provided for and interest income on impaired loans and other receivables
840	Total not specified	If impairments and loss provisions for the period are not specified by the financial institution the
850	Impairments on loans and receivables etc.	The sum of total individual impairments, total collective impairments, total individual loss provisions, total collective loss provisions, lost - not previously impaired or provided for, received on claims previously impaired or provided for and interest income on impaired loans and other receivables, residual and total not specified.
860	Profit bef. Bank package costs etc.	Calculated as profit before impairments and loss provisions less impairments and loss provisions for the period, however not impairments and loss provisions related to Bank Package I in the relevant years.
870	Guarantee provision - Bank Package I	Payment for the period for participation in the state guarantee scheme established in 2008 in connection with the financial crisis, which included a state guarantee for customers in Danish banks, regardless of the size of their deposits. 133 institutes signed up for the scheme and these had a market share of approx. 99% of total deposits. The total payment from the Institutions to the Danish State (Finansiel Stabilitet A / S) was maximized to DKK 15 billion.
880	Impairments related to Bank Package I	The impairment and loss provision for the period related to the institution's participation in Bank Package I, where the institutions guaranteed a total of DKK 20 billion. for loss of settlement of
890	The Guarantee Fund (Depositors & Investors)	Payment of the period to the Guarantee Fund for Depositors and Investors (former Deposit Guarantee Fund). The Guarantee Fund for Depositors and Investors is a private self-employed institution which, within certain limits, must secure customers in banks against losses if the depositor or investor's bank is in default of payment or bankruptcy. Cash deposits are covered up to DKK 750,000 per share. depositor. Certain deposits are fully covered.
900	Extraordinary merger costs	Extraordinary expenses related to the institution's merger.
910	Profit before tax	Calculated as profit before bank package costs etc. for the period less the sum of the periods guarantee provision (bank package I), impairments (bank package I), payments to the Guarantee Fund (depositors and investors) and extraordinary merger costs.

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920	Calculated tax for the period	The proportion of the tax attributable to the profit for the period, which is attributable to the calculated tax on income for the period. It is noted that in this calculation, the calculated tax for the period has been reduced by the tax shield on the interest cost related to hybrid core capital which is included as equity and, as in the BankResearch database, is re-posted to be part of the subordinated capital. Thus, the calculated tax for the period will be lower than it appears in the financial institution's annual and interim reports.
930	Deferred tax	The proportion of the tax attributable to the profit for the period, which is attributable to changes in deferred tax.
940	Tax on impairment account	The proportion of the tax attributable to the profit for the period, which is attributable to tax on the impairment account.
950	Regulation of calculated tax in previous periods	The proportion of the tax attributable to the profit for the period, which is attributable to the regulation of the calculated tax attributable to previous periods.
960	Total not specified	If the tax attributable to the profit for the period has not been specified the full amount is stated here.
970	Tax	Calculated as the sum of the calculated tax for the period, deferred tax, tax on impairment account, regulation of calculated tax in previous periods and total not specified.
980	Profit for the period	Calculated as profit before tax for the period less the tax attributable to the profit for the period.
990	Dividend for the period	Dividend for the period to the shareholders.
1000	Interest expense on guarantee capital	Interest payments for the period to the guarantee capital. The interest payments to the guarantee capital were part of the total interest expenses until 2011, but were moved to the profit allocation in 2012. In BankResearch's figures for the relevant financial institutions, interest payments on the guarantee capital in the years up to 2012 are transferred to the profit.
1010	Transferred to retained earnings	The proportion of the profit after tax for the period which is transferred to the financial
1020	Total allocation	Calculated as the sum of dividend for the period, interest expense on guarantee capital and
1030	Cash and receivables on demand at central banks	The deposit of banknotes and coins incl. cash in ATMs and deposits on a bank account at the Danish Central Bank. Institutions have only one current account, whereby a deposit will act as an asset while a draw will act as a debt to the Danish Central Bank and thus appear as a liability.
1040	Receivables at credit institutions and central banks	Typically consists of time lending to other banks and the holding of certificates of deposit issued by the Danish Central Bank.
1050	Repurchase/reverse transactions - receivables at credit institutions and	The proportion of receivables at credit institutions, which has been made against collateral in liquid securities (typically government bonds or mortgage bonds).
1060	On demand	The proportion of loans and other receivables (excluding repurchase/reverse) at amortized cost that is given on demand. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1070	Less than 3 months	The proportion of loans and other receivables (excluding repurchase/reverse) at amortized cost with a residual maturity of up to 3 months. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1080	More than 3 months and less than 1 year	The proportion of loans and other receivables (excluding repurchase/reverse) at amortized cost with a residual maturity of up to 1 year and exceeding 3 months. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1090	More than 1 year and less than 5 years	The proportion of loans and other receivables (excluding repurchase/reverse) at amortized cost with a residual maturity of up to 5 years and exceeding 1 year. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1100	More than 5 years	The proportion of loans and other receivables (excluding repurchase/reverse) at amortized cost with a residual maturity exceeding 5 years. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1110	Total not specified	If loans and other receivables (excluding repurchase/reverse) at amortized cost are not specified by residual maturity the full amount is stated here. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.

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1120	Loans and other receivables at amortised cost	Total loans and other receivables (excluding repurchase/reverse) at amortized cost. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1130	On demand	The proportion of loans and other receivables (repurchase/reverse, i.e. which has been made against collateral in liquid securities (typically government bonds or mortgage bonds)) at amortized cost that is given on demand. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1140	Less than 3 months	The proportion of loans and other receivables (repurchase/reverse, i.e. which has been made against collateral in liquid securities (typically government bonds or mortgage bonds)) at amortized cost with a residual maturity of less than 3 months. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1150	More than 3 months and less than 1 year	The proportion of loans and other receivables (repurchase/reverse, i.e. which has been made against collateral in liquid securities (typically government bonds or mortgage bonds)) at amortized cost with a residual maturity of less than 1 year and exceeding 3 months. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1160	More than 1 year and less than 5 years	The proportion of loans and other receivables (repurchase/reverse, i.e. which has been made against collateral in liquid securities (typically government bonds or mortgage bonds)) at amortized cost with a residual maturity of less than 5 years and exceeding 1 year. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1170	More than 5 years	The proportion of loans and other receivables (repurchase/reverse, i.e. which has been made against collateral in liquid securities (typically government bonds or mortgage bonds)) at amortized cost with a residual maturity exceeding 5 years. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1180	Total not specified	If loans and other receivables (repurchase/reverse) at amortized cost are not specified by residual maturity the full amount is stated here. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1190	Repurchase/reverse transactions - Loans and other receivables at amortised cost	Total loans and other receivables (repurchase/reverse) at amortized cost. Does not include unutilized credit commitments. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any impairments.
1200	Government bonds	The financial institution's own portfolio of bonds at current value comprised of government bonds. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1210	Mortgage bonds	The financial institution's own portfolio of bonds at current value comprised of mortgage bonds. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1220	Other bonds	The financial institution's own portfolio of bonds at current value comprised of other bonds. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1230	Total not specified	If the financial institution does not specify its portfolio of bonds at current value by bond types the full amount is stated here. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1240	Bonds at current value	The financial institution's total portfolio of bonds at current value. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.

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1250	Bonds at amortised cost	The financial institutions portfolio of bonds at amortized cost. These are the bonds that the institution intends to hold until expiry and where a number of conditions are met. The use of the "hold to expiration" or amortized cost category is subject to strict requirements under current accounting rules. If the financial institution has classified assets as "Hold to Expiry", the assets must also be held to expiry. If, however, the financial institution sells assets classified as hold until expiration, all assets in this category will have to be reclassified from this category to current value and the "hold to expiry" category may not be used in the following two years. Amortized cost is defined as the amount recognized at initial recognition less repayments +/- the accumulated difference between the amount initially recognized and the amount due on expiry and less any write-downs.
1260	Shares etc.	The financial institution's portfolio of shares which include positions for the financial institution's own account and risk. Shares etc. includes shares, guarantee capital in guarantee savings banks, investment funds and other equity instruments, except for shares in affiliated and associated companies.
1270	Investments in associated companies	Shares in limited liability companies and shares in other company types equity capital. An entity is associated with the financial institution when the financial institution and its subsidiaries exert a significant influence on the associated company's operating and financial management. It is assumed that there is a significant influence when the financial institution's ownership share exceeds 20 % of the associate company's voting rights. Investments in associates are recognized at equity value in both the parent company and consolidated financial statements.
1280	Investments in affiliated companies	The financial institution's subsidiaries, as well as per the definition also its parent company and the parent company's subsidiaries, which may be considered as ancillary to the financial institution's business. Investments in affiliated companies are valued at the accounting wise equity value in the parent company financial statements and are fully consolidated in connection with the preparation of the consolidated financial statements.
1290	Assets in pool schemes	Assets in pool schemes on which the financial institution does not carry any risk at all, but where the risk is entirely attributable to the customers. These assets may comprise part of the customer's pension schemes consisting of pools.
1300	Intangible assets	Comprises acquired goodwill and customer relations, capitalized development costs and software. Goodwill from the acquisition of associated companies is recognized as part of the investment in this business.
1310	Investment properties	Comprises properties owned with the purpose of generating earnings in the form of rental income or capital gains but may also be trade properties held for resale within a shorter period of time. Real estate acquired from customers, for example in connection with defaulted exposures, will be booked under "Assets in temporary possession". Investment properties are measured at current value. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1320	Domicile properties	Comprises properties used in the financial institution's own operations. Domicile properties are measured at revalued value, which is the current value at the revaluation date less accumulated depreciation. Current value is defined as the price that will be received on the sale of an asset or payable to transfer a liability on a normal transaction between market participants at the time of measurement.
1330	Other tangible assets	Comprise operating assets, including operating assets arising from finance leases of lessees and operating assets arising from operating leases with the lessor. The item also includes capitalized costs for the layout of rented premises. Other tangible assets are measured at cost less accumulated depreciation.
1340	Current tax assets	If the tax paid exceeds the current tax for the financial year and previous financial year, the difference is recognized as an asset.
1350	Deferred tax assets	If the temporary difference between the carrying amount and the tax value is negative and is likely to be utilized to reduce future tax, a deferred tax asset is recognized.
1360	Assets in temporary possession	In accordance with the accounting rules a separate presentation of tangible fixed assets or groups of fixed assets and of subsidiaries and affiliated companies which are only temporarily in the possession of the financial institution is required. Temporary possession includes situations where a sale is expected within 12 months and where a sale is considered highly likely by actively seeking buyers and the offer price is commensurate with current value. These assets will typically be assets which the financial institution has taken over in connection with the settlement of distressed exposures and which must be settled as best as possible to limit a

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1370	Other assets	Comprises assets that do not belong to the other specific asset items. This item comprises a positive current value of spot transactions and derivative financial instruments and income that will only be due after the end of the financial year, including interest receivable and dividend receivable.
1380	Accruals	Expenses incurred before the balance sheet date, as pertaining to a later accounting period, including prepaid commission and rent and prepaid interest.
1390	TOTAL ASSETS	Calculated as the sum of all assets.
1400	Debt to credit institutions and central banks	Debt to credit institutions and central banks. The financial institution's mortgage debt when the priority holder is a credit institution, including mortgage debt in property acquired in connection with the settlement of an engagement is part of this item.
1410	Repurchase/reverse transactions - debt to credit institutions and central banks	Commitments in connection with repurchase and reverse transactions with credit institutions and central banks. Commitments where the institution has provided collateral in liquid securities (typically government and mortgage bonds).
1420	On demand	The proportion of deposits and other debt on demand. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1430	Less than 3 months	The proportion of deposits and other debt with maturity of up to 3 months. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1440	More than 3 months and less than 1 year	The proportion of deposits and other debt with maturity exceeding 3 months and up to 1 year. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1450	More than 1 year and less than 5 years	The proportion of deposits and other debt with maturity exceeding 1 year and up to 5 years. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1460	More than 5 years	The proportion of deposits and other debt with maturity exceeding 5 years. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1470	Total not specified	If deposits and other debt has not been specified by maturity by the financial institution the full amount is entered here. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1480	Deposits and other debt	Total deposits and other debt. Includes repurchase/reverse transactions (genuine sale and repurchase agreements) with counterparties that are not credit institutions or central banks.
1490	Deposits in pool schemes	The counter item for "Assets in pool schemes". The item includes customers' deposits as well as value adjustments for customers who, after the deposit, have been due to realized and unrealized gains and losses.
1500	Issued bonds at amortised cost (maturity more than 1 year)	Bonds and other liabilities at amortized cost with a maturity of more than one year, which are not subordinated capital or mortgage bonds for which the financial institution has issued securities that are mass-debentures, including so-called commercial papers in connection with the provision of liquidity. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any write-downs.
1510	Issued bonds at amortised cost (maturity less than 1 year)	Bonds and other liabilities at amortized cost with a maturity of less than one year, which are not subordinated capital or mortgage bonds for which the financial institution has issued securities that are mass-debentures, including so-called commercial papers in connection with the provision of liquidity. Amortized cost is defined as the amount initially recognized after deduction of repayments +/- the accumulated difference between the loan amount and the amount due on expiry and less any write-downs.
1520	Current tax liabilities	Current tax for the financial year and previous financial years, which has not been paid, is recognized as a liability.
1530	Liabilities temporarily assumed	Temporary debt obligations typically taken over by the financial institution in connection with the settlement of distressed exposures, and which must be settled best to minimize losses.
1540	Other liabilities	Other liabilities not covered by other liability items, including debts that are not covered by debt to credit institutions and central banks (mortgage debt), liabilities arising from finance leases by the lessee, acceptance of long securities and a negative current value of spot transactions and derivative financial instruments. The item also includes expenses that are due after the financial year, including interest due.
1550	Accruals	Income accrued before the balance sheet date, but relating to a subsequent accounting period, including interest received and commission.



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1560	Total debt	The sum of "debt to credit institutions and central banks (including repurchase/reverse obligations)", "deposits and other debt", "deposits in pool schemes", "issued bonds", "current tax liabilities", "liabilities temporarily assumed", "other liabilities" and "accruals".
1570	Provisions for pensions and similar obligations	The proportion of the institution's commitments which are uncertain as to the size or time of settlement relating to pensions and similar obligations. This balance sheet item may not be used to adjust the value of assets.
1580	Provisions for deferred tax	The proportion of the institution's commitments which are uncertain as to the size or time of settlement relating to deferred tax. This balance sheet item may not be used to adjust the value of assets.
1590	Provisions for losses on guarantees	The proportion of the institution's commitments which are uncertain as to the size or time of settlement relating to provisions for losses on financial guarantees. This balance sheet item may not be used to adjust the value of assets.
1600	Other provisions	The proportion of the institution's commitments which are uncertain as to the size or time of settlement relating to other provisions. This balance sheet item may not be used to adjust the value of assets.
1610	Total provisions	The sum of "provisions for pensions and similar obligations", "provisions for deferred tax", "provisions for losses on guarantees" and "other provisions".
1620	Subordinated debt capital	Debt obligations, including debt obligations arising from the issuance of securities that, in the event of liquidation or bankruptcy under the loan terms, can only be honored following the fulfillment of the other creditor's claims.
1630	Reclassified hybrid capital	The proportion of debt obligations, including debt obligations arising from the issue of securities which, in the event of liquidation or bankruptcy under the terms of the loan, can only be honored following the fulfillment of the other creditor's claims consisting of hybrid core capital that meet the requirements for hybrid capital instruments in CRR and which in the financial institution's accounts are presented as equity are posted in BankResearch's database as part of the total subordinated debt capital, and the interest expenses on these instruments has been reposted to be part of the institution's interest expenses and not part of the profit allocation. The reclassification has been made to allow the institutions to be compared on a uniform basis. These instruments are characterized by (i) having infinite maturity, (ii) the financial institution may choose to refrain from paying an interest coupon, (iii) the principal is either written down or converted into a variable number of shares (or share capital) in the financial institution when the core capital ratio falls below a minimum of 5,125% and (iv) the debt ranks below other creditors at the bankruptcy of the financial institution.
1640	Hybrid core capital (Bank Package II)	The proportion of debt obligations, including debt obligations arising from the issue of securities which, in the event of liquidation or bankruptcy under the loan terms, can only be honored following the fulfillment of the other creditor's claims consisting of subordinated capital issued in connection with the Danish Bank Package II. These instruments are owned (initially) directly or indirectly by the Danish state.
1650	Total subordinated debt capital	The sum of "subordinated debt capital", "reclassified hybrid capital" and hybrid core capital (Bank Package II).
1660	Share capital	The subscribed capital in the form of share capital.
1670	Guarantee capital	The subscribed capital in the form of guarantee capital in guarantee savings banks.
1680	Share premium account	The amount subscribed by the owners of the share capital exceeding the nominal value of the shares.
1690	Net revaluation reserve according to the	Value adjustments resulting from revaluation of assets.
1700	Other reserves	Includes statutory reserves, reserves governed by the articles of association and other reserves.
1710	Retained earnings	The accumulated proportions of net profit for the period, which have not been paid out in the form of dividends and the like to the financial institution's owners.
1720	Proposed payment to guarantee capital holders	The proportion of net profit for the period which the board of directors propose paid out to the owners of the guarantee capital in guarantee savings banks.
1730	Proposed dividend	The proportion of net profit for the period which the board of directors propose paid out to the owners of the share capital.
1740	Total equity capital	Calculated as the sum of share capital, guarantee capital, share premium account, net revaluation reserve according to the equity method, other reserves, retained earnings, proposed payment to guarantee capital holders and proposed dividend. It is noted that for financial institutions with hybrid core capital posted as equity, this has been reposted to be part of the total subordinated debt capital.
1750	TOTAL LIABILITIES	The sum of all liabilities including total equity capital.
1760	Finance guarantees	The proportion of total financial guarantees, consisting of finance guarantees.
1770	Loss guarantees for mortgage loans	The proportion of total financial guarantees, consisting of loss guarantees for mortgage loans.
1780	Registration and conversion guarantees	The proportion of total financial guarantees, consisting of registration and conversion guarantees.

Variabel nr.	Variabel navn	Definition
1790	Other guarantees	The proportion of total financial guarantees, consisting of other guarantees.
1800	Total not specified	If the total financial guarantees have not been specified by the individual types of financial guarantees the total amount is listed here.
1810	Total financial guarantees	The sum of finance guarantees, loss guarantees for mortgage loans, registration and conversion guarantees, other guarantees and total not specified.
1820	Irrevocable credit undertakings	The proportion of total other binding agreements, consisting of irrevocable credit undertakings.
1830	Rent obligations	The proportion of total other binding agreements, consisting of rent obligations.
1840	Other binding agreements	The proportion of total other binding agreements, consisting of other binding agreements.
1850	Total not specified	If the total other binding agreement have not been specified by the individual types of other binding agreements the total amount is listed here.
1860	Total other binding agreements	The sum of irrevocable credit undertakings, rent obligations, other binding agreements and total not specified.
1870	Total not specified	If the total off-balance sheet items have not been specified by the individual types of off-balance sheet items the total amount is listed here.
1880	Total off-balance sheet items	The sum of total financial guarantees and total other binding agreements and total not specified.
1890	Customer securities depository accounts	The value of customer securities depository accounts as stated by the financial institution.
1900	State guaranteed bond issues (including state guaranteed deposits and other debt)	The size of the financial institution's government-guaranteed bond issue (including government-guaranteed deposits and other debt). Finansiel Stabilitet A / S was able to conclude on behalf of the Danish state upon application from monetary and mortgage institutions until 31 December 2010 the grant of individual government guarantees with a maturity of up to 3 years. The purpose was to ensure the ability of Danish credit institutions to obtain liquidity in connection with the expiry of the general government guarantee under the Bank Package. Issuance of individual government guarantees was administered by Financial Stability on behalf of the Danish state. Individual state guarantee agreements were concluded on application by the individual institutes. Danish monetary and mortgage institutions, including Faroese and Greenlandic institutions, who met the solvency requirement of 8 per cent, the individual solvency requirement of the financial institution and any individual higher solvency requirement.
1910	Equity	Total equity capital at the end of the period. It is noted that for financial institutions with hybrid core capital posted as equity, this has been reposted to be part of the total subordinated debt capital.
1920	Proposed dividend payment	The proposed dividend for the period for which a deduction is made in the calculation of the total common equity tier 1 capital.
1930	Interest payment to guarantee capital holders	The proposed interest on the guarantee capital for the period for which a deduction is made in the calculation of the total common equity tier 1 capital.
1940	Common equity tier 1 capital deductions	Deductions in the common equity tier 1 capital under the Capital Requirements Regulation.
1950	Total not specified	If the composition of the common equity tier 1 capital is not specified by the financial institution the total deduction or addition is listed here.
1960	Total common equity tier 1 capital	The common equity tier 1 capital is calculated as the financial institution's equity less the proposed dividend / proposed interest payment on the guarantee capital and deductions in the common equity tier 1 capital. Under the capital requirements regulation, the financial institution must at all times have a common equity tier 1 capital ratio of 4.5%, expressed in relation to the total risk exposure. The financial institution may only include provisional profits (interim results) if this has been verified by independent persons responsible for auditing the financial
1970	Hybrid core capital	Hybrid core capital that meets the requirements for hybrid capital instruments in CRR and which is presented as equity in the financial institution's financial statements. Hybrid core capital is characterized by (i) having infinite maturity, (ii) the financial institution may, without justification, choose to fail to pay an interest coupon; (iii) the principal is either written down or converted into a variable number of shares (or subscribed capital) when the tier 1 capital ratio reaches a minimum of 5.125% and (iv) the debt is subordinated other creditors at the bankruptcy of the financial institution. Hybrid core capital posted under equity is reclassified in the BankResearch database to be part of the total subordinated debt capital, just as the interest expense on these instruments is reposted to be part of the institution's interest expenses and not part of the profit allocation. This reclassification has been made to allow the comparison of financial institutions on a uniform basis.
1980	Tier 1 capital deductions	Deductions in the tier 1 capital.
1990	Total not specified	If the composition of the tier 1 capital is not specified by the financial institution the full deduction or addition is listed here.
2000	Tier 1 capital	Tier 1 capital is calculated as the common equity tier 1 capital plus hybrid core capital less tier 1 capital deductions and plus total not specified. The Tier 1 capital percentage is legally required to be no less than 6 per cent expressed relatively to the total risk exposures.
2010	Tier 2 capital instruments	Addition to the total capital base in accordance with the Capital Requirements Regulation.
2020	Capital deductions	Deductions from the total capital base in accordance with the Capital Requirements Regulation.

Variabel nr.	Variabel navn	Definition
2030	Total not specified	If the composition of the total capital base is not specified by the financial institution the full deduction or addition is listed here.
2040	Total capital base	The total capital base is calculated as the core tier 1 capital plus tier 2 capital instruments less capital deductions and plus total not specified.
2050	Risk exposure - credit risk	The proportion of the financial institution's total risk exposure, which consists of credit risk and dilution risk. Risk weighted exposures in the financial institution's trading book activities are not included.
2060	Risk exposure - market risk	The proportion of the financial institution's total risk exposure, which consists of market risk.
2070	Risk exposure - operational risk	The proportion of the financial institution's total risk exposure, which consists of operational risk.
2080	Risk exposure - other risk items	The proportion of the financial institution's total risk exposure, which consists of other risk items.
2090	Risk exposure - total not specified	If the financial institution's total risk exposure is not specified by individual risk groups, the total amount is listed here.
2100	Total risk exposures	The sum of the financial institution's credit risk, market risk, operational risk, other risk items and total not specified.
2110	Risk exposures in per cent of loans and other receivables and guarantees	Total risk exposure amount in per cent of loans and other receivables (incl. repurchase/reverse) and financial guarantees, net of impairments and loss provisions.
2120	Individual capital requirement - published	Individual capital requirement (before buffers and supplements) in per cent of total risk exposure amount as published by the financial institution.
2130	Individual capital requirement - calculated	Individual capital requirement (before buffers and supplements) in per cent of total risk exposure amount calculated on the basis of the capital requirement (before buffers and supplements) specified by the financial institution.
2140	Total capital ratio	Total capital in per cent of total risk exposure amount.
2150	Tier 1 capital ratio	Tier 1 capital in per cent of total risk exposure amount.
2160	Common equity tier 1 capital ratio	Common equity tier 1 capital in per cent of total risk exposure amount.
2170	Total excess capital (in per cent)	Total capital ratio minus individual capital requirement percentage (before buffers and supplements) as published by the financial institution in per cent of individual capital requirement percentage (before buffers and supplements) as published by the financial institution.
2180	Total excess capital (percentage point)	Total capital ratio multiplied by 100 minus individual capital requirement percentage (before buffers and supplements) multiplied by 100.
2190	Total excess capital (DKK mio.)	Calculated as total capital minus individual capital requirement (before buffers and supplements) or as total capital ratio minus individual capital requirement percentage (before buffers and supplements) multiplied by total risk exposure amount.
2200	Individual capital requirement - credit	The proportion of the total individual capital requirement which consists of credit risk.
2210	Individual capital requirement - market	The proportion of the total individual capital requirement which consists of market risk.
2220	Individual capital requirement - operational risk	The proportion of the total individual capital requirement which consists of operational risk.
2230	Individual capital requirement - other risk items	The proportion of the total individual capital requirement which consists of other risk items.
2240	Individual capital requirement - additions due to statutory requirements	The proportion of the total individual capital requirement which consists of additions due to statutory requirements.
2250	Total individual capital requirement	The sum of the individual capital requirement items: credit risk, market risk, operational risk, other risk items and additions due to statutory requirements.
2260	Individual capital requirement ratio - credit risk	If "individual capital requirement - additions due to statutory requirements" constitutes 8.00% of the total risk exposures, the individual capital requirement ratio - credit risk is 8.00% plus the proportion of total capital requirement constituted by "credit risk" as a percentage of the proportion of total risk exposures, which consists of "Credit risk". Alternatively, the individual capital requirement ratio - credit risk is calculated as the proportion of the total capital requirement, which consists of "Credit risk" as a percentage of the proportion of the total risk exposures that constitute "Credit risk".
2270	Individual capital requirement ratio - market risk	If "individual capital requirement - additions due to statutory requirements" constitutes 8.00% of the total risk exposures, the individual capital requirement ratio - market risk is 8.00% plus the proportion of total capital requirement constituted by "market risk" as a percentage of the proportion of total risk exposures, which consists of "Market risk". Alternatively, the individual capital requirement ratio - market risk is calculated as the proportion of the total capital requirement, which consists of "market risk" as a percentage of the proportion of the total risk exposures that constitute "market risk".

Variabel nr.	Variabel navn	Definition
2280	Individual capital requirement ratio - operational risk	If "individual capital requirement - additions due to statutory requirements" constitutes 8.00% of the total risk exposures, the individual capital requirement ratio - operational risk is 8.00% plus the proportion of total capital requirement constituted by "operational risk" as a percentage of the proportion of total risk exposures, which consists of "operational risk". Alternatively, the individual capital requirement ratio - operational risk is calculated as the proportion of the total capital requirement, which consists of "operational risk" as a percentage of the proportion of the total risk exposures that constitute "operational risk".
2290	Individual capital requirement ratio - other risk items	If "individual capital requirement - additions due to statutory requirements" constitutes 8.00% of the total risk exposures, the individual capital requirement ratio - other risk items is 8.00% plus the proportion of total capital requirement constituted by "other risk items" as a percentage of the proportion of total risk exposures, which consists of "other risk items". Alternatively, the individual capital requirement ratio - other risk items is calculated as the proportion of the total capital requirement, which consists of "other risk items" as a percentage of the proportion of the total risk exposures that constitute "other risk items".
2300	Total individual capital requirement ratio	Calculated as total individual capital requirement in % of total risk exposures.
2310	Fully phased in MREL supplement - announced for the period	The fully phased-in MREL supplement for the given period which has been given to the financial institution by the Danish Financial Supervisory Authority.
2320	SIFI buffer	The capital requirement for Systemically Important Financial Institutions (SIFI). The SIFI buffer depends on the institution's systemicity, calculated by the Danish Financial Supervisory Authority, based on historical accounting data. The total SIFI buffer is in the range of 1.00% (Category 1) to 3.00% (Category 5). The SIFI buffer is phased in from 2015 to 2019. The SIFI
2330	Capital conservation buffer	The capital preservation buffer amounts to 2.50% of the financial institution's total risk exposures and will be fully phased in by 2019. The capital preservation buffer must be covered by the financial institution's common equity tier 1 capital. If a financial institution does not meet the requirement for a common equity tier 1 capital ratio of 7.00% (4.50% + 2.50% in buffer), the institution will be restricted in dividends and bonus payments.
2340	Counter-cyclical buffer	The purpose of the counter-cyclical capital buffer is to allow the buffer to act opposite to the economic development, which can help prevent bubbles and credit crunches. The counter-cyclical capital buffer must be covered by the financial institution's common equity tier 1 capital. The counter-cyclical capital buffer can not exceed 2.50 percentage points, so if this buffer is fully phased in, the financial institution's actual common equity tier 1 capital ratio will have to be 9.50% (4.50% + 2.50% + 2.50%). In Denmark, the Minister of Business has activated a counter-cyclical capital buffer of 2,00 %, which will be fully phased-in on 30 December 2020. The Systemic Risk Council has further announced that it intends in the first quarter of 2020 to recommend to the Minister of Business that the counter-cyclical capital buffer is increased to 2.50 %.

Variabel nr.	Variabel navn	Definition
2350	Regulatory expiration	Addition to the financial institution's individual capital requirements, which can be attributed to the regulatory maturity of certain capital elements. The rules on regulatory maturity mean that a financial institution, for cautionary considerations, no later than 12 months before a capital instrument can not be included, must assess the need to make an addition to the capital requirement if there is a risk that the financial institution will face challenges in replacing the relevant capital instrument with a new capital instrument of the same or higher quality. If it is deemed that the financial institution will not have any challenges attracting investors to new capital and therefore the risk is not present, the financial institution shall not make an addition. The addition must be at least equal to the impact on the financial institution's excess capital coverage in relation to the capital requirements in the coming year.
2360	Capital requirement including buffers before MREL supplement	Calculated as the sum of "Total individual capital requirement ratio (calculated)" (Pillar I and II) and "SIFI buffer", "Capital conservation buffer", "Counter-cyclical buffer" and "Regulatory expiration".
2370	MREL supplement	"MREL supplement" (Minimum Requirement for own funds and Eligible Liabilities) is calculated as the sum of a recapitalisation supplement and a loss absorption supplement. Here is listed the phased in MREL supplement for the year. The overall MREL requirement is phased in gradually through a 5-year phase-in period, with the first measurement point in the phasing-in is 1 January 2019 and the successive phasing-in entails that the requirement is fully phased in on 1 January 2023. The SIFI institutions' MREL supplement is calculated as the sum of the financial institution's individual capital requirement plus capital conservation buffer plus the counter-cyclical capital buffer plus supplement for regulatory maturity. Financial institutions are subject to a requirement for the size of the financial institution's write-down eligible liabilities, which consist of the capital base and certain write-down eligible liabilities. The requirement for write-down eligible liabilities is determined as a percentage of the company's total liabilities and capital base under the Danish Financial Business Act, which consists of the individual financial
2380	Capital requirement including buffers and MREL supplement	Calculated as the sum of "Capital requirement including buffers but excluding MREL supplement" and "MREL supplement".
2390	Total excess capital including buffers before MREL supplement (in per cent)	Total capital ratio minus individual capital requirement percentage (including buffers but excluding MREL supplement) as published by the financial institution in per cent of individual capital requirement percentage (including buffers but excluding MREL supplement) as published
2400	Total excess capital including buffers before MREL supplement (percentage)	Total capital ratio multiplied by 100 minus individual capital requirement percentage (including buffers but excluding MREL supplement) multiplied by 100.
2410	Total excess capital including buffers before MREL supplement (DKK mio.)	Calculated as total capital minus individual capital requirement (including buffers but excluding MREL supplement) or as total capital ratio minus individual capital requirement percentage (including buffers but excluding MREL supplements) multiplied by total risk exposure amount.
2420	Total excess capital including buffers before MREL supplement in per cent of loans and guarantees	Total excess capital (including buffers but excluding MREL supplement) in per cent of loans and other receivables (incl repos/revers) and financial guarantees net of impairments and loss provisions.
2430	Interest rate risk	Interest rate exposure in per cent of Tier 1 capital. The ratio expresses the risk of losses to the financial institution due to changes in interest rates.

Variabel nr.	Variabel navn	Definition
2440	Foreign exchange position	Exchange rate indicator 1 in per cent of Tier 1 capital. Calculated as the largest of the sum of alle short foreign exchange positions and the sum of all the long foreign exchange positions. The indicator thereby expresses a simplified ratio for the financial institutions foreign exchange
2450	Excess liquidity coverage compared to compulsory liquidity requirement	The financial institution's statement of the coverage in relation to § 152 (in the Danish Financial Business Act) liquidity target. The § 152 Liquidity is stated as the percentage compliance with the minimum requirements of the Act. The financial institution must itself determine whether it is the 10 % requirement or the 15 % requirement under the Financial Business Act § 152, which is the binding legal requirement and calculate the cover in relation to this. If the financial institution accurately keeps the amount of liquidity required in relation to the minimum requirements of the Act, the § 152 liquidity is stated to 0 %. If the institution has excess liquidity coverage in relation to the minimum requirements of the Act, the percentage will be greater
2460	Sum of large credit risk exposures	The financial institution's statement of the sum of the total large exposures as a percentage of the total capital base. A large exposure is an exposure, which before deductions for particularly secure elements and collateral received, guarantees, etc. amount to 10 per cent or more of the total capital base. The sum is calculated in % of the total capital base. In addition, the following adjustments are possible in the statement: (i) exposures (after deductions) below 3 million DKK is excluded from the calculation and (ii) exposures to credit institutions and others less than 1 billion after deductions for specially secured elements and collateral received, guarantees, etc., respectively are excluded from the calculation.
2470	Loans and receivables with reduced interest rate in per cent of total loans	The the institution's stated share of loans and other receivables for which the interest rate has been reduced.
2480	Accumulated impairment ratio (as reported in the company accounts)	The accumulated impairment and loss provision ratio as stated by the financial institution in the annual and interim reports.
2490	Impairment ratio for the period (as reported in the company accounts)	The impairment and loss provision ratio for the period as stated by the financial institution in the annual and interim reports.
2500	Gearing II	Calculated as the financial institution's tier 1 capital in % of the financial institution's unweighted exposures. The financial institution's gearing is disclosed by the department in the period's risk report. A gearing ratio of less than 10 % may result in the financial institution being required to reserve capital in the capital requirement statement to cover excessive gearing. However, there are exceptions if the financial institution's total working capital is less than DKK 65 billion.
2510	LCR key ratio, cf. CRD IV	The LCR requirement is defined in the LCR Regulation, issued according to CRR. LCR is defined as the holding of liquid assets divided by net cash flows in the LCR stress scenario. The numerator in the LCR calculation consists of the financial institution's portfolio of liquid assets portfolio, the liquidity buffer, which includes the so-called credit quality categories 1, 2A and 2B assets, reflecting the assessment of differences in the market liquidity risk associated with the assets in question. The denominator of the LCR calculation consists of net cash flows in the LCR stress scenario. It is an estimate of 30-day outgoing cash flows exposed to a hard stress scenario, less an estimated 30-day incoming cash flows that are also exposed to a hard stress scenario.
2520	Members of the management board	The financial institution's stated number of members of the management board.
2530	Employees (excluding member of the management board)	The financial institution's total number of employees (FTE's - full time equivalents) less the number of members of the management board.
2540	Total number of employees	The financial institution's total number of employees (FTE's - full time equivalents).
2550	Average management board salary (Thousand)	Calculated as the part of the period's personel expenses related to the management board divided by the number of members of the management board
2560	Average personnel salary (Thousand)	Calculated as the proportion of the total personnel expenses for the period related to personnel salaries divided by the number of employees excluding the number of members of the
2570	Personnel pensions in per cent of personnel salary	Calculated as the proportion of the total personnel expenses for the period related to personnel pensions divided by the proportion of the total personnel expenses for the period related to personnel salaries.
2580	Social security costs in per cent of personnel salaries	Calculated as the proportion of the total personnel expenses for the period related to social security costs divided by the proportion of the total personnel expenses for the period related to personnel salaries.
2590	Total personnel cost (excl. Management and board of directors)	Calculated as the sum of personnel salaries, personnel pensions and social security expenses excluding the proportion of the total personnel expenses for the period related to the management board, the board of directors and the representative board.
2600	Receivables with suspended interest calculation	Receivables with a suspended interest rate calculation as stated by the financial institution. If this amount is not provided by the financial institution the amount is alternatively calculated as "loans and receivables with reduced interest rate in per cent of total loans and receivables (as reported in the financial accounts" multiplied by "loans and other receivables incl. repurchase
2610	Loans and receivables - with OEI - before impairments	The sum of loans and other receivables for which objective evidence of impairment (OEI) has been identified before impairments.
2620	Impairments - loans and receivables with OEI	The sum of impairments which have been made on loans and other receivables for which objective evidence of impairment (OEI) has been identified.

Variabel nr.	Variabel navn	Definition
2630	Total book value - loans etc. with OEI	Calculated as "loans and receivables - with OEI (Objective Evidence of Impairment) - before impairments" less "impairments - loans and receivables with OEI.
2640	Loans and receivables - with collective impairments - before impairments	The sum of loans and other receivables for which collective impairments have been made before impairments.
2650	Collective impairments	The sum of collective impairments, which have been made on loans and other receivables for which collective impairments have been made.
2660	Total book value - loans etc. with collective impairments	Calculated as "loans and receivables - with collective impairments - before impairments" less "collective impairments".
2670	Accumulated impairments - end of period	The financial institution's accumulated impairments and loss provisions at the end of the period. In this amount is not included value adjustments on acquired loans.
2680	Value adjustments - acquired loans	Value adjustments - acquired loans represents the sum of impairments and loss provisions on exposures (current value adjustments) that the institution has acquired in connection with mergers and acquisitions and acquisition of loan portfolios.
2690	Accumulated impairments, including value adjustments - end of period	The financial institution's accumulated impairments and loss provisions including value adjustments on acquired loans.
2700	Accumulated impairment ratio (calculated)	Calculated as accumulated impairments and loss provisions at the end of the period in % of the sum of "loans and other receivables including repurchase and reverse transactions", "total financial guarantees" and "accumulated impairments and loss provisions" at the end of the period.
2710	Impairment ratio for the period - excluding Bank Package II impairments (calculated)	Calculated as Impairments on loans and receivables etc. in % of the sum of loans and other receivables including repurchase and reverse transactions, total financial guarantees and accumulated impairments and loss provisions, at the end of the period.
2720	Impairment ratio for the period (calculated)	Calculated as Impairments on loans and receivables etc. and Impairments related to Bank Package I in % of the sum of loans and other receivables including repurchase and reverse transactions, total financial guarantees and accumulated impairments and loss provisions, at the end of the period.
2730	Receivables with suspended interest calculation in per cent of accumulated impairments	Calculated as Receivables with suspended interest calculation in % of Accumulated impairments - end of period
2740	Unquestionably strong loans, 3	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on the exposure.
2750	Loans with normal credit quality, 2a	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 2a (customers with a normal credit quality). Customers with a low probability for not being able to honor their obligations.
2760	Loans with certain indications of weakness, 2b	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 2b (customers which cannot meet the conditions for being ranked within the credit quality category 2a).
2770	Loans with significant weakness, without impairments, 2c	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 2c (customers with significant signs of weakness). Customers which have significant signs of weakness but however without OEI (objective evidence of impairment).
2780	Loans with Objective Evidence of Impairments, 1	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 1 (customers with OEI (objective Evidence of Impairment). Customers for whom the financial institution has made impairments and customers for whom the impairment
2790	Total loans	Total loans calculated as the sum of loans within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on the exposure.
2800	Unquestionably strong loans and guarantees, 3	The proportion of total lending ranked within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on the exposure.
2810	Loans and guarantees with normal credit quality, 2a	The proportion of total loans and other receivables and total financial guarantees ranked within the Danish Financial Supervisory Authority's credit quality category 2a (customers with a normal credit quality). Customers with a low probability for not being able to honor their obligations.
2820	Loans and guarantees with certain indications of weakness, 2b	The proportion of total loans and other receivables and total financial guarantees ranked within the Danish Financial Supervisory Authority's credit quality category 2b (customers which cannot meet the conditions for being ranked within the credit quality category 2a). Customers which do
2830	Loans and guarantees with significant weakness, without impairments, 2c	The proportion of total loans and other receivables and total financial guarantees ranked within the Danish Financial Supervisory Authority's credit quality category 2c (customers with significant signs of weakness). Customers which have significant signs of weakness but however without OEI (objective evidence of impairment).
2840	Loans and guarantees with Objective Evidence of Impairments, 1	The proportion of total loans and other receivables and total financial guarantees ranked within the Danish Financial Supervisory Authority's credit quality category 1 (customers with OEI (objective Evidence of Impairment). Customers for whom the financial institution has made
2850	Total loans and guarantees	Total loans and other receivables and total financial guarantees calculated as the sum of loans and other receivables and total financial guarantees within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on the exposure.
2860	Unquestionably strong credit risk exposures, 3	The proportion of total credit risk exposures ranked within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on the exposure.

Variabel nr.	Variabel navn	Definition
2870	Credit risk exposures with normal credit quality, 2a	The proportion of total credit risk exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2a (customers with a normal credit quality). Customers with a low probability for not being able to honor their obligations.
2880	Credit risk exposures with certain indications of weakness, 2b	The proportion of total credit risk exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2b (customers which cannot meet the conditions for being ranked within the credit quality category 2a). Customers which do not have significant signs of
2890	Credit risk exposures with significant weakness, without impairments, 2c	The proportion of total credit risk exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2c (customers with significant signs of weakness). Customers which have significant signs of weakness but however without OEI (objective evidence of
2900	Credit risk exposures with Objective Evidence of Impairments, 1	The proportion of total credit risk exposures ranked within the Danish Financial Supervisory Authority's credit quality category 1 (customers with OEI (objective Evidence of Impairment). Customers for whom the financial institution has made impairments and customers for whom
2910	Total credit risk exposures	Total credit risk exposures calculated as the sum of credit risk exposures within the Danish Financial Supervisory Authority's credit quality categories.
2920	Collateral, unquestionably strong exposures, 3	The proportion of total collateral which are related to exposures ranked within the Danish Financial Supervisory Authority's credit quality category 3 (unquestionably strong customers). Customers where it is considered unlikely that the financial institution will experience losses on
2930	Collateral, exposures with normal credit quality, 2a	The proportion of total collateral which are related to exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2a (customers with a normal credit quality). Customers with a low probability for not being able to honor their obligations.
2940	Collateral, exposures with certain indications of weakness, 2b	The proportion of total collateral which are related to exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2b (customers which cannot meet the conditions for being ranked within the credit quality category 2a). Customers which do not have
2950	Collateral, exposures with significant weakness, without impairments, 2c	The proportion of total collateral which are related to exposures ranked within the Danish Financial Supervisory Authority's credit quality category 2c (customers with significant signs of weakness). Customers which have significant signs of weakness but however without OEI (objective evidence of impairment).
2960	Collateral, exposures with Objective Evidence of Impairments, 1	The proportion of total collateral which are related to exposures ranked within the Danish Financial Supervisory Authority's credit quality category 1 (customers with OEI (objective Evidence of Impairment). Customers for whom the financial institution has made impairments and customers for whom the impairment calculation shows that no impairment shall be made.
2970	Total not specified	If the collateral received by the financial institution has not been specified by the Danish Financial Supervisory Authority's credit quality categories the total amount is listed here.
2980	Total collateral received	Total loans calculated as the sum of loans within the Danish Financial Supervisory Authority's credit quality categories.
2990	Industry concentration - Public authorities	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the public authorities industry category.
3000	Industry concentration - Agriculture - fishery - hunting and forestry	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the agriculture, fishery, hunting and
3010	Industry concentration - Industry and raw materials	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the industry and raw materials industry
3020	Industry concentration - Utilities	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the utilities industry category.
3030	Industry concentration - Building and construction	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the building and construction industry
3040	Industry concentration - Trade	The proportion of loans and other receivables and total guarantees net of impairments and loss
3050	Industry concentration - Transport - hotels and restaurants	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the transport, hotels and restaurants
3060	Industry concentration - Information and communication	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the information and communication
3070	Industry concentration - Financing and insurance	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the financing and insurance industry
3080	Industry concentration - Real estate	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the real estate industry category.
3090	Industry concentration - Other corporate	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the other corporate industry category.
3100	Industry concentration - Total corporate customers	The sum of total loans and other receivables and total financial guarantees net of impairments and loss provisions which have been made to customers with the industry categories agriculture, fishery, hunting and forestry, industry and raw materials, utilities, building and construction, trade, transport, hotels and restaurants, information and communication,
3110	Industry concentration - Retail customers	The proportion of loans and other receivables and total guarantees net of impairments and loss
3120	Industry concentration - Total	The sum of total loans and other receivables and total financial guarantees net of impairments and loss provisions which have been made to customers with the industry categories public



Variabel nr.	Variabel navn	Definition
3130	Loans and guarantees before impairments and loss provisions, public authorities	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the public authorities industry category.
3140	Loans and guarantees before impairments and loss provisions, agriculture - fishery - hunting and forestry	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the agriculture, fishery, hunting and forestry industry category.
3150	Loans and guarantees before impairments and loss provisions, industry and raw materials	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the industry and raw materials industry category.
3160	Loans and guarantees before impairments and loss provisions, utilities	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the utilities industry category.
3170	Loans and guarantees before impairments and loss provisions, building and construction	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the building and construction industry category.
3180	Loans and guarantees before impairments and loss provisions, trade	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the trade industry category.
3190	Loans and guarantees before impairments and loss provisions, transport, hotels and restaurants	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the transport, hotels and restaurants industry category.
3200	Loans and guarantees before impairments and loss provisions, information and communication	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the information and communication industry category.
3210	Loans and guarantees before impairments and loss provisions, financing and insurance	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the financing and insurance industry category.
3220	Loans and guarantees before impairments and loss provisions, real estate	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the real estate industry category.
3230	Loans and guarantees before impairments and loss provisions, other corporate	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the other corporate industry category.
3240	Total loans and guarantees before impairments and loss provisions, corporate customers	The sum of total loans and other receivables and total financial guarantees before impairments and loss provisions which have been made to customers with the industry categories agriculture, fishery, hunting and forestry, industry and raw materials, utilities, building and construction, trade, transport, hotels and restaurants, information and communication, financing and insurance, real estate and other corporate.
3250	Loans and guarantees before impairments and loss provisions, retail customers	The proportion of loans and other receivables and total guarantees before impairments and loss provisions which have been made to customers within the retail customers industry category.
3260	Total loans and guarantees before impairments and loss provisions	The sum of total loans and other receivables and total financial guarantees before impairments and loss provisions which have been made to customers with the industry categories public authorities, total corporate customers and retail customers.
3270	Loans and guarantees net of impairments and loss provisions, public authorities	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the public authorities industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3280	Loans and guarantees net of impairments and loss provisions, agriculture - fishery - hunting and forestry	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the agriculture, fishery, hunting and forestry industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and

Variabel nr.	Variabel navn	Definition
3290	Loans and guarantees net of impairments and loss provisions, industry and raw materials	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the industry and raw materials industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3300	Loans and guarantees net of impairments and loss provisions, utilities	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the utilities industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions multiplied by the
3310	Loans and guarantees net of impairments and loss provisions, building and construction	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the building and construction industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3320	Loans and guarantees net of impairments and loss provisions, trade	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the trade industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions multiplied by the
3330	Loans and guarantees net of impairments and loss provisions, transport, hotels and restaurants	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the transport, hotels and restaurants industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions multiplied by the industry category's relative share of total loans and other
3340	Loans and guarantees net of impairments and loss provisions, information and communication	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the information and communication industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and
3350	Loans and guarantees net of impairments and loss provisions, financing and insurance	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the financing and insurance industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3360	Loans and guarantees net of impairments and loss provisions, real estate	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the real estate industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3370	Loans and guarantees net of impairments and loss provisions, other corporate	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the other corporate industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3380	Total loans and guarantees net of impairments and loss provisions, corporate customers	The sum of total loans and other receivables and total financial guarantees net of impairments and loss provisions which have been made to customers with the industry categories agriculture, fishery, hunting and forestry, industry and raw materials, utilities, building and construction, trade, transport, hotels and restaurants, information and communication, financing and insurance, real estate and other corporate. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions multiplied by the sum of the industry categories'
3390	Loans and guarantees net of impairments and loss provisions, retail customers	The proportion of loans and other receivables and total guarantees net of impairments and loss provisions which have been made to customers within the retail customers industry category. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions
3400	Total loans and guarantees net of impairments and loss provisions	The sum of total loans and other receivables and total financial guarantees net of impairments and loss provisions which have been made to customers with the industry categories public authorities, total corporate customers and retail customers. Calculated as the sum of loans and other receivables including repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions multiplied by the industry categories' relative
3410	Accumulated impairments and loss provisions, public authorities	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the public authorities industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective impairments and loss provisions may not have been split into individual industry categories.
3420	Accumulated impairments and loss provisions, agriculture - fishery - hunting and forestry	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the agriculture, fishery, hunting and forestry industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated)

Variabel nr.	Variabel navn	Definition
3430	Accumulated impairments and loss provisions, industry and raw materials	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the industry and raw materials industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3440	Accumulated impairments and loss provisions, utilities	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the utilities industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3450	Accumulated impairments and loss provisions, building and construction	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the building and construction industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3460	Accumulated impairments and loss provisions, trade	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the trade industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3470	Accumulated impairments and loss provisions, transport, hotels and restaurants	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the transport, hotels and restaurants industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3480	Accumulated impairments and loss provisions, information and communication	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the information and communication industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3490	Accumulated impairments and loss provisions, financing and insurance	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the financing and insurance industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3500	Accumulated impairments and loss provisions, real estate	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the real estate industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3510	Accumulated impairments and loss provisions, other corporate	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the other corporate industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3520	Total accumulated impairments and loss provisions, corporate customers	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the agriculture, fishery, hunting and forestry, industry and raw materials, utilities, building and construction, trade, transport, hotels and restaurants, information and communication, financing and insurance, real estate and other corporate industry categories. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group
3530	Accumulated impairments and loss provisions, retail customers	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the retail customers industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3540	Total accumulated impairments and loss provisions	The proportion of accumulated impairments and loss provisions including value adjustments on acquired loans which are attributable to the public authorities, total corporate customers and retail customers industry categories. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3550	Impairments for the year, public authorities	The proportion of impairments and loss provisions for the period which are attributable to the public authorities industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3560	Impairments for the year, agriculture - fishery - hunting and forestry	The proportion of impairments and loss provisions for the period which are attributable to the agriculture, fishery, hunting and forestry industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective
3570	Impairments for the year, industry and raw materials	The proportion of impairments and loss provisions for the period which are attributable to the industry and raw materials industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent group (consolidated) figures just as collective

Variabel nr.	Variabel navn	Definition
3580	Impairments for the year, utilities	The proportion of impairments and loss provisions for the period which are attributable to the utilities industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as collective impairments and loss provisions may not have</u>
3590	Impairments for the year, building and construction	The proportion of impairments and loss provisions for the period which are attributable to the building and construction industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as collective impairments and loss provisions</u>
3600	Impairments for the year, trade	The proportion of impairments and loss provisions for the period which are attributable to the trade industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent
3610	Impairments for the year, transport, hotels and restaurants	The proportion of impairments and loss provisions for the period which are attributable to the transport, hotels and restaurants industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed <u>amounts can represent group (consolidated) figures just as collective impairments and loss</u>
3620	Impairments for the year, information and communication	The proportion of impairments and loss provisions for the period which are attributable to the information and communication industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed <u>amounts can represent group (consolidated) figures just as collective impairments and loss</u>
3630	Impairments for the year, financing and insurance	The proportion of impairments and loss provisions for the period which are attributable to the financing and insurance industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as collective impairments and loss provisions may</u>
3640	Impairments for the year, real estate	The proportion of impairments and loss provisions for the period which are attributable to the real estate industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as collective impairments and loss provisions may not have</u>
3650	Impairments for the year, other corporate	The proportion of impairments and loss provisions for the period which are attributable to the other corporate industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as collective impairments and loss provisions may not have</u>
3660	Total impairments for the year, corporate customers	The proportion of impairments and loss provisions for the period which are attributable to the agriculture, fishery, hunting and forestry, industry and raw materials, utilities, building and construction, trade, transport, hotels and restaurants, information and communication, financing and insurance, real estate and other corporate industry categories. The information has typically been collected from the financial institution's risk report and it is noted that in <u>some instances the listed amounts can represent group (consolidated) figures just as collective</u>
3670	Impairments for the year, retail customers	The proportion of impairments and loss provisions for the period which are attributable to the retail customers industry category. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can
3680	Total impairments for the year	The proportion of impairments and loss provisions for the period which are attributable to the public authorities, total corporate customers and retail customers industry categories. The information has typically been collected from the financial institution's risk report and it is noted that in some instances the listed amounts can represent <u>group (consolidated) figures just as</u>
3690	Branch offices	The number of branch offices including the financial institution's headquarter. In cases where the financial institution informs to have both a retail customer branch office and a corporate <u>customer branch office or business center at the same address, this address only appear once.</u>
3700	Customers (approximately)	The number of customers as stated by the financial institution in annual and interim reports, <u>web page or other published documents.</u>
3710	Customers - growth rate	Growth rate for the number of customers. Calculated as the number of customers at the end of current period divided by number of customers at the end of the previous period minus 1.
3720	Shareholders	The number of shareholders or guarantee capital owners as stated by the financial institution in <u>annual and interim reports, web page or other published documents.</u>
3730	Voting right limitations	If the financial institution has imposed voting right restrictions on their shares or guarantee capital a "Ja" is stated here. If the financial institution has not imposed voting right restrictions
3740	Maximum number of shares for which votes may be cast	The number of shares or guarantee capital certificates for which a shareholder or owner of guarantee capital can vote. Calculated as the total number of issued shares multiplied by the <u>voting restriction in per cent. If the financial institution has not imposed voting right restrictions</u>
3750	Nominal value per share	The nominal value per share.
3760	Total number of issued shares	The total number of outstanding shares. Calculated as the financial institution's share capital divided by the nominal value per share.
3770	Own shares	The financial institution's holding of own shares at the end of the period.
3780	Share price (end of period) - DKK	If the financial institution's shares are traded at a stock exchange the share price at the end of

Variabel nr.	Variabel navn	Definition
3790	Market Capitalisation - Million	Calculated as the total number of outstanding shares less own shares held by the financial institution multiplied by the share price at the end of the period.
3800	Price / Earning multiple	Price / Earning multiple. Calculated as the market capitalisation at the end of the period divided by profit after tax for the period. It is noted that for financial institutions with hybrid core capital instruments posted as equity, the interest rate expense for these hybrid core capital instruments have been redistributed from the profit allocation to interest expenses, so profit after tax for the period will be lower compared to the annual and half-yearly reports of the financial institution, and thus the calculated P/E multiple will also be higher. It is also noted that for this key ratio calculated on the basis of half-year results, the profit after tax for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3810	Price / Book Value multiple	Price / Book Value multiple. Calculated as the market capitalisation at the end of the period divided by total equity capital at the end of the period. It is noted that for financial institutions with hybrid core capital instruments posted as equity, the total equity capital is excluding these hybrid core capital instruments so total equity capital will be lower compared to the annual and half-yearly reports of the financial institution, and thus the calculated P/Book Value multiple will
3820	Price / NIFI multiple (net interest and fee income)	Price / NIFI (net interest and fee income) multiple. Calculated as the market capitalisation at the end of the period divided by the net interest and fee income for the period. It is noted that for financial institutions with hybrid core capital instruments posted as equity, the interest rate expense for these hybrid core capital instruments have been redistributed from the profit allocation to interest expenses, so net interest and fee income for the period will be lower compared to the annual and half-yearly reports of the financial institution, and thus the calculated P/NIFI multiple will also be higher. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and fee income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3830	Price / BI (earnings from primary banking operations)	Price / BI (earnings from primary banking operations) multiple. Calculated as the market capitalisation at the end of the period divided by the earnings from primary banking operations for the period. It is noted that for financial institutions with hybrid core capital instruments posted as equity, the interest rate expense for these hybrid core capital instruments have been redistributed from the profit allocation to interest expenses, so earnings from primary banking operations for the period will be lower compared to the annual and half-yearly reports of the financial institution, and thus the calculated P/BI multiple will also be higher. It is also noted that for this key ratio calculated on the basis of half-year results, the earnings from primary
3840	Dividend payment in per cent of Market	Calculated as dividend for the period i % of total market capitalisation at the end of the period.
3850	Bank Package I guarantee provision paid by newly issued guarantee capital	On 10 October 2008, the Danish parliament adopted the Financial Stability Act (Bank Package I). The law excluded a safety net, so that all simple creditors' receivables in banks in Denmark and in foreign banks Danish branch offices, in respect of depositors, were fully secured. All depositors were thus secured and the same applied to the banks as regards the loans they granted to each other. In connection with the financial institutions' participation in Bank Package I, savings banks and cooperative banks had the opportunity to pay their guarantee commission in the form of newly issued guarantee capital or share capital. Here is shown the share of the accumulated guarantee capital or accumulated share capital at the end of the period that has been paid to Financial Stability in the form of guarantee capital or share capital.
3860	Guarantee capital excluding Bank Package I guarantee provision paid to Financial Stability A/S	For guarantor savings banks (or financial institutions which historically has been a guarantor savings bank) is here shown the total guarantee capital excluding the proportion of the guarantee capital owned by the Financial Stability Company at the end of the period.
3870	Growth rate deposits and other debt	Calculated as total deposits and other debt at the end of the period divided by total deposits and other debt at the end of the previous period minus 1.
3880	Growth rate loans and other receivables (excluding repurchase/reverse transactions)	Calculated as total loans and other receivables (excluding repurchase/reverse transactions) at the end of the period divided by total loans and other receivables (excluding repurchase/reverse transactions) at the end of the previous period minus 1.
3890	Growth rate loans and other receivables - repurchase/reverse transactions	Calculated as total loans and other receivables (repurchase/reverse transactions) at the end of the period divided by total loans and other receivables (repurchase/reverse transactions) at the end of the previous period minus 1.
3900	Growth rate financial guarantees	Calculated as total financial guarantees at the end of the period divided by total financial guarantees at the end of the previous period minus 1.
3910	Growth rate other off-balance sheet items	Calculated as total other off-balance sheet items at the end of the period divided by total other off-balance sheet items at the end of the previous period minus 1.
3920	Interest rate on average loans - excluding repurchase/reverse transactions	Calculated as total interest income (loans and other receivables, excluding repurchase/reverse transactions) in per cent of average loans and other receivables, excluding repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (loans and other receivables, excluding repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.

Variabel nr.	Variabel navn	Definition
3930	Interest rate on average loans - repurchase/reverse transactions	Calculated as total interest income (loans and other receivables, repurchase/reverse transactions) in per cent of average loans and other receivables, repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (loans and other receivables, repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3940	Interest rate on average receivables at credit institutions and central banks - excluding repurchase/reverse transactions	Calculated as total interest income (credit institutions and central banks, excluding repurchase/reverse transactions) in per cent of average receivables credit institutions and central banks, excluding repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (credit institutions and central banks, excluding repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3950	Interest rate on average receivables at credit institutions and central banks - repurchase/reverse transactions	Calculated as total interest income (credit institutions and central banks, repurchase/reverse transactions) in per cent of average receivables credit institutions and central banks, repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (credit institutions and central banks, repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3960	Interest rate on average bonds (assets)	Calculated as total interest income (bonds) in per cent of average bonds at current value and bonds at amortised cost for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (bonds) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3970	Interest rate on average debt to credit institutions and central banks - excluding repurchase/reverse transactions	Calculated as total interest expenses (credit institutions and central banks, excluding repurchase/reverse transactions) in per cent of average debt to credit institutions and central banks, excluding repurchase/reverse transactions) for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (credit institutions and central banks, excluding repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3980	Interest rate on average debt to credit institutions and central banks - repurchase/reverse transactions	Calculated as total interest expenses (credit institutions and central banks, repurchase/reverse transactions) in per cent of average debt to credit institutions and central banks, repurchase/reverse transactions) for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (credit institutions and central banks, repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
3990	Interest rate on average deposits and other debt	Calculated as total interest expenses (deposits and other debt, including repurchase/reverse transactions) in per cent of average deposits and other debt, including repurchase/reverse transactions) for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (deposits and other debt, including repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4000	Interest rate on average issued bonds	Calculated as total interest expenses (issued bonds) in per cent of average issued bonds for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (issued bonds) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4010	Interest rate on average subordinated debt capital	Calculated as total interest expenses (subordinated debt capital) in per cent of average total subordinated debt capital for the period. It is noted that for financial institutions with hybrid core capital instruments posted as equity, these hybrid core capital instruments and the interest rate expense for these hybrid core capital instruments are not included in this calculation. It is also noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (subordinated debt capital) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4020	Interest rate on reclassified hybrid capital	Calculated as total interest expenses (reclassified hybrid capital) in per cent of average total reclassified hybrid capital for the period. It is noted that this calculation solely deals with hybrid core capital instruments posted as equity which have been reclassified to subordinated debt capital and the interest expense paid on these hybrid core capital instruments. It is also noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (reclassified hybrid capital) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.

Variabel nr.	Variabel navn	Definition
4030	Interest rate on average guarantee capital	Calculated as total interest expenses (guarantee capital) in per cent of average guarantee capital for the period. The interest expense related to guarantee capital is presented as part of the profit allocation and not as part of the total interest expenses. It is noted that for this key ratio calculated on the basis of half-year results, the total interest expenses (guarantee capital) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4040	Fees (securities trading and depository accounts) in per cent of average deposits and other debt	Calculated as the total fee and commission income (securities trading and depository accounts) for the period in per cent of the average deposits and other debt, including repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (securities trading and depository accounts) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4050	Fees (asset management) in per cent of average deposits and other debt	Calculated as the total fee and commission income (asset management) for the period in per cent of the average deposits and other debt, including repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (asset management) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4060	Fees (payment services) in per cent of average deposits and other debt	Calculated as the total fee and commission income (payment services) for the period in per cent of the average deposits and other debt, including repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (payment services) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4070	Fees (loans) in per cent of average loans and other receivables - excluding repurchase/reverse transactions	Calculated as the total fee and commission income (loan fees) for the period in per cent of the average loans and other receivables, excluding repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (loan fees) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4080	Fees (guarantees) in per cent of average finance guarantees	Calculated as the total fee and commission income (guarantee commission) for the period in per cent of the average total financial guarantees for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (guarantee commission) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4090	Fees (other) in per cent of average deposits and other debt	Calculated as the total fee and commission income (other fees) for the period in per cent of the average deposits and other debt, including repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fee and commission income (other fees) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4100	Paid fees and commissions in per cent of total fee and commission income	Calculated as the paid fees and commissions for the period in per cent of total fee and commission income for the period.
4110	Growth rate - other operating income	Calculated as other operating income for the period divided by other operating income for the previous period minus 1.
4120	Total market value adjustments for the	States the total market value adjustments for the period.
4130	Growth rate - number of employees (excluding management)	Calculated as number of employees (excluding management) for the period divided by number of employees (excluding management) for the previous period minus 1.
4140	Growth rate - average personnel salary	Calculated as average personnel salary for the period divided by average personnel salary for the previous period minus 1.
4150	Growth rate - members of the management board	Calculated as the number of members of the management board for the period divided by the number of members of the management board for the previous period minus 1.
4160	Growth rate - average management board salary	Calculated as average management board salary for the period divided by average management board salary for the previous period minus 1.
4170	Growth rate - Salaries to the Board of Directors	Calculated as salaries to the Board of Directors for the period divided by salaries to the Board of Directors for the previous period minus 1.
4180	Growth rate - Salaries to the Board of Representatives	Calculated as salaries to the Board of Representatives for the period divided by salaries to the Board of Representatives for the previous period minus 1.
4190	Growth rate - administration costs	Calculated as administration costs (excluding expenses to the external auditor) for the period divided by administration costs (excluding expenses to the external auditor) for the previous period minus 1.
4200	Growth rate - statutory auditing costs	Calculated as expenses to the external auditor (statutory auditing) for the period divided by expenses to the external auditor (statutory auditing) for the previous period minus 1.
4210	Growth rate - other auditing costs	Calculated as expenses to the external auditor (other auditing costs) for the period divided by expenses to the external auditor (other auditing costs) for the previous period minus 1.
4220	Impairment ratio for the period (calculated)	Calculated as total impairments and loss provisions for the period in per cent of the sum of total loans and other receivables (including repurchase/reverse transactions), total financial guarantees and total accumulated impairments and loss provisions at the end of the period.
4230	Tax rate	Calculated as tax for the period in per cent of profit before tax for the period.

Variabel nr.	Variabel navn	Definition
4240	Pay-out ratio	Calculated as dividend or interest payment to the guarantee capital owners for the period in per cent of profit after tax for the period.
4250	Growth rate - shares etc.	Calculated as shares etc. at the end of the period divided by shares etc. at the end of the previous period minus 1.
4260	Growth rate - investment properties	Calculated as investment properties at the end of the period divided by investment properties at the end of the previous period minus 1.
4270	Growth rate - domicile properties	Calculated as domicile properties at the end of the period divided by domicile properties at the end of the previous period minus 1.
4280	Growth rate - other tangible assets	Calculated as other tangible assets at the end of the period divided by other tangible assets at the end of the previous period minus 1.
4290	Growth rate - other assets	Calculated as other assets at the end of the period divided by other assets at the end of the previous period minus 1.
4300	Growth rate - other liabilities	Calculated as other liabilities at the end of the period divided by other liabilities at the end of the previous period minus 1.
4310	Return on equity before tax	Calculated as profit before tax in per cent of average total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports.. Total equity capital is excluding these hybrid capital instruments. It is also noted that for this key ratio calculated on the basis of half-year results,
4320	Return on equity after tax	Calculated as profit after tax in per cent of average total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit after tax for the period will be lower than it will appear from the financial institution's annual and interim reports.. Total equity capital is excluding these hybrid capital instruments. It is also noted that for this key ratio calculated on the basis of half-year results, the profit after tax
4330	Return on equity before tax (equity less intangible assets)	Calculated as profit before tax in per cent of average total equity capital, excluding intangible assets, for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports.. Total equity capital (excluding intangible assets) is excluding these hybrid capital instruments. It is also noted that for this key
4340	Return on equity after tax (equity less intangible assets)	Calculated as profit after tax in per cent of average total equity capital, excluding intangible assets, for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit after tax for the period will be lower than it will appear from the financial institution's annual and interim reports.. Total equity capital (excluding intangible assets) is excluding these hybrid capital instruments. It is also noted that for this key
4350	Return on equity before tax (less Bank Package costs and payments to the Guarantee Fund for Depositors and Investors)	Calculated as profit before tax (plus expenses related to the guarantee fund for depositors and Bank Package I) for the period) in per cent of average total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit before tax (plus expenses related to the guarantee fund for depositors and Bank Package I) for the period will be lower than it will appear from the financial institution's annual and interim reports.. Total equity capital is excluding these hybrid capital instruments. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before tax
4360	Return on risk exposures before tax	Calculated as profit before tax in per cent of average total risk exposures for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports.. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before tax for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4370	Return on risk exposures after tax	Calculated as profit after tax in per cent of average total risk exposures for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital. Thus, the profit after tax for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit after tax for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.



Variabel nr.	Variabel navn	Definition
4380	Growth rate loans and other receivables - CAGR (5 years up to current year)	Calculated as loans and other receivables including repurchase/reverse transactions at the end of the period divided by loans and other receivables including repurchase/reverse transactions at the end of the period 5 years previously raised to 1/4, minus 1. Note that this calculation is
4390	Gearing - Loans and other receivables (excl. repurchase/reverse transactions) as a function of total equity capital	Calculated as loans and other receivables excluding repurchase/reverse transactions at the end of the period divided by total equity capital at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity in the BankResearch database, is reclassified to be part of the subordinated capital.
4400	Gearing - Loans and other receivables as a function of total equity capital	Calculated as loans and other receivables including repurchase/reverse transactions at the end of the period divided by total equity capital at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity in the BankResearch database, is reclassified to be part of the subordinated capital.
4410	Interest rate - loans and other receivables (including repurchase/reverse transactions)	Calculated as total interest income (loans and other receivables, including repurchase/reverse transactions) in per cent of average loans and other receivables, including repurchase/reverse transactions, for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income (loans and other receivables, including repurchase/reverse transactions) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4420	Interest rate margin - including repurchase/reverse transactions	Calculated as average interest rate (loans and other receivables, including repurchase/reverse transactions) for the period minus the average interest rate (deposits and other debt) for the
4430	Interest rate margin - excl. repurchase/reverse transactions	Calculated as average interest rate (loans and other receivables, excluding repurchase/reverse transactions) for the period minus the average interest rate (deposits and other debt) for the
4440	Net interest and fee income in per cent of average risk exposures	Calculated as net interest and fee income for the period in per cent of average risk exposures for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and fee income for the period is multiplied by 2 in order to facilitate a comparison with
4450	Net interest and fee income in per cent of average loans and other receivables and deposits and other debt	Calculated as net interest and fee income for the period in per cent of average loans and other receivables including repurchase/reverse transaction and deposits and other debt including repurchase/reverse transactions for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio
4460	Net interest and fee income in per cent of average business volume	Calculated as net interest and fee income for the period in per cent of average business volume for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and fee income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4470	Net interest and fee income in per cent of average working capital	Calculated as net interest and fee income for the period in per cent of average working capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and fee income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4480	Net interest and fee income in per cent of average equity	Calculated as net interest and fee income for the period in per cent of average total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses and total equity capital is excluding these hybrid capital instruments. Thus, the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and

Variabel nr.	Variabel navn	Definition
4490	Market value adjustments in per cent of profit from primary operations	Calculated as total market value adjustments for the period in per cent of the profit from primary banking operations for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports.
4500	Market value adjustments in per cent of profit before impairments and tax	Calculated as total market value adjustments for the period in per cent of the profit before impairments and tax for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit before impairments and tax for the period will be lower than it will appear from the financial institution's annual and interim reports.
4510	Market value adjustments in per cent of profit before tax	Calculated as total market value adjustments for the period in per cent of the profit before tax for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports.
4520	Market value adjustments in per cent of average bonds - shares and properties	Calculated as total market value adjustments for the period in per cent of average bonds at current value, bonds at amortised cost, shares etc., investment properties and domicile properties for the period. It is noted that for this key ratio calculated on the basis of half-year results, total market value adjustments for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4530	Market value adjustments (bonds at current value) in per cent of average bonds at current value	Calculated as market value adjustments (bonds at current value) for the period in per cent of average bonds at current value for the period. It is noted that for this key ratio calculated on the basis of half-year results, market value adjustments (bonds at current value) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4540	Market value adjustments (shares etc.) in per cent of average shares etc.	Calculated as market value adjustments (shares etc.) for the period in per cent of average shares etc. for the period. It is noted that for this key ratio calculated on the basis of half-year results, market value adjustments (shares etc.) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4550	Market value adjustments (other assets) in per cent of average total properties	Calculated as market value adjustments (other assets) for the period in per cent of average total properties for the period. It is noted that for this key ratio calculated on the basis of half-year results, market value adjustments (other assets) for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4560	Net interest income in per cent of net interest and fee income	Calculated as net interest income for the period in per cent of net interest and fee income for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses and total equity capital is excluding these hybrid capital instruments. Thus, the net interest income and the net interest and fee income for the period will be lower than it will appear from the financial institution's annual and interim reports.
4570	Cost / income ratio I	Cost / income ratio I is calculated as the sum of total personnel and administrative expenses, depreciation (tangible and intangible assets), other operating expenses, impairments and loss provisions, guarantee provision - Bank Package I, impairments related to Bank Package I, expenses related to the guarantee fund for depositors and extraordinary merger costs for the period relative to the sum of net interest and fee income, other operating revenue, total market value adjustments, profit from subsidiary and associated companies and profit from activities with extraordinary character.
4580	Cost / income ratio II	Cost / income ratio II is calculated as the sum of total personnel and administrative expenses, depreciation (tangible and intangible assets), other operating expenses, impairments and loss provisions and extraordinary merger costs for the period relative to the sum of net interest and fee income, other operating revenue, total market value adjustments, profit from subsidiary and associated companies and profit from activities with extraordinary character.
4590	Cost / income ratio III	Cost / income ratio III is calculated as the sum of total personnel and administrative expenses, depreciation (tangible and intangible assets), other operating expenses for the period relative to the sum of net interest and fee income, other operating revenue and profit from subsidiary and associated companies.
4600	Income / cost ratio I	Income / cost ratio I is calculated as 1 divided by cost / income ratio I.

Variabel nr.	Variabel navn	Definition
4610	Income / cost ratio II	Income / cost ratio II is calculated as 1 divided by cost / income ratio II.
4620	Income / cost ratio III	Income / cost ratio III is calculated as 1 divided by cost / income ratio III.
4630	Profit from primary banking operations in per cent of average business volume	Calculated as profit from primary banking operations for the period in per cent of average business volume for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4640	Profit from primary banking operations in per cent of average working capital	Calculated as profit from primary banking operations for the period in per cent of average working capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4650	Profit from primary banking operations in per cent of average risk exposures	Calculated as profit from primary banking operations for the period in per cent of average risk exposures for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4660	Profit from primary banking operations in per cent of average equity	Calculated as profit from primary banking operations for the period in per cent of average total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses and total equity capital is excluding these hybrid capital instruments. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4670	Profit from primary banking operations in per cent of average total capital base	Calculated as profit from primary banking operations for the period in per cent of average total capital base for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4680	Profit from primary banking operations in per cent of average total assets	Calculated as profit from primary banking operations for the period in per cent of average total assets for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit from primary banking operations for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4690	Cost of funds	Calculated as total interest expenses for the period in per cent of average debt to credit institutions and central banks (including repurchase/reverse transactions), deposits and other debt (including repurchase/reverse transactions), issued bonds and total subordinated debt capital (including reclassified hybrid core capital instruments) for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the total interest expenses for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4700	Cost of funds (including guarantee capital)	Calculated as total interest expenses including interest expenses related to the guarantee capital for the period in per cent of average debt to credit institutions and central banks (including repurchase/reverse transactions), deposits and other debt (including repurchase/reverse transactions), issued bonds, total subordinated debt capital (including reclassified hybrid core capital instruments) and guarantee capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the total interest expenses including interest expenses related to the guarantee capital for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.

Variabel nr.	Variabel navn	Definition
4710	Cost of funds (including equity capital)	Calculated as total interest expenses including interest expenses related to the guarantee capital and dividend payment for the period in per cent of average debt to credit institutions and central banks (including repurchase/reverse transactions), deposits and other debt (including repurchase/reverse transactions), issued bonds, total subordinated debt capital (including reclassified hybrid core capital instruments) and total equity capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the total interest expenses including interest expenses related to the
4720	Return on interest bearing assets	Calculated as total interest income for the period in per cent of average cash and receivables on demand at central banks, receivables at credit institutions and central banks (including repurchase/reverse transactions), loans and other receivables (including repurchase/reverse transactions), bonds at current value and bonds at amortised cost for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4730	Return on interest bearing assets including dividend payments	Calculated as total interest income including dividends from shares etc. for the period in per cent of average cash and receivables on demand at central banks, receivables at credit institutions and central banks (including repurchase/reverse transactions), loans and other receivables (including repurchase/reverse transactions), bonds at current value, bonds at amortised cost and shares etc. for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income including dividends from shares etc. for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4740	Return on interest bearing assets including dividend payments and market value adjustments	Calculated as total interest income including dividends from shares etc. and total market value adjustments for the period in per cent of average cash and receivables on demand at central banks, receivables at credit institutions and central banks (including repurchase/reverse transactions), loans and other receivables (including repurchase/reverse transactions), bonds at current value, bonds at amortised cost and shares etc. for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total interest income including dividends from shares etc. and total market value adjustments for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
4750	Margin I (return on interest bearing assets less cost of funds) (percentage points)	Calculated as return on interest bearing assets minus cost of funds, multiplied with 100.
4760	Margin II (return on interest bearing assets including dividend payments less cost of funds) (percentage points)	Calculated as return on interest bearing assets, including dividends on shares etc. minus cost of funds, multiplied with 100.
4770	Risk exposures in % of loans and financial guarantees	Calculated as total risk exposures at the end of the period in per cent of the sum of total loans and other receivables, including repurchase/reverse transactions and total financial guarantees
4780	Risk exposures in % of total assets	Calculated as total risk exposures at the end of the period in per cent of total assets at the end of the period.
4790	Business volume	Calculated as the sum of deposits and other debt (including repurchase/reverse transactions), loans and other receivables (including repurchase/reverse transactions) and total financial
4800	Business volume including customer securities depository	Calculated as business volume at the end of the period plus the value of the customers securities depository accounts at the end of the period. If the financial institution has not provided information about the value of the customers' securities depository accounts an "n.a."
4810	Working capital	Calculated as the sum of deposits and other debt, total issued bonds, total subordinated debt capital and total equity capital at the end of the period. It is noted that hybrid core capital posted as equity capital has been reclassified to be "reclassified hybrid capital". This reclassification does however not impact the total sum of the financial institution's working capital.
4820	Funding ratio	Calculated as loans and other receivables (excluding repurchase/reverse transactions) at the end of the period divided by working capital end of the period less issued bonds with a maturity of less than 1 year.
4830	Deposit surplus	Calculated as deposits and other debt (including repurchase/reverse transactions) at the end of the period less loans and other receivables (including repurchase/reverse transactions) at the
4840	Deposits and other debt in per cent of loans and other receivables	Calculated as deposits and other debt (including repurchase/reverse transactions) at the end of the period divided by loans and other receivables (including repurchase/reverse transactions) at
4850	Deposit surplus (including deposits in pool schemes)	Calculated as deposits and other debt (including repurchase/reverse transactions) and deposits in pool schemes at the end of the period less loans and other receivables (including repurchase/reverse transactions) at the end of the period.

Variabel nr.	Variabel navn	Definition
4860	Deposits and other debt (including deposits in pool schemes) in per cent of loans and other receivables	Calculated as deposits and other debt (including repurchase/reverse transactions) and deposits in pool schemes at the end of the period divided by loans and other receivables (including repurchase/reverse transactions) at the end of the period, minus 1.
4870	Equity in per cent of risk exposures	Calculated as total equity at the end of the period in per cent of total risk exposures at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital and total equity is excluding these hybrid capital instruments.
4880	Equity (excluding intangible assets) in per cent of risk exposures	Calculated as total equity (less intangible assets) at the end of the period in per cent of total risk exposures at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital and total equity (less intangible assets) is excluding these hybrid capital
4890	Equity (excluding proposed dividend) in per cent of the tier 1 capital	Calculated as total equity (less proposed dividend payment and proposed interest payment to guarantee capital holders) at the end of the period in per cent of total tier 1 capital at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital and total equity (less proposed dividend and proposed interest payment to guarantee capital
4900	Hybrid core capital in per cent of the tier 1 capital	Calculated as total hybrid core capital at the end of the period (as stated in the financial institution's total capital base calculation) in per cent of total tier 1 capital at the end of the
4910	Equity (excluding proposed dividend) in per cent of total capital base	Calculated as total equity (less proposed dividend payment and proposed interest payment to guarantee capital holders) at the end of the period in per cent of the total capital base at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital and total equity (less proposed dividend and proposed interest payment to guarantee capital
4920	Hybrid core capital in per cent of total capital base	Calculated as total hybrid core capital at the end of the period (as stated in the financial institution's total capital base calculation) in per cent of total capital base at the end of the
4930	Supplementing capital in per cent of total capital base	Calculated as total supplementing tier 2 capital at the end of the period (as stated in the financial institution's total capital base calculation) in per cent of total capital base at the end of
4940	Total hybrid core capital and supplementing capital in per cent of total capital base	Calculated as total hybrid core capital and supplementing tier 2 capital at the end of the period (as stated in the financial institution's total capital base calculation) in per cent of total capital base at the end of the period.
4950	Net interest and fee income per employee in per cent of total personnel cost per employee (including management)	Calculated as average net interest and fee income per employee (including the management board) for the period in per cent of the average personnel cost (the sum of personnel salary, personnel pensions and social security costs) per employee including the management board for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the average net interest and fee
4960	Profit before tax in per cent of average tier 1 capital	Calculated as profit before tax for the period in per cent of average tier 1 capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before
4970	Profit after tax in per cent of average tier 1 capital	Calculated as profit after tax for the period in per cent of average tier 1 capital for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit after tax for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the after before tax for the period is
4980	Profit before tax in per cent of average total capital base	Calculated as profit before tax for the period in per cent of average total capital base for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit before tax for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before
4990	Profit after tax in per cent of average total capital base	Calculated as profit after tax for the period in per cent of average total capital base for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit after tax for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit after tax

Variabel nr.	Variabel navn	Definition
5000	Profit before tax and impairments in per cent of average total capital base	Calculated as profit before tax plus impairments and loss provisions for the period in per cent of average total capital base for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. Thus, the profit before tax plus impairments and loss provisions for the period will be lower than it will appear from the financial institution's annual and interim reports. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before tax plus impairments and
5010	State guaranteed bond issues (including state guaranteed deposits and other debt) in per cent of total bond issues	Calculated as State guaranteed bond issues (including state guaranteed deposits and other debt) at the end of the period in % of total bond issues at the end of the period.
5020	Hybrid core capital from the Danish state in per cent of total subordinated debt capital	Calculated at hybrid core capital from the Danish state (Bank Package II) at the end of the period in per cent of total subordinated debt capital at the end of the period.
5030	Hybrid core capital from the Danish state in per cent of tier 1 capital	Calculated at hybrid core capital from the Danish state (Bank Package II) at the end of the period in per cent of tier 1 capital at the end of the period.
5040	Hybrid core capital from the Danish state in per cent of total capital base	Calculated at hybrid core capital from the Danish state (Bank Package II) at the end of the period in per cent of total capital base at the end of the period.
5050	Compulsory auditing costs per million business volume (DKK)	Calculated as costs to the external auditor (statutory audit) expressed in DKK divided by total business volume expressed in DKK million.
5060	Other auditing costs per million business volume (DKK)	Calculated as costs to the external auditor (other services than statutory auditing services) expressed in DKK divided by total business volume expressed in DKK million.
5070	Total auditing costs per million business volume (DKK)	Calculated as costs to the external auditor (total auditing costs) expressed in DKK divided by total business volume expressed in DKK million.
5080	Net interest income per employee (including management) (Thousand)	Calculated as net interest income for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses.
5090	Net fee income per employee (including management) (Thousand)	Calculated as net fee income for the period expressed in DKK '000 divided by number of employees including the management board.
5100	Net interest and fee income per employee (including management) (Thousand)	Calculated as net interest and fee income for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest
5110	Total administration costs per employee (including management) (Thousand)	Calculated as total administration costs for the period expressed in DKK '000 divided by number of employees including the management board.
5120	Average total personnel cost (excluding management) (Thousand)	Calculated as total personnel costs (excluding personnel costs related to the management board, the board of directors and the representative board) for the period expressed in DKK '000 divided by number of employees excluding the management board.
5130	Average total personnel cost (including management) (Thousand)	Calculated as total personnel costs (including personnel costs related to the management board, the board of directors and the representative board) for the period expressed in DKK '000 divided by number of employees including the management board.
5140	Total personnel cost (excl. management and board of directors) in per cent of total personnel and administration costs	Calculated as total personnel costs (excluding personnel costs related to the management board, the board of directors and the representative board) for the period in per cent of total administration and personnel costs for the period.
5150	Business volume per employee (including management) (Million)	Calculated as business volume at the end of the period expressed in DKK million divided by number of employees including the management board.
5160	Number of employees (excluding management) per member of the	Calculated as the number of employees excluding the management board for the period divided by total number of the management board for the period.
5170	Working capital per employee (including management) (Million)	Calculated as working capital at the end of the period expressed in DKK million divided by number of employees including the management board.
5180	Profit from primary operations per employee (including management) (Thousand)	Calculated as profit from primary banking operations for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the
5190	Profit before impairments and tax per employee (including management) (Thousand)	Calculated as profit before impairments and loss provisions and tax for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included
5200	Profit before tax per employee (including management) (Thousand)	Calculated as profit before tax for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses.

Variabel nr.	Variabel navn	Definition
5210	Profit for the period per employee (including management) (Thousand)	Calculated as profit after tax for the period expressed in DKK '000 divided by number of employees including the management board. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses.
5220	Loans and other receivables (excluding repurchase/reverse transactions) per employee (including management)	Calculated as loans and other receivables excluding repurchase/reverse transactions at the end of the period expressed in DKK million divided by number of employees including the management board.
5230	Loans and other receivables (including repurchase/reverse transactions) per employee (including management)	Calculated as loans and other receivables including repurchase/reverse transactions at the end of the period expressed in DKK million divided by number of employees including the management board.
5240	Total assets per employee (including management) (Million)	Calculated as total assets at the end of the period expressed in DKK million divided by number of employees including the management board.
5250	Deposits and other debt per employee (including management) (Million)	Calculated as deposits and other debt including repurchase/reverse transactions at the end of the period expressed in DKK million divided by number of employees including the management board.
5260	Risk exposures per employee (including management) (Million)	Calculated as total risk exposures at the end of the period expressed in DKK million divided by number of employees including the management board.
5270	Profit from primary banking operations per employee in per cent of average total personnel cost (including management)	Calculated as Profit from primary operations per employee (including management) (Thousand) in % of Average total personnel cost (including management) (Thousand).
5280	Growth rate - Profit from primary banking operations per employee in per cent of average total personnel cost (including management)	Calculated as Profit from primary banking operations per employee in per cent of average total personnel cost (including management) current period divided by Profit from primary banking operations per employee in per cent of average total personnel cost (including management)
5290	Growth rate (CAGR - 5 years up to current year) - profit from primary banking operations per employee in per cent of personnel expenses per employee	Calculated as Profit from primary banking operations per employee in per cent of average total personnel cost (including management) current period divided by Profit from primary banking operations per employee in per cent of average total personnel cost (including management) for the period 5 years before raised to the power of 1/4 minus 1. Please note that this calculation
5300	Number of customers per employee (including management)	Calculated as total number of customers at the end of the period divided by number of employees including the management board.
5310	Number of employees per branch office (including headquarter)	Calculated as total number of employees for the period divided by number of branch offices (including headquarters) at the end of the period.
5320	Net interest income per branch office (including headquarter) (Million)	Calculated as net interest income for the period expressed in DKK million divided by number of branch offices (including headquarters) at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest income for the period is multiplied by 2 in order to facilitate a
5330	Net fee income per branch office (including headquarter) (Million)	Calculated as net fee income for the period expressed in DKK million divided by number of branch offices (including headquarters) at the end of the period. It is also noted that for this key ratio calculated on the basis of half-year results, the net fee income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5340	Net interest and fee income per branch office (including headquarter) (Million)	Calculated as net interest and fee income for the period expressed in DKK million divided by number of branch offices (including headquarters) at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the net interest and fee income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5350	Total administration costs per branch office (including headquarter) (Million)	Calculated as total administration costs for the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period. It is noted that for this key ratio calculated on the basis of half-year results, the total administration costs for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5360	Profit from primary operations per branch office (including headquarter) (Million)	Calculated as the profit from primary banking operations for the period expressed in DKK million divided by number of branch offices (including headquarters) at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in

Variabel nr.	Variabel navn	Definition
5370	Profit before impairments and tax per branch office (including headquarter) (Million)	Calculated as the profit before impairments and loss provisions and tax for the period expressed in DKK million divided by number of branch offices (including headquarters) at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the profit before impairments and loss provisions and tax for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5380	Loans and other receivables (excluding repurchase/reverse transactions) per branch office (including headquarter)	Calculated as loans and other receivables excluding repurchase/reverse transactions at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5390	Loans and other receivables (including repurchase/reverse transactions) per branch office (including headquarter)	Calculated as loans and other receivables including repurchase/reverse transactions at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5400	Total assets per branch office (including headquarter) (Million)	Calculated as total assets at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5410	Deposits and other debt per branch office (including headquarter) (Million)	Calculated as deposits and other debt including repurchase/reverse transactions at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5420	Business volume per branch office (including headquarter) (Million)	Calculated as total business volume at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5430	Working capital per branch office (including headquarter) (Million)	Calculated as total working capital at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5440	Number of customers per branch office (including headquarter)	Calculated as the number of customers at the end of the period expressed in DKK million divided by the number of branch offices (including headquarters) at the end of the period.
5450	Business volume per customer (Thousand)	Calculated as total business volume at the end of the period expressed in DKK '000 divided by the number of customers at the end of the period.
5460	Working capital per customer (Thousand)	Calculated as total working capital at the end of the period expressed in DKK '000 divided by the number of customers at the end of the period.
5470	Net interest and fee income per customer (DKK)	Calculated as net interest and fee income for the period expressed in DKK divided by the number of customers at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest
5480	Loans and other receivables - excluding repurchase/reverse transactions per	Calculated as loans and other receivables excluding repurchase/reverse transactions at the end of the period expressed in DKK '000 divided by the number of customers at the end of the
5490	Deposits and other debt per customer (Thousand)	Calculated as deposits and other debt including repurchase/reverse transactions at the end of the period expressed in DKK '000 divided by the number of customers at the end of the period.
5500	Risk exposures per customer (Thousand)	Calculated as total risk exposures at the end of the period expressed in DKK '000 divided by the number of customers at the end of the period.
5510	Profit from primary operations per share (excluding own shares)	Calculated as the profit from primary banking operations for the period expressed in DKK divided by the total number of shares less the financial institution's own shares at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5520	Share price / profit from primary operations per share	Calculated as the share price at the end of the period divided profit from primary banking operations per share (excluding own shares) at the end of the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the
5530	Share price increase in per cent for the period	Calculated as the share price at the end of the period divided by the share price at the end of the previous period, minus 1.
5540	Dividend payment per share for the period	Calculated as the dividend for the period expressed in DKK divided by the total number of shares at the end of the period.
5550	Rate of return (share price increase including dividend payment for the	Calculated as the share price at the end of the period (plus dividend per share for the period) divided by the share price at the end of the previous period, minus 1.
5560	Dividend payment in per cent of average equity capital	Calculated as the dividend for the period in per cent of average total equity capital for the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is deducted from the total equity capital.
5570	Dividend payment in per cent of market capitalisation end of the period	Calculated as the dividend for the period in per cent of total market capitalisation at the end of the period. Market capitalisation is calculated excluding the financial institution's own shares.
5580	Profit from primary banking operations before depreciation	Calculated as the profit from primary banking operations for the period plus depreciation (tangible and intangible fixed assets). It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses.



Variabel nr.	Variabel navn	Definition
5590	Profit from primary banking operations before depreciation in per cent of loans and guarantees	This key ratio is also called "impairment buffer". Calculated as profit from primary banking operations before depreciation in per cent of the sum of loans and other receivables (excluding repurchase/reverse transactions) and total financial guarantees at the end of the period. It is also noted that for this key ratio calculated on the basis of half-year results, the profit from primary banking operations before depreciation for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
5600	Loans and financial guarantees	Calculated as the sum of loans and other receivables (excluding repurchase/reverse transactions) and total financial guarantees at the end of the period.
5610	Net fees and commission income	Calculated as fee and commission income for the period minus paid fees and commissions for the period.
5620	Total auditing costs	Calculated as the sum of expenses to the external auditor (expenses related to statutory audit and expenses related to other services than statutory audit) for the period.
5630	Total receivables at credit institutions and central banks	Calculated as the sum of receivables at credit institutions and central banks (excluding repurchase/reverse transactions) and receivables at credit institutions and central banks (repurchase/reverse transactions) at the end of the period.
5640	Total loans and other receivables - including repurchase/reverse	Calculated as the sum of loans and other receivables (excluding repurchase/reverse transactions) and loans and other receivables (repurchase/reverse transactions) at the end of
5650	Total properties	Calculated as the sum of investment properties and domicile properties at the end of the period.
5660	Total associated and affiliated companies	Calculated as the sum of investments in associated companies and investments in affiliated companies at the end of the period.
5670	Total issued bonds	Calculated as the sum of issued bonds at amortised cost with maturity exceeding 1 year and issued bonds at amortised cost with maturity less than 1 year at the end of the period.
5680	Total personnel cost	Calculated as the sum of: Management board, Salary - Board of directors, Board of representatives, Personnel salaries, Personnel pensions, Incentive programme for management
5690	Total administration expenses	Calculated as the sum of: Other administration costs, Statutory audit and Other services than auditing.
5700	Total personnel cost in per cent of total personnel cost and administration expenses	Calculated as total personnel cost for the period in % of total administration expenses for the period.
5710	Depreciation and other operating exp.	Calculated as the sum of: Depreciation (tangible and intangible assets) and Other operating
5720	Profit ass. comp. & winding down act.	Calculated as the sum of: Profit from subsidiary and associated companies and Profit from activities with extraordinary character.
5730	Bank package I costs (including Impairments)	Calculated as the sum of: Guarantee provision - Bank Package I and Impairments related to Bank Package I.
5740	Other assets	Calculated as the sum of: Intangible assets, Other tangible assets, Current tax assets, Deferred tax assets, Assets in temporary possession, Other assets and Accruals.
5750	Debt to credit institutions and central banks	Calculated as the sum of debt to credit institutions and central banks (excluding repurchase/reverse transactions) and debt to credit institutions and central banks
5760	Other debt items	Calculated as the sum of: Current tax liabilities, Liabilities temporarily assumed, Other liabilities and Accruals.
5770	Profit primary banking operations - rolling 24 mth. average	Calculated as the simple average of the profit from primary banking operations for the last 24 months including this period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the interest expenses.
5780	Interest rate margin (loans and deposits)	Calculated as the Interest rate on average loans - excluding repurchase/reverse transactions for the current period minus the Interest rate on average deposits and other debt for the previous
5790	Money market factor	Calculated as the sum of: Debt to credit institutions and central banks, Repurchase/reverse transactions - debt to credit institutions and central banks, Issued bonds at amortised cost (maturity more than 1 year) og Issued bonds at amortised cost (maturity less than 1 year) at the end of current period in % of the sum of: Cash and receivables on demand at central banks, Receivables at credit institutions and central banks, Repurchase/reverse transactions - receivables at credit institutions and central banks, Loans and other receivables at amortised cost og Repurchase/reverse transactions - Loans and other receivables at amortised cost at the
5800	Money market percentage	Calculated as the sum of: Debt to credit institutions and central banks, Repurchase/reverse transactions - debt to credit institutions and central banks, Issued bonds at amortised cost (maturity more than 1 year) og Issued bonds at amortised cost (maturity less than 1 year) at the end of the current period in % of the Total capital base at the end of the previous period.
5810	Interest income - credit institutions and central banks	Calculated as Interest income - credit institutions and central banks current period divided by Interest income - credit institutions and central banks previous period minus 1.

Variabel nr.	Variabel navn	Definition
5820	Interest income - credit institutions and central banks (repurchase/reverse transactions)	Calculated as Interest income - credit institutions and central banks (repurchase/reverse transactions) current period divided by Interest income - credit institutions and central banks (repurchase/reverse transactions) previous period minus 1.
5830	Interest income - loans and other receivables	Calculated as Interest income - loans and other receivables current period divided by Interest income - loans and other receivables previous period minus 1.
5840	Interest income - loans and other receivables (repurchase/reverse transactions)	Calculated as Interest income - loans and other receivables (repurchase/reverse transactions) current period divided by Interest income - loans and other receivables (repurchase/reverse transactions) previous period minus 1.
5850	Interest income - bonds	Calculated as Interest income - bonds current period divided by Interest income - bonds previous period minus 1.
5860	Interest income - derivatives	Calculated as Interest income - derivatives current period divided by Interest income - derivatives previous period minus 1.
5870	Interest income - other interest income	Calculated as Interest income - other interest income current period divided by Interest income - other interest income previous period minus 1.
5880	Total interest income	Calculated as Total interest income current period divided by Total interest income previous period minus 1.
5890	Interest expenses - credit institutions and central banks	Calculated as Interest expenses - credit institutions and central banks current period divided by Interest expenses - credit institutions and central banks previous period minus 1.
5900	Interest expenses - credit institutions and central banks (repurchase/reverse transactions)	Calculated as Interest expenses - credit institutions and central banks (repurchase/reverse transactions) current period divided by Interest expenses - credit institutions and central banks (repurchase/reverse transactions) previous period minus 1.
5910	Interest expenses - deposits and other debt	Calculated as Interest expenses - deposits and other debt current period divided by Interest expenses - deposits and other debt previous period minus 1.
5920	Interest expenses - issued bonds	Calculated as Interest expenses - issued bonds current period divided by Interest expenses - issued bonds previous period minus 1.
5930	Interest expenses - subordinated debt capital	Calculated as Interest expenses - subordinated debt capital current period divided by Interest expenses - subordinated debt capital previous period minus 1.
5940	Interest expenses - reclassified hybrid kapital	Calculated as Interest expenses - reclassified hybrid kapital current period divided by Interest expenses - reclassified hybrid kapital previous period minus 1.
5950	Interest expenses - other interest expenses	Calculated as Interest expenses - other interest expenses current period divided by Interest expenses - other interest expenses previous period minus 1.
5960	Total interest expenses	Calculated as Total interest expenses current period divided by Total interest expenses previous period minus 1.
5970	Net interest income	Calculated as Net interest income current period divided by Net interest income previous period minus 1.
5980	Commission income (with interest income similarities)	Calculated as Commission income (with interest income similarities) current period divided by Commission income (with interest income similarities) previous period minus 1.
5990	Dividends from shares etc.	Calculated as Dividends from shares etc. current period divided by Dividends from shares etc. previous period minus 1.
6000	Fee and commission income - securities trading and depository accounts	Calculated as Fee and commission income - securities trading and depository accounts current period divided by Fee and commission income - securities trading and depository accounts previous period minus 1.
6010	Fee and commission income - asset management	Calculated as Fee and commission income - asset management current period divided by Fee and commission income - asset management previous period minus 1.
6020	Fee and commission income - payment services	Calculated as Fee and commission income - payment services current period divided by Fee and commission income - payment services previous period minus 1.
6030	Fee and commission income - loan fees	Calculated as Fee and commission income - loan fees current period divided by Fee and commission income - loan fees previous period minus 1.
6040	Fee and commission income - guarantee commission	Calculated as Fee and commission income - guarantee commission current period divided by Fee and commission income - guarantee commission previous period minus 1.
6050	Fee and commission income - other fees and commission	Calculated as Fee and commission income - other fees and commission current period divided by Fee and commission income - other fees and commission previous period minus 1.
6060	Total fee and commission income	Calculated as Total fee and commission income current period divided by Total fee and commission income previous period minus 1.
6070	Fees and commissions paid	Calculated as Fees and commissions paid current period divided by Fees and commissions paid previous period minus 1.
6080	Net fees and commission income	Calculated as Net fees and commission income current period divided by Net fees and commission income previous period minus 1.
6090	Net interest and fee commission income	Calculated as Net interest and fee commission income current period divided by Net interest and fee commission income previous period minus 1.
6100	Other operating income	Calculated as Other operating income current period divided by Other operating income previous period minus 1.

Variabel nr.	Variabel navn	Definition
6110	Management board salaries	Calculated as Management board salaries current period divided by Management board salaries previous period minus 1.
6120	Board of Directors salaries	Calculated as Board of Directors salaries current period divided by Board of Directors salaries previous period minus 1.
6130	Board of Representatives salaries	Calculated as Board of Representatives salaries current period divided by Board of Representatives salaries previous period minus 1.
6140	Personnel salaries	Calculated as Personnel salaries current period divided by Personnel salaries previous period minus 1.
6150	Personnel pensions	Calculated as Personnel pensions current period divided by Personnel pensions previous period minus 1.
6160	Social security costs including payroll tax	Calculated as Social security costs including payroll tax current period divided by Social security costs including payroll tax previous period minus 1.
6170	Other administration expenses	Calculated as Other administration expenses current period divided by Other administration expenses previous period minus 1.
6180	Auditing costs (compulsory auditing services)	Calculated as Auditing costs (compulsory auditing services) current period divided by Auditing costs (compulsory auditing services) previous period minus 1.
6190	Auditing costs (other services than compulsory auditing)	Calculated as Auditing costs (other services than compulsory auditing) current period divided by Auditing costs (other services than compulsory auditing) previous period minus 1.
6200	Total auditing costs	Calculated as Total auditing costs current period divided by Total auditing costs previous period minus 1.
6210	Total personnel and administration expenses	Calculated as Total personnel and administration expenses current period divided by Total personnel and administration expenses previous period minus 1.
6220	Depreciations on assets	Calculated as Depreciations on assets current period divided by Depreciations on assets previous period minus 1.
6230	Other operating expenses	Calculated as Other operating expenses current period divided by Other operating expenses previous period minus 1.
6240	Profit from primary banking operations	Calculated as Profit from primary banking operations current period divided by Profit from
6250	Total market value adjustments	Calculated as Total market value adjustments current period divided by Total market value adjustments previous period minus 1.
6260	Profit from investments in associated companies	Calculated as Profit from investments in associated companies current period divided by Profit from investments in associated companies previous period minus 1.
6270	Profit from activities with extraordinary character	Calculated as Profit from activities with extraordinary character current period divided by Profit from activities with extraordinary character previous period minus 1.
6280	Profit before impairments	Calculated as Profit before impairments current period divided by Profit before impairments previous period minus 1.
6290	Total individual impairments	Calculated as Total individual impairments current period divided by Total individual impairments previous period minus 1.
6300	Total collective impairments	Calculated as Total collective impairments current period divided by Total collective impairments previous period minus 1.
6310	Total individual provisions for losses on guarantees	Calculated as Total individual provisions for losses on guarantees current period divided by Total individual provisions for losses on guarantees previous period minus 1.
6320	Total collective provisions for losses on guarantees	Calculated as Total collective provisions for losses on guarantees current period divided by Total collective provisions for losses on guarantees previous period minus 1.
6330	Lost - not previously impaired or provided for	Calculated as Lost - not previously impaired or provided for current period divided by Lost - not previously impaired or provided for previous period minus 1.
6340	Amounts received on claims previously considered lost	Calculated as Amounts received on claims previously considered lost current period divided by Amounts received on claims previously considered lost previous period minus 1.
6350	Interest income on claims which have been impaired	Calculated as Interest income on claims which have been impaired current period divided by Interest income on claims which have been impaired previous period minus 1.
6360	Total impairments	Calculated as Total impairments current period divided by Total impairments previous period minus 1.
6370	Profit bef. Bank package costs etc.	Calculated as Profit bef. Bank package costs etc. current period divided by Profit bef. Bank package costs etc. previous period minus 1.
6380	Guarantee provision - Bank Package I	Calculated as Guarantee provision - Bank Package I current period divided by Guarantee provision - Bank Package I previous period minus 1.
6390	Impairments related to Bank Package I	Calculated as Impairments related to Bank Package I current period divided by Impairments related to Bank Package I previous period minus 1.
6400	Payments to the Guarantee Fund for Depositors and Investors	Calculated as Payments to the Guarantee Fund for Depositors and Investors current period divided by Payments to the Guarantee Fund for Depositors and Investors previous period minus
6410	Profit before tax	Calculated as Profit before tax current period divided by Profit before tax previous period minus 1.

Variabel nr.	Variabel navn	Definition
6420	Profit for the period	Calculated as Profit for the period current period divided by Profit for the period previous period minus 1.
6430	Dividend for the period	Calculated as Dividend for the period current period divided by Dividend for the period previous period minus 1.
6440	Cash and receivables on demand at central banks	Calculated as Cash and receivables on demand at central banks current period divided by Cash and receivables on demand at central banks previous period minus 1.
6450	Receivables at credit institutions and central banks	Calculated as Receivables at credit institutions and central banks current period divided by Receivables at credit institutions and central banks previous period minus 1.
6460	Receivables at credit institutions and central banks (repurchase/reverse transactions)	Calculated as Receivables at credit institutions and central banks (repurchase/reverse transactions) current period divided by Receivables at credit institutions and central banks (repurchase/reverse transactions) previous period minus 1.
6470	Loans and other receivables (excluding repurchase/reverse transactions) - on demand	Calculated as Loans and other receivables (excluding repurchase/reverse transactions) - on demand current period divided by Loans and other receivables (excluding repurchase/reverse transactions) - on demand previous period minus 1.
6480	Loans and other receivables (excluding repurchase/reverse transactions) - less than 3 months	Calculated as Loans and other receivables (excluding repurchase/reverse transactions) - less than 3 months current period divided by Loans and other receivables (excluding repurchase/reverse transactions) - less than 3 months previous period minus 1.
6490	Loans and other receivables (excluding repurchase/reverse transactions) - more than 3 months less than 1 year	Calculated as Loans and other receivables (excluding repurchase/reverse transactions) - more than 3 months less than 1 year current period divided by Loans and other receivables (excluding repurchase/reverse transactions) - more than 3 months less than 1 year previous period minus 1.
6500	Loans and other receivables (excluding repurchase/reverse transactions) - more than 1 year less than 5 years	Calculated as Loans and other receivables (excluding repurchase/reverse transactions) - more than 1 year less than 5 years current period divided by Loans and other receivables (excluding repurchase/reverse transactions) - more than 1 year less than 5 years previous period minus 1.
6510	Loans and other receivables (excluding repurchase/reverse transactions) - more than 5 years	Calculated as Loans and other receivables (excluding repurchase/reverse transactions) - more than 5 years current period divided by Loans and other receivables (excluding repurchase/reverse transactions) - more than 5 years previous period minus 1.
6520	Total loans and other receivables (excluding repurchase/reverse transactions)	Calculated as Total loans and other receivables (excluding repurchase/reverse transactions) current period divided by Total loans and other receivables (excluding repurchase/reverse transactions) previous period minus 1.
6530	Loans and other receivables (repurchase/reverse transactions)	Calculated as Loans and other receivables (repurchase/reverse transactions) current period divided by Loans and other receivables (repurchase/reverse transactions) previous period minus 1.
6540	Growth rate - Total loans and other receivables	Calculated as Growth rate - Total loans and other receivables current period divided by Growth rate - Total loans and other receivables previous period minus 1.
6550	Bonds at current value - government bonds	Calculated as Bonds at current value - government bonds current period divided by Bonds at current value - government bonds previous period minus 1.
6560	Bonds at current value - mortgage bonds	Calculated as Bonds at current value - mortgage bonds current period divided by Bonds at current value - mortgage bonds previous period minus 1.
6570	Bonds at current value - other bonds	Calculated as Bonds at current value - other bonds current period divided by Bonds at current value - other bonds previous period minus 1.
6580	Total bonds at current value	Calculated as Total bonds at current value current period divided by Total bonds at current value previous period minus 1.
6590	Bonds at amortised cost	Calculated as Bonds at amortised cost current period divided by Bonds at amortised cost previous period minus 1.
6600	Shares etc.	Calculated as Shares etc. current period divided by Shares etc. previous period minus 1.
6610	Investments in associated companies	Calculated as Investments in associated companies current period divided by Investments in associated companies previous period minus 1.
6620	Investments in affiliated companies	Calculated as Investments in affiliated companies current period divided by Investments in affiliated companies previous period minus 1.
6630	Assets in pool schemes	Calculated as Assets in pool schemes current period divided by Assets in pool schemes previous period minus 1.
6640	Intangible assets	Calculated as Intangible assets current period divided by Intangible assets previous period minus 1.
6650	Investment properties	Calculated as Investment properties current period divided by Investment properties previous period minus 1.
6660	Domicile properties	Calculated as Domicile properties current period divided by Domicile properties previous period minus 1.
6670	Total properties	Calculated as Total properties current period divided by Total properties previous period minus 1.
6680	Other tangible assets	Calculated as Other tangible assets current period divided by Other tangible assets previous period minus 1.
6690	Current tax assets	Calculated as Current tax assets current period divided by Current tax assets previous period minus 1.
6700	Deferred tax assets	Calculated as Deferred tax assets current period divided by Deferred tax assets previous period minus 1.
6710	Assets in temporary possession	Calculated as Assets in temporary possession current period divided by Assets in temporary possession previous period minus 1.
6720	Other assets	Calculated as Other assets current period divided by Other assets previous period minus 1.

Variabel nr.	Variabel navn	Definition
6730	Accruals (asset side)	Calculated as Accruals (asset side) current period divided by Accruals (asset side) previous period minus 1.
6740	Total assets	Calculated as Total assets current period divided by Total assets previous period minus 1.
6750	Debt to credit institutions and central banks	Calculated as Debt to credit institutions and central banks current period divided by Debt to credit institutions and central banks previous period minus 1.
6760	Debt to credit institutions and central banks (repurchase/reverse transactions)	Calculated as Debt to credit institutions and central banks (repurchase/reverse transactions) current period divided by Debt to credit institutions and central banks (repurchase/reverse transactions) previous period minus 1.
6770	Deposits and other debt - on demand	Calculated as Deposits and other debt - on demand current period divided by Deposits and other debt - on demand previous period minus 1.
6780	Deposits and other debt - less than 3 months	Calculated as Deposits and other debt - less than 3 months current period divided by Deposits and other debt - less than 3 months previous period minus 1.
6790	Deposits and other debt - more than 3 months and less than 1 year	Calculated as Deposits and other debt - more than 3 months and less than 1 year current period divided by Deposits and other debt - more than 3 months and less than 1 year previous period minus 1.
6800	Deposits and other debt - more than 1 year and less than 5 years	Calculated as Deposits and other debt - more than 1 year and less than 5 years current period divided by Deposits and other debt - more than 1 year and less than 5 years previous period minus 1.
6810	Deposits and other debt - more than 5 years	Calculated as Deposits and other debt - more than 5 years current period divided by Deposits and other debt - more than 5 years previous period minus 1.
6820	Total deposits and other debt	Calculated as Total deposits and other debt current period divided by Total deposits and other debt previous period minus 1.
6830	Deposits in pool schemes	Calculated as Deposits in pool schemes current period divided by Deposits in pool schemes previous period minus 1.
6840	Issued bonds at amortised cost (expires in more than 1 year)	Calculated as Issued bonds at amortised cost (expires in more than 1 year) current period divided by Issued bonds at amortised cost (expires in more than 1 year) previous period minus 1.
6850	Issued bonds at amortised cost (expires in less than 1 year)	Calculated as Issued bonds at amortised cost (expires in less than 1 year) current period divided by Issued bonds at amortised cost (expires in less than 1 year) previous period minus 1.
6860	Total issued bonds at amortised cost	Calculated as Total issued bonds at amortised cost current period divided by Total issued bonds at amortised cost previous period minus 1.
6870	Current tax liabilities	Calculated as Current tax liabilities current period divided by Current tax liabilities previous period minus 1.
6880	Liabilities temporarily assumed	Calculated as Liabilities temporarily assumed current period divided by Liabilities temporarily assumed previous period minus 1.
6890	Other liabilities	Calculated as Other liabilities current period divided by Other liabilities previous period minus 1.
6900	Accruals (liability side)	Calculated as Accruals (liability side) current period divided by Accruals (liability side) previous period minus 1.
6910	Total debt	Calculated as Total debt current period divided by Total debt previous period minus 1.
6920	Provisions for pensions and similar obligations	Calculated as Provisions for pensions and similar obligations current period divided by Provisions for pensions and similar obligations previous period minus 1.
6930	Provisions for deferred tax	Calculated as Provisions for deferred tax current period divided by Provisions for deferred tax previous period minus 1.
6940	Provisions for losses on guarantees	Calculated as Provisions for losses on guarantees current period divided by Provisions for losses on guarantees previous period minus 1.
6950	Provisions for other obligations	Calculated as Provisions for other obligations current period divided by Provisions for other obligations previous period minus 1.
6960	Total provisions	Calculated as Total provisions current period divided by Total provisions previous period minus 1.
6970	Subordinated debt capital (not Bank Package II)	Calculated as Subordinated debt capital (not Bank Package II) current period divided by Subordinated debt capital (not Bank Package II) previous period minus 1.
6980	Hybrid core capital from Bank Package II	Calculated as Hybrid core capital from Bank Package II current period divided by Hybrid core capital from Bank Package II previous period minus 1.
6990	Total subordinated debt capital	Calculated as Total subordinated debt capital current period divided by Total subordinated debt capital previous period minus 1.
7000	Share capital	Calculated as Share capital current period divided by Share capital previous period minus 1.
7010	Guarantee capital	Calculated as Guarantee capital current period divided by Guarantee capital previous period minus 1.
7020	Share premium account	Calculated as Share premium account current period divided by Share premium account previous period minus 1.
7030	Net revaluation reserve according to the equity method	Calculated as Net revaluation reserve according to the equity method current period divided by Net revaluation reserve according to the equity method previous period minus 1.
7040	Other reserves	Calculated as Other reserves current period divided by Other reserves previous period minus 1.

Variabel nr.	Variabel navn	Definition
7050	Retained earnings	Calculated as Retained earnings current period divided by Retained earnings previous period minus 1.
7060	Proposed dividend payment	Calculated as Proposed dividend payment current period divided by Proposed dividend payment previous period minus 1.
7070	Total equity capital	Calculated as Total equity capital current period divided by Total equity capital previous period minus 1.
7080	Total liabilities	Calculated as Total liabilities current period divided by Total liabilities previous period minus 1.
7090	Financial guarantees	Calculated as Financial guarantees current period divided by Financial guarantees previous period minus 1.
7100	Other off-balance sheet liabilities	Calculated as Other off-balance sheet liabilities current period divided by Other off-balance sheet liabilities previous period minus 1.
7110	Total off-balance sheet liabilities	Calculated as Total off-balance sheet liabilities current period divided by Total off-balance sheet liabilities previous period minus 1.
7120	Hybrid core capital (capital base statement)	Calculated as Hybrid core capital (capital base statement) current period divided by Hybrid core capital (capital base statement) previous period minus 1.
7130	Deductions in core capital	Calculated as Deductions in core capital current period divided by Deductions in core capital previous period minus 1.
7140	The tier 1 capital	Calculated as The tier 1 capital current period divided by The tier 1 capital previous period minus 1.
7150	Additions (base capital statement)	Calculated as Additions (base capital statement) current period divided by Additions (base capital statement) previous period minus 1.
7160	Total supplementing capital (base capital statement)	Calculated as Total supplementing capital (base capital statement) current period divided by Total supplementing capital (base capital statement) previous period minus 1.
7170	Base capital deductions	Calculated as Base capital deductions current period divided by Base capital deductions previous period minus 1.
7180	Base capital after deductions	Calculated as Base capital after deductions current period divided by Base capital after deductions previous period minus 1.
7190	Risk exposures	Calculated as Risk exposures current period divided by Risk exposures previous period minus 1.
7200	Individual solvency requirement	Calculated as Individual solvency requirement current period divided by Individual solvency requirement previous period minus 1.
7210	Deposits and other debt including deposits in pool schemes	Calculated as the sum of deposits and other debt (including repurchase/reverse transactions) at the end of the period and deposits in pool schemes at the end of the period.
7220	Financial guarantees in % of loans and other receivables	Calculated as total financial guarantees at the end of the period in per cent of loans and other receivables (including repurchase/reverse transactions) at the end of the period.
7230	Gross fees in % of business volume	Calculated as total fees and commission income for the period in per cent of average business volume for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fees and commission income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
7240	Total excess capital in % of loans and guarantees	Total excess capital (before buffers and supplements) in per cent of loans and other receivables (incl repos/revers) and financial guarantees net of impairments and loss provisions.
7250	Acc. Impairments in % of loans and guarantees	Total impairments and loss provisions in per cent of loans and other receivables (incl. repurchase/reverse) and financial guarantees net of impairments and loss provisions.
7260	Gross fees in % of business volume (excl. repurchase/reverse transactions)	Calculated as total fees and commission income for the period in per cent of average business volume (excluding loans and other receivables, repurchase/reverse transactions) for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total fees and commission income for the period is multiplied by 2 in order to facilitate a comparison with full-year periods.
7270	Interest rate - bonds and receivables at credit institutions and central banks	Calculated as the sum of the period's interest income related to Credit institutions and centralbanks (incl. repurchase/reverse) and Bonds divided by the period's average sum of Cash and receivables on demand at central banks, Receivables at credit institutions and central banks, repurchase/reverse transactions - receivables at credit institutions and central banks, Bonds at current value and Bonds at amortised cost minus 1. It is noted that for this key ratio
7280	Herfindahl Hirschman index (HHI)	Herfindahl-Hirschman Index (HHI) is used to measure the concentration of industries. HHI is calculated on the basis of exposure to agriculture and fisheries, industry and raw materials, trade, transport, hotels and restaurants, information and communication, finance and insurance, real estate to which building and construction has been added. HHI is calculated as the sum of the square root of each sector's relative share. However, financing and insurance only participates with 75 % in the calculation of the total. The HHI index is calculated on the basis of the financial institutions' exposure to individual sectors net of impairments and loss provisions, as disclosed in annual and interim reports.

Variabel nr.	Variabel navn	Definition
7290	Loans excl. repurchase/reverse transactions relative to equity excl. Intangibles	Calculated as loans and other receivables (excluding repurchase/reverse transactions) divided by total equity capital (less intangible assets) at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital and total equity (less intangible assets) <u>is excluding these hybrid capital instruments.</u>
7300	Receivables with no interest in % of total loans	Calculated as receivables with no interest at the end of the period in per cent of total loans and other receivables (including repurchase/reverse transactions) at the end of the period.
7310	Receivables with no interest in % of accumulated impairments and loss provisions	Calculated as receivables with no interest at the end of the period in per cent of total accumulated impairments and loss provisions at the end of the period. If the financial institution <u>has not provided information on the size of the receivables with no interest an "n.a." is stated</u>
7320	Administration cost in % of average business volume	Calculated as total administration costs (excluding expenses related to the external auditor) for the period in per cent of the average business volume (including repurchase/reverse transactions) for the period.
7330	Administration cost in % of net interest and fee income	Calculated as total administration costs (excluding expenses related to the external auditor) for the period in per cent of the net interest and fee income for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the
7340	Administration cost in % of average working capital	Calculated as total administration costs (excluding expenses related to the external auditor) for the period in per cent of the average working capital for the period.
7350	Pay-out ratio II	Calculated as the dividend for the year or the interest payment related to the guarantee capital for the period in per cent of profit after tax for the period. If the financial institution has achieved a negative result after tax for the period an "n.a." will be stated here. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is included in the
7360	Deposits in % of total liabilities	Calculated as total deposits and other debt (including repurchase/reverse transactions) in per cent of total liabilities at the end of the period.
7370	Total equity and subordinated debt capital	Calculated as the sum of total equity capital and total subordinated debt capital at the end of the period. It is noted that in this calculation, the hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the subordinated capital is deducted from the total equity capital and added to the total subordinated debt capital.
7380	Deposits in % of loans excl. repurchase/reverse transactions	Calculated as deposits and other debt (including repurchase/reverse transactions) at the end of the period in per cent of loans and other receivables (excluding repurchase/reverse transactions) <u>at the end of the period.</u>
7390	Profit for the year before reclassification of hybrid core capital	Approximated. Calculated as profit after tax to which the interest expense related to the reclassified hybrid core capital instruments is added and the tax effect (here assumed to be 22 %) is deducted. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the <u>subordinated capital is included in the interest expenses.</u>
7400	Return on total assets	Calculated as profit (loos) after tax for the current period in per cent of average total assets for the period. It is noted that in this calculation, the interest cost related to hybrid core capital which is included as equity and, in the BankResearch database, is reclassified to be part of the <u>subordinated capital is included in the interest expenses.</u>
7410	Profit before impairments and tax	Calculated as the sum of the profit before tax and impairments and loss provisions for the period, plus impairments related to Bank Package I in the relevant historic years.
7420	Bonds at current value and receivables (central bank etc.) in % of total assets	Calculated as the sum of: Cash and receivables on demand at central banks, Receivables at credit institutions and central banks, Repurchase/reverse transactions - receivables at credit institutions and central banks and Bonds at current value at the end of the period in % of TOTAL ASSETS at the end of the period.
7430	Accumulated impairment ratio including value adjusted loans (calculated)	Calculated as accumulated impairments and loss provisions plus value adjustments on acquired loans at the end of the period in % of the sum of "loans and other receivables including repurchase and reverse transactions", "total financial guarantees" and "accumulated <u>impairments and loss provision including value adjustments on acquired loans at the end of the</u>
7440	Common equity tier 1 capital in % of total capital	Calculated as total common equity tier 1 capital at the end of the period in per cent of the total capital at the end of the period.
7450	Tier 1 capital in % of total capital	Calculated as total tier 1 capital at the end of the period in per cent of the total capital at the end of the period.
7460	Accumulated impairment percentage, public authorities	Accumulated impairments and loss provisions on customers in the public authorities sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the public authorities sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.

Variabel nr.	Variabel navn	Definition
7470	Accumulated impairment percentage, agriculture - fishery - hunting and forestry	Accumulated impairments and loss provisions on customers in the agriculture - fishery - hunting and forestry sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the agriculture - fishery - hunting and forestry sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7480	Accumulated impairment percentage, industry and raw materials	Accumulated impairments and loss provisions on customers in the industry and raw materials sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the industry and raw materials sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7490	Accumulated impairment percentage, utilities	Accumulated impairments and loss provisions on customers in the utilities sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the utilities sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7500	Accumulated impairment percentage, building and construction	Accumulated impairments and loss provisions on customers in the building and construction sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the building and construction sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7510	Accumulated impairment percentage, trade	Accumulated impairments and loss provisions on customers in the trade sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the trade sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7520	Accumulated impairment percentage, transport, hotels and restaurants	Accumulated impairments and loss provisions on customers in the transport, hotels and restaurants sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the transport, hotels and restaurants sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7530	Accumulated impairment percentage, information and communication	Accumulated impairments and loss provisions on customers in the information and communication sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the information and communication sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7540	Accumulated impairment percentage, financing and insurance	Accumulated impairments and loss provisions on customers in the financing and insurance sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the financing and insurance sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7550	Accumulated impairment percentage, real estate	Accumulated impairments and loss provisions on customers in the real estate sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the real estate sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7560	Accumulated impairment percentage, other corporate	Accumulated impairments and loss provisions on customers in the other corporates sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the other corporates sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.



Variabel nr.	Variabel navn	Definition
7570	Total accumulated impairment percentage, corporate customers	Total accumulated impairments and loss provisions on corporate customers in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to corporate customers. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7580	Accumulated impairment percentage, retail customers	Accumulated impairments and loss provisions on customers in the retail customers sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions to customers in the retail customers sector. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7590	Total accumulated impairment percentage	Total accumulated impairments and loss provisions in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7600	Accumulated impairment percentage, weighted average	Weighted average of the accumulated impairment percentages for the individual sectors. Weight based on total loans and other receivables (incl. repurchase/reverse) and financial guarantees before impairments and loss provisions. It is emphasised that the accumulated impairments and loss provisions may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7610	Impairments for the period, public authorities	Impairments and loss provisions for the period on customers in the public authorities sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the public authorities sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7620	Impairments for the period, agriculture - fishery - hunting and forestry	Impairments and loss provisions for the period on customers in the agriculture - fishery - hunting and forestry sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the agriculture - fishery - hunting and forestry sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7630	Impairments for the period, industry and raw materials	Impairments and loss provisions for the period on customers in the industry and raw materials sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the industry and raw materials sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7640	Impairments for the period, utilities	Impairments and loss provisions for the period on customers in the utilities sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the utilities sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7650	Impairments for the period, building and construction	Impairments and loss provisions for the period on customers in the building and construction sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the building and construction sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7660	Impairments for the period, trade	Impairments and loss provisions for the period on customers in the trade sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the trade sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.

Variabel nr.	Variabel navn	Definition
7670	Impairments for the period, transport, hotels and restaurants	Impairments and loss provisions for the period on customers in the transport, hotels and restaurants sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the transport, hotels and restaurants sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7680	Impairments for the period, information and communication	Impairments and loss provisions for the period on customers in the information and communication sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the information and communication sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7690	Impairments for the period, financing and insurance	Impairments and loss provisions for the period on customers in the financing and insurance sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the financing and insurance sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7700	Impairments for the period, real estate	Impairments and loss provisions for the period on customers in the real estate sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the real estate sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7710	Impairments for the period, other corporate	Impairments and loss provisions for the period on customers in the other corporates sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the other corporates sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7720	Total Impairments for the period, corporate customers	Total Impairments and loss provisions for the period on corporate customers in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to corporate customers. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7730	Impairments for the period, retail customers	Impairments and loss provisions for the period on customers in the retail customers sector in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions to customers in the retail customers sector. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7740	Total impairments for the period	Total Impairments and loss provisions for the period in per cent of total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7750	Impairments for the period, weighed average	Weighed average of the impairment and loss provision percentages for the period for the individual sectors. Weight based on total loans and other receivables (incl. repurchase/reverse) and financial guarantees before total impairments and loss provisions. It is emphasised that the Impairments and loss provisions for the period may represent group figures and consequently the accumulated impairment percentage may not accurately represent the parent group figures.
7760	Unquestionably strong loans, 3	Calculated as Unquestionably strong loans, 3 in % of Total loans.
7770	Loans with normal credit quality, 2a	Calculated as Loans with normal credit quality, 2a in % of Total loans.
7780	Loans with certain indications of	Calculated as Loans with certain indications of weakness, 2b in % of Total loans.
7790	Loans with significant weakness, without impairments, 2c	Calculated as Loans with significant weakness, without impairments, 2c in % of Total loans.
7800	Loans with Objective Evidence of Impairments, 1	Calculated as Loans with Objective Evidence of Impairments, 1 in % of Total loans.
7810	Total loans	Calculated as the sum of the individual classification groups.
7820	Unquestionably strong loans and guarantees, 3	Calculated as Unquestionably strong loans and guarantees, 3 in % of Total loans and guarantees.

Variabel nr.	Variabel navn	Definition
7830	Loans and guarantees with normal credit quality, 2a	Calculated as Loans and guarantees with normal credit quality, 2a in % of Total loans and guarantees.
7840	Loans and guarantees with certain indications of weakness, 2b	Calculated as Loans and guarantees with certain indications of weakness, 2b in % of Total loans and guarantees.
7850	Loans and guarantees with significant weakness, without impairments, 2c	Calculated as Loans and guarantees with significant weakness, without impairments, 2c in % of Total loans and guarantees.
7860	Loans and guarantees with Objective Evidence of Impairments, 1	Calculated as Loans and guarantees with Objective Evidence of Impairments, 1 in % of Total loans and guarantees.
7870	Total loans and guarantees	Calculated as the sum of the individual classification groups.
7880	Unquestionably strong credit risk exposures, 3	Calculated as Unquestionably strong credit risk exposures, 3 in % of Total credit risk exposures.
7890	Credit risk exposures with normal credit quality, 2a	Calculated as Credit risk exposures with normal credit quality, 2a in % of Total credit risk exposures.
7900	Credit risk exposures with certain indications of weakness, 2b	Calculated as Credit risk exposures with certain indications of weakness, 2b in % of Total credit risk exposures.
7910	Credit risk exposures with significant weakness, without impairments, 2c	Calculated as Credit risk exposures with significant weakness, without impairments, 2c in % of Total credit risk exposures.
7920	Credit risk exposures with Objective Evidence of Impairments, 1	Calculated as Credit risk exposures with Objective Evidence of Impairments, 1 in % of Total credit risk exposures.
7930	Total credit risk exposures	Calculated as the sum of the individual classification groups.
7940	Collateral, unquestionably strong exposures, 3	Calculated as Collateral, unquestionably strong exposures, 3 in % of Total collateral received.
7950	Collateral, exposures with normal credit quality, 2a	Calculated as Collateral, exposures with normal credit quality, 2a in % of Total collateral received.
7960	Collateral, exposures with certain indications of weakness, 2b	Calculated as Collateral, exposures with certain indications of weakness, 2b in % of Total collateral received.
7970	Collateral, exposures with significant weakness, without impairments, 2c	Calculated as Collateral, exposures with significant weakness, without impairments, 2c in % of Total collateral received.
7980	Collateral, exposures with Objective Evidence of Impairments, 1	Calculated as Collateral, exposures with Objective Evidence of Impairments, 1 in % of Total collateral received.
7990	Total not specified	Calculated as Total not specified in % of Total collateral received.
8000	Total collateral received	Calculated as the sum of the individual classification groups.
8010	Average interest rate on subordinated debt capital	Calculated as total interest expenses related to subordinated debt capital (including reclassified hybrid capital instruments) for the period in per cent of average total subordinated debt capital (including reclassified hybrid capital instruments) for the period. It is also noted that for this key ratio calculated on the basis of half-year results, the interest expense related to subordinated debt capital is multiplied by 2 in order to facilitate a comparison with full-year periods.
8020	Total loans, financial guarantees and accumulated impairments and loss provisions	Calculated as the sum of loans and other receivables (including repurchase/reverse transactions), total financial guarantees and accumulated impairments and loss provisions at the end of the period.
8030	Business volume excluding repos / reverse loans	Calculated as the sum of loans and other receivables (excluding repurchase/reverse transactions), total financial guarantees and total deposits and other debt (including
8040	Impairment buffer	Impairment buffer expressed in percentage points. Calculated as profit from primary banking operations before depreciation in per cent of the sum of loans and other receivables (including repurchase/reverse transactions) and total financial guarantees at the end of the period, minus the impairment and loss provision ratio for the period (excluding Bank Package I impairments and multiplied by 100.
8050	Loans with OEI in % of total loans and other receivables	Calculated as loans and other receivables for which OEI (objective evidence of impairment) has been identified, before impairments, at the end of the period in per cent of loans and other receivables (including repurchase/reverse transactions) and accumulated impairments on loans for which OEI has been identified at the end of the period.
8060	Individual impairments in % of loans with OEI	Calculated as the accumulated individual impairments at the end of the period in per cent of loans and receivables for which OEI (objective evidence of impairment) has been identified, before impairments, at the end of the period.
8070	Collective impairments in % of loans for which collective impairments have been made	Calculated as the accumulated collective impairments at the end of the period in per cent of loans and receivables for which collective impairments have been made, before impairments, at the end of the period.

Variabel nr.	Variabel navn	Definition
8080	Loans (excluding repurchase/reverse transactions), guarantees and accumulated impairments	Calculated as the sum of loans and other receivables, excluding repurchase/reverse transactions, total financial guarantees and accumulated impairments and loss provisions at the end of the period.
8090	Supervisory diamond - growth rate - total loans	Illustrates the financial institution's compliance with the limit value for lending growth. A value greater than 0% shows that the limit value is broken. Calculated as the loan growth (loans and other receivables excluding repurchase/reverse transactions, net of impairments and loss provisions) divided by the limit value for lending growth minus 1. It is noted that in the calculation on a half-year basis, the loan growth rate is used for the past 12 months.
8100	Supervisory diamond - sum of large credit risk exposures	Illustrates the financial institution's compliance with the limit value for the sum of large exposures. A value greater than 0% indicates that the limit value is broken. Calculated as the key figure "sum of large exposures" at the end of the period divided by the limit value for "sum of large exposures" minus 1. It is noted that from 1 January 2018, the key figure "sum of large exposures" is given by the financial institution's 20 largest exposures based on the exposure value after taking into account the effect of the credit risk reduction and the exceptions, etc., resulting from CRR. The sum is calculated in per cent of the total common equity tier 1 capital. The limit value is set at 175 per cent. Until the end of 2017, the key figure used as the "sum of large exposures" is given by the financial institution's statement of the sum of the aggregate large exposures as a percentage of the total capital base. A large exposure is an exposure, before deductions for particularly secure parts and collateral received, guarantees, etc. amount to 10 per cent. or more of the total capital base. The sum is calculated in per cent of the total capital base. The limit value for this key ratio was 125 per cent.
8110	Supervisory diamond - real estate industry concentration	Illustrates the financial institution's compliance with the limit value for the exposure towards the industries "real estate" and "construction projects". A value greater than 0% indicates that the limit value is broken. Calculated as the exposure at the end of the period towards the industries "Real estate" and "Construction projects" as reported by the department divided by the limit value for the exposure towards these industries. The exposure is calculated before impairments and loss provisions.
8120	Supervisory diamond - funding ratio	Illustrates the financial institution's compliance with the funding ratio limit value. A value greater than 0% indicates that the limit value is broken. Calculated as the funding ratio at the end of the period, as calculated by BankResearch, divided by the limit value for funding ratio, minus 1.
8130	Supervisory diamond - excess liquidity coverage	Illustrates the financial institution's compliance with the limit value for liquidity cover. A value greater than 0% indicates that the limit value is broken. Calculated as the limit value of "liquidity cover" divided by the key ratio "liquidity cover" at the end of the period minus 1. It is noted that from 1 July 2018 the key ratio "LCR key ratios" given by the institution's statement of the liquidity guidance value is calculated as the lowest value of the formula: The sum of the holdings of high quality liquid assets divided by the amount of cash outflows minus the sum of incoming cash flows calculated on the basis of 30, 60 and 90 days, respectively. The limit value is set at 100 per cent. Until 30 June 2018, the key ratio "liquidity cover" given by the financial institution's statement of the excess liquidity following compliance with the minimum requirements of the Act (10 per cent requirement or 15 per cent requirement of the Financial Business Act § 152) as a percentage of the minimum requirements of the Act. The limit value for this key ratio was 50 per cent.
8140	Total personnel and administration expenses in % of average business volume	Calculated as total personnel and administration expenses for the period in per cent of the average total business volume (including repurchase/reverse transactions) for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total personnel and administration expenses is multiplied by 2 in order to facilitate a comparison with full-year periods.
8150	Total personnel and administration expenses in % of average risk exposures	Calculated as total personnel and administration expenses for the period in per cent of the average total risk exposures for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total personnel and administration expenses is multiplied by 2 in order to facilitate a comparison with full-year periods.
8160	Total personnel and administration expenses in % of average working capital	Calculated as total personnel and administration expenses for the period in per cent of the average total working capital for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total personnel and administration expenses is multiplied by 2 in order to facilitate a comparison with full-year periods.
8170	Total personnel and administration expenses in % of average loans and other receivables (including repurchase/reverse transactions) and total financial guarantees	Calculated as total personnel and administration expenses for the period in per cent of the average sum of loans and other receivables (including repurchase/reverse transactions) and total financial guarantees for the period. It is noted that for this key ratio calculated on the basis of half-year results, the total personnel and administration expenses is multiplied by 2 in order to facilitate a comparison with full-year periods.
8180	Fees and commissions (securities trading and depository accounts in % af	Calculated as the proportion of total fees and commission income related to securities trading and depository accounts in per cent of the value of the customers' securities depository

Variabel nr.	Variabel navn	Definition
8190	Customer securities depository accounts estimated value	Estimates the total value of the institution's customers' securities depository accounts based on an assumed average annual fee income of 0.90% of the proportion of the period's total fee and commission income, which consists of securities trading and depository accounts and asset management. Calculated as the proportion of the total fees and commission income for the period, which consists of securities trading and depository accounts and asset management divided by an estimated average fee income of 0.90 per cent of the average value of the customer's securities depository accounts for the period. It is noted that for this key ratio calculated on the basis of half-year results, the proportion of total fees and commission income which consists of securities trading and depository accounts and asset management is multiplied by 2 in order to facilitate a comparison with full-year periods.
8200	Accumulated stage 1 impairments, the beginning of the period	Indicates the accumulated stage 1 impairments at the beginning of the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. Stage 1 impairments represent the impairments on loans and other receivables that are made already when the loan is paid to the customer. Stage 1 impairments corresponds to the expected loss in the next 12 months after the payment to the customer.
8210	Changed accounting policies for impairments, stage 1	Changes in stage 1 impairments for the period due to changes in accounting policies for impairment. Stage 1 impairments represent the impairments on loans and other receivables that are made already when the loan is paid to the customer. Stage 1 impairments corresponds to the expected loss in the next 12 months after the payment to the customer.
8220	Stage 1 impairments and value regulations for the period	Stage 1 impairments and value regulations for the period. Stage 1 impairments represent the impairments on loans and other receivables that are made already when the loan is paid to the customer. Stage 1 impairments corresponds to the expected loss in the next 12 months after the payment to the customer.
8230	Accumulated stage 1 impairments, the end of the period	Indicates the accumulated stage 1 impairments at the end of the period. Calculated as the sum of accumulated stage 1 impairments at the beginning of the period, the effect of changed accounting policies (stage 1) and stage 1 impairments and value regulations for the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. Stage 1 impairments represent the impairments on loans and other receivables that are made already when the loan is paid to the customer. Stage 1 impairments corresponds to the expected loss in the next 12 months after the payment to the customer.
8240	Stage 1 exposures before impairments	The loans and other receivables at the end of the period for which stage 1 impairments have been identified. The amount is stated before impairments.
8250	Stage 1 exposures net of impairments	The loans and other receivables at the end of the period for which stage 1 impairments have been identified. The amount is stated net of accumulated impairments at the end of the period.
8260	Accumulated stage 2 impairments, the beginning of the period	Indicates the accumulated stage 2 impairments at the beginning of the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. Stage 2 impairments represent the impairments on loans and other receivables that are made when the credit risk increases after the time when the loan was paid to the customer. Stage 2 impairments corresponds to the expected loss in the loan's remaining maturity.
8270	Changed accounting policies for impairments, stage 2	Changes in stage 2 impairments for the period due to changes in accounting policies for impairment. Stage 2 impairments represent the impairments on loans and other receivables that are made when the credit risk increases after the time when the loan was paid to the customer. Stage 2 impairments corresponds to the expected loss in the loan's remaining maturity.
8280	Stage 2 impairments and value regulations for the period	Stage 2 impairments and value regulations for the period. Stage 2 impairments represent the impairments on loans and other receivables that are made when the credit risk increases after the time when the loan was paid to the customer. Stage 2 impairments corresponds to the expected loss in the loan's remaining maturity.

Variabel nr.	Variabel navn	Definition
8290	Accumulated stage 2 impairments, the end of the period	Indicates the accumulated stage 2 impairments at the end of the period. Calculated as the sum of accumulated stage 2 impairments at the beginning of the period, the effect of changed accounting policies (stage 2) and stage 2 impairments and value regulations for the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. Stage 2 impairments represent the impairments on loans and other receivables that are made when the credit risk increases after the time when the loan was paid to the customer. Stage 2 impairments corresponds to the expected loss in the loan's remaining maturity.
8300	Stage 2 exposures before impairments	The loans and other receivables at the end of the period for which stage 2 impairments have been identified. The amount is stated before impairments.
8310	Stage 2 exposures net of impairments	The loans and other receivables at the end of the period for which stage 2 impairments have been identified. The amount is stated net of accumulated impairments at the end of the period.
8320	Accumulated stage 3 impairments, the beginning of the period	Indicates the accumulated stage 3 impairments at the beginning of the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8330	Changed accounting policies for impairments, stage 3	Changes in stage 3 impairments for the period due to changes in accounting policies for impairment. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8340	Additions due to merger, stage 3 impairments	Changes in stage 3 impairments for the period which are due to the financial institution's merger with another financial institution. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8350	Stage 3 impairments and value regulations for the period	Stage 3 impairments and value regulations for the period. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8360	Reversal of stage 3 impairments	Reversal of stage 3 impairments for the period. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8370	Other movements, stage 3 impairments	Other movements for stage 3 impairments for the period. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8380	Value adjustments of assets taken into possession, stage 3 impairments	Value adjustments of assets taken into possession (stage 3 impairments) for the period. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8390	Lost - previously impaired, stage 3 impairments	The losses for which impairments have been made (stage 3 impairments) for the period. Stage 3 impairments represent the impairments on loans and other receivables that are impaired. Stage 3 impairments corresponds to the expected loss in the loan's remaining maturity, but based on an increased loss probability.
8400	Accumulated stage 3 impairments, the end of the period	Indicates the accumulated stage 3 impairments at the end of the period. Calculated as the sum of accumulated stage 3 impairments at the beginning of the period, the effect of changed accounting policies (stage 3), additions due to merger (stage 3), stage 3 impairments and value regulations for the period, reversals of stage 3 impairments, other movements (stage 3 impairments), value adjustments of assets taken into possession (stage 3 impairments) and lost, previously impaired (stage 3 impairments). On 1 January 2018, the IFRS 9 accounting
8410	Stage 3 exposures before impairments	The loans and other receivables at the end of the period for which stage 3 impairments have been identified. The amount is stated before impairments.
8420	Stage 3 exposures net of impairments	The loans and other receivables at the end of the period for which stage 3 impairments have been identified. The amount is stated net of accumulated impairments at the end of the period.
8430	Total accumulated impairments on loans and other receivables	The total accumulated stage 1, 2 and 3 impairments on loans and other receivables at the end of the period. Calculated as the sum of accumulated stage 1, 2 and 3 impairments at the end of the period.

Variabel nr.	Variabel navn	Definition
8440	Accumulated loss provisions (financial guarantees), the beginning of the period	The accumulated loss provisions (financial guarantees stage 1, 2 and 3) at the beginning of the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify loss provisions on <u>financial guarantees and unused credit facilities</u> .
8450	Changed accounting policies for loss provisions (financial guarantees)	Changes in loss provisions (financial guarantees stage 1, 2 and 3) for the period due to changes in accounting policies for impairment. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify <u>loss provisions on financial guarantees and unused credit facilities</u> .
8460	Additions due to merger, loss provisions (financial guarantees)	Changes in loss provisions (financial guarantees stage 1, 2 and 3) for the period which are due to the financial institution's merger with another financial institution. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify <u>loss provisions on financial guarantees and unused credit facilities</u> .
8470	Loss provisions and value regulations (financial guarantees) for the period	Loss provisions and value regulations (financial guarantees stage 1, 2 and 3) for the period. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify <u>loss provisions on financial guarantees and</u>
8480	Reversal of loss provisions (financial guarantees)	Reversal of loss provisions (financial guarantees stage 1, 2 and 3) for the period. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some <u>financial institutions do not specify loss provisions on financial guarantees and unused credit</u>
8490	Lost - previously provided for (financial guarantees)	Losses which have already been provided for (financial guarantees stage 1, 2 and 3) for the period. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify <u>loss provisions on financial guarantees and unused credit facilities</u> .
8500	Accumulated loss provisions (financial guarantees), the end of the period	The accumulated loss provisions (financial guarantees stage 1, 2 and 3) at the end of the period. Calculated as the sum of accumulated loss provisions (financial guarantess) at the beginning of the period, changes due changed accounting policies for loss provisions (financial guarantees), additions due to merger (loss provisions on financial guarantees), reversals of loss provisions (financial guarantees) for the period and lost - previously provided for (financial guarantees). On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. It is noted that the number here may include loss provisions (unused credit facilities stage 1, 2 and 3) as some financial institutions do not specify <u>loss provisions on financial guarantees and unused credit facilities</u> .
8510	Accumulated loss provisions (unused credit facilities), the beginning of the period	The accumulated loss provisions (unused credit facilities stage 1, 2 and 3) at the beginning of the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. It is noted that the number here may be stated as 0 (zero) due to some financial institutions not specifying <u>loss provisions on financial guarantees and unused credit facilities</u> .
8520	Changed accounting policies for loss provisions (unused credit facilities)	Changes in loss provisions (unused credit facilities stage 1, 2 and 3) for the period due to changes in accounting policies for impairment. It is noted that the number here may be stated as 0 (zero) due to some financial institutions not specifying <u>loss provisions on financial guarantees and unused credit facilities</u> .
8530	Loss provisions and value regulations (unused credit facilities) for the period	Loss provisions and value regulations (unused credit facilities stage 1, 2 and 3) for the period. It is noted that the number here may be stated as 0 (zero) due to some financial institutions not specifying <u>loss provisions on financial guarantees and unused credit facilities</u> .
8540	Accumulated loss provisions (unused credit facilities), the end of the period	The accumulated loss provisions (unused credit facilities stage 1, 2 and 3) at the end of the period. Calculated as the sum of accumulated loss provisions (unused credit facilities), changed accounting policies for loss provisions (unused credit facilities) and loss provisions and value regulations (unused credit facilities) for the period. On 1 January 2018, the IFRS 9 accounting standard came into force and this includes among other things a new impairment model based on expected losses and not as previously incurred losses. It is noted that the number here may be stated as 0 (zero) due to some financial institutions not specifying <u>loss provisions on financial guarantees and unused credit facilities</u> .

Variabel nr.	Variabel navn	Definition
8550	Total accumulated impairments on loans and other receivables and loss provisions (financial guarantees and unused credit facilities)	Calculated as the sum of accumulated impairments on loans and other receivables, accumulated loss provisions (financial guarantees) and accumulated loss provisions (unused credit facilities) at the end of the period.
8560	Stage 1 impairment ratio	Calculated as Accumulated stage 1 impairments, the end of the period in % of Stage 1 exposures before impairments.
8570	Stage 2 impairment ratio	Calculated as Accumulated stage 2 impairments, the end of the period in % of Stage 2 exposures before impairments.
8580	Stage 3 impairment ratio	Calculated as Accumulated stage 3 impairments, the end of the period in % of Stage 3 exposures before impairments.
8590	Accumulated stage 1 impairments in per cent of total accumulated impairments on loans and other receivables	Calculated as Accumulated stage 1 impairments, the end of the period in % of Total accumulated impairments on loans and other receivables.
8600	Accumulated stage 2 impairments in per cent of total accumulated impairments on loans and other receivables	Calculated as Accumulated stage 2 impairments, the end of the period in % of Total accumulated impairments on loans and other receivables.
8610	Accumulated stage 3 impairments in per cent of total accumulated impairments on loans and other receivables	Calculated as Accumulated stage 3 impairments, the end of the period in % of Total accumulated impairments on loans and other receivables.
8620	Accumulated stage 1 impairments in per cent of total accumulated impairments on loans and other receivables and	Calculated as Accumulated stage 1 impairments, the end of the period in % of the sum of loans and other receivables incl. repurchase/reverse and Total accumulated impairments on loans and other receivables.
8630	Accumulated stage 2 impairments in per cent of total accumulated impairments on loans and other receivables and	Calculated as Accumulated stage 2 impairments, the end of the period in % of the sum of loans and other receivables incl. repurchase/reverse and Total accumulated impairments on loans and other receivables.
8640	Accumulated stage 3 impairments in per cent of total accumulated impairments on loans and other receivables and	Calculated as Accumulated stage 3 impairments, the end of the period in % of the sum of loans and other receivables incl. repurchase/reverse and Total accumulated impairments on loans and other receivables.
8650	Total accumulated impairments on loans and other receivables in per cent of loans and other receivables and accumulated impairments on loans and other	Calculated as Total accumulated impairments on loans and other receivables in % of the sum of loans and other receivables incl. repurchase/reverse and Total accumulated impairments on loans and other receivables.
8660	Receivables with suspended interest calculation in per cent of accumulated impairments on loans and other receivables	Calculated as Receivables with suspended interest calculation in % of Total accumulated impairments on loans and other receivables.
8670	Receivables with suspended interest calculation in per cent of accumulated stage 3 impairments on loans and other receivables	Calculated as Receivables with suspended interest calculation in % of Accumulated stage 3 impairments, the end of the period.
8680	Receivables with suspended interest calculation in per cent of loans and other receivables and accumulated impairments on loans and other receivables	Calculated as Receivables with suspended interest calculation in % of the sum of loans and other receivables incl. repurchase/reverse and Total accumulated impairments on loans and other receivables.
8690	Total accumulated loss provisions (financial guarantees) in per cent of total financial guarantees and accumulated loss provisions (financial guarantees)	Calculated as Accumulated loss provisions (financial guarantees), the end of the period in % of the sum of total financial guarantees and Accumulated loss provisions (financial guarantees), the end of the period.
8700	Average interest rate on total accumulated stage 3 impairments	Calculated as Interest income concerning impaired claims for the period in % of the average Accumulated stage 3 impairments, the end of the period for the period.
8710	Net change impairments on loans and other receivables and loss provisions financial guarantees and unused credit facilities	Net changes in impairments on loans and other receivables, loss reservations on financial guarantees and loss reservations on unused credit facilities as stated by the financial institution in annual and interim reports.
8720	Supervisory diamond - growth rate - total loans	The value stated by the financial institution for the loan growth related to the supervisory diamond. Please note that the stated value may be on group level.



Variabel nr.	Variabel navn	Definition
8730	Supervisory diamond - sum of large credit risk exposures	The value stated by the financial institution for the sum of large exposures related to the supervisory diamond. Please note that the stated value may be on group level.
8740	Supervisory diamond - real estate industry concentration	The value stated by the financial institution for the real estate concentration related to the supervisory diamond. Please note that the stated value may be on group level.
8750	Supervisory diamond - funding ratio	The value stated by the financial institution for the funding ratio related to the supervisory diamond. Please note that the stated value may be on group level.
8760	Supervisory diamond - excess liquidity coverage	The value stated by the financial institution for the excess liquidity coverage related to the supervisory diamond. Please note that the stated value may be on group level.
8770	Total bonds and shares etc.	Calculated as the sum of bonds at current value, bonds at amortised cost and shares etc. at the end of the period.
8780	Total bonds in % of total bonds and shares etc.	Calculated as the sum of bonds at current value and bonds at amortised cost at the end of the period in per cent of the sum of bonds at current value, bonds at amortised cost and shares etc. at the end of the period.
8790	Sum of large credit risk exposures II	Calculated as the sum of the financial institutions 20 largest exposures in per cent of its common tier 1 equity capital.
8800	MREL capital instruments	The issued senior non-preferred capital instruments as stated by the financial institution to meet the required MREL supplement.
8810	MREL capital base	Calculated as the sum of the financial institution's capital base and the financial institution's MREL capital instruments.
8820	MREL capital ratio	Calculated as the MREL capital base in per cent of the total risk exposures.
8830	Total excess capital including buffers and MREL supplement (in per cent)	Calculated as the MREL capital ratio divided by
8840	Total excess capital including buffers and MREL supplement (percentage point)	Calculated as the sum of the financial institutions 20 largest exposures in per cent of its common tier 1 equity capital.
8850	Total excess capital including buffers and MREL supplement (DKK mio.)	Calculated as the sum of the financial institutions 20 largest exposures in per cent of its common tier 1 equity capital.
8860	Total excess capital including buffers and MREL supplement in per cent of loans	Calculated as the sum of the financial institutions 20 largest exposures in per cent of its common tier 1 equity capital.
8870	Common equity tier 1 capital in per cent of MREL capital base	Calculated as the sum of the financial institutions 20 largest exposures in per cent of its common tier 1 equity capital.