A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	NOK

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	Norway			
G.1.1.2	**Issuer Name**	Totens Sparebank Boligkreditt AS			
G.1.1.3	**Link to Issuer's Website**	www.totenbanken.no			
G.1.1.4	**Cut-off date**	31.12.2022			
OG.1.1.1	*Optional information e.g. Contact names*	Johan Røstøen			
OG.1.1.2	*Optional information e.g. Parent name*	Totens Sparebank			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	N			
G.2.1.2	**CRR Compliance (Y/N)**	N			
G.2.1.3	**LCR status**	Non LCR issue			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	5.151,0			
G.3.1.2	Outstanding Covered Bonds	4.476,8			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	ND1			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	ND1			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5 %	15,1%	ND1	ND1
OG.3.2.1	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.2	*Optional information e.g. OC (NPV basis)*				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	4.799,1		93,2%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	351,9		6,8%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	5.151,0		100,0%	

OG.3.3.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.6	*o/w [If relevant, please specify]*			0,0%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	14,4	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	158,9	ND1	3,3%	
G.3.4.3	1 - 2 Y	140,1	ND1	2,9%	
G.3.4.4	2 - 3 Y	145,7	ND1	3,0%	
G.3.4.5	3 - 4 Y	151,7	ND1	3,2%	
G.3.4.6	4 - 5 Y	155,3	ND1	3,2%	
G.3.4.7	5 - 10 Y	833,2	ND1	17,4%	
G.3.4.8	10+ Y	3214,2	ND1	67,0%	
G.3.4.9	Total	4.799,1	0,0	100,0%	0,0%
OG.3.4.1	*o/w 0-1 day*			0,0%	
OG.3.4.2	*o/w 0-0.5y*			0,0%	
OG.3.4.3	*o/w 0.5-1 y*			0,0%	
OG.3.4.4	*o/w 1-1.5y*			0,0%	
OG.3.4.5	*o/w 1.5-2 y*			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00 %	
OG.3.4.10				0,00 %	
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	2,7	3,7		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	667,0	0,0	14,9%	0,0%
G.3.5.4	1 - 2 Y	1000,0	667,0	22,4%	14,9%
G.3.5.5	2 - 3 Y	1250,0	1000,0	28,0%	22,4%
G.3.5.6	3 - 4 Y	750,0	1250,0	16,8%	28,0%
G.3.5.7	4 - 5 Y	800,0	750,0	17,9%	16,8%
G.3.5.8	5 - 10 Y	0,0	800,0	0,0%	17,9%
G.3.5.9	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.10	Total	4.467,0	4.467,0	100,0%	100,0%
OG.3.5.1	*o/w 0-1 day*	0	0,0	0,0%	0,0%
OG.3.5.2	*o/w 0-0.5y*	167,0	0,0	3,7%	0,0%
OG.3.5.3	*o/w 0.5-1 y*	500,0	0,0	11,2%	0,0%
OG.3.5.4	*o/w 1-1.5y*	500,0	167,0	11,2%	3,7%
OG.3.5.5	*o/w 1.5-2 y*	500,0	500,0	11,2%	11,2%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
	6. Cover Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR				
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				

G.3.6.10	JPY				
G.3.6.11	KRW				
G.3.6.12	NOK	5.151,0	5.151,0	100,0%	100,0%
G.3.6.13	PLN				
G.3.6.14	SEK				
G.3.6.15	SGD				
G.3.6.16	USD				
G.3.6.17	Other				
G.3.6.18	Total	5.151,0	5.151,0	100,0%	100,0%
OG.3.6.1	*o/w [If relevant, please specify]*				
OG.3.6.2	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.3	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.4	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.5	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.6	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.7	*o/w [If relevant, please specify]*			0,0%	0,0%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR				
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	JPY				
G.3.7.11	KRW				
G.3.7.12	NOK	4.476,8	4.476,8	100,0%	100,0%
G.3.7.13	PLN				
G.3.7.14	SEK				
G.3.7.15	SGD				
G.3.7.16	USD				
G.3.7.17	Other				
G.3.7.18	Total	4.476,8	4.476,8	100,0%	100,0%
OG.3.7.1	*o/w [If relevant, please specify]*				
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
OG.3.7.7	*o/w [If relevant, please specify]*				
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	0	0,0	0,0%	0,0%
G.3.8.2	Floating coupon	4.476,8	4.476,8	100,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	4.476,8	4.476,8	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	172,2		48,9%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	129,3		36,7%	
G.3.9.3	Exposures to central banks	0,0			
G.3.9.4	Exposures to credit institutions	50,4		14,3%	
G.3.9.5	Other	0,0		0,0%	
G.3.9.6	Total	351,9		100,0%	
OG.3.9.1	*o/w EU gvts or quasi govts*			0,0%	

OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%	
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%	
OG.3.9.4	*o/w EU central banks*		0,0%	
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%	
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%	
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%	
OG.3.9.8	*o/w CQS2 credit institutions*		0,0%	
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
	10. Substitute Assets - Country	**Nominal (mn)**	**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	50,8	27,9%	
G.3.10.2	Eurozone	128,9	72,1%	
G.3.10.3	Rest of European Union (EU)		0,0%	
G.3.10.4	European Economic Area (not member of EU)		0,0%	
G.3.10.5	Switzerland		0,0%	
G.3.10.6	Australia		0,0%	
G.3.10.7	Brazil		0,0%	
G.3.10.8	Canada		0,0%	
G.3.10.9	Japan		0,0%	
G.3.10.10	Korea		0,0%	
G.3.10.11	New Zealand		0,0%	
G.3.10.12	Singapore		0,0%	
G.3.10.13	US		0,0%	
G.3.10.14	Other		0,0%	
G.3.10.15	Total EU			
G.3.10.16	Total	179,7	100,0%	
OG.3.10.1	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.2	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.3	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.4	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.5	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.6	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.7	*o/w [If relevant, please specify]*		0,0%	
	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	172	3,3%	3,8%
G.3.11.2	Central bank eligible assets	179,7	3,5%	4,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	351,9	6,8%	7,9%
OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			
	12. Bond List			
G.3.12.1	Bond list	www.totenbanken.no		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2		
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*	ND2		
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*	ND2		
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*	ND2		
OG.3.13.4				
OG.3.13.5				

	14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND1	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND1	
G.3.14.3	specific criteria	ND1	
G.3.14.4	link to the committed objective criteria	ND1	
OG.3.14.1			
OG.3.14.2			
OG.3.14.3			
OG.3.14.4			
OG.3.14.5			
OG.3.14.6			
OG.3.14.7			
OG.3.14.8			
OG.3.14.9			
OG.3.14.10			
OG.3.14.11			
OG.3.14.12			
OG.3.14.13			
OG.3.14.14			
OG.3.14.15			
OG.3.14.16			
OG.3.14.17			
OG.3.14.18			
OG.3.14.19			
OG.3.14.20			
OG.3.14.21			
OG.3.14.22			
OG.3.14.23			
OG.3.14.24			
OG.3.14.25			
OG.3.14.26			
OG.3.14.27			
OG.3.14.28			
OG.3.14.29			
OG.3.14.30			
OG.3.14.31			
OG.3.14.32			
OG.3.14.33			
OG.3.14.34			
OG.3.14.35			
OG.3.14.36			
OG.3.14.37			
OG.3.14.38			
OG.3.14.39			
OG.3.14.40			
OG.3.14.41			

	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	*(i) Value of the cover pool outstanding covered bonds:*	38	
G.4.1.2	*(i) Value of covered bonds:*	39	
G.4.1.3	*(ii) Geographical distribution:*	43 for Mortgage Assets	
G.4.1.4	*(ii) Type of cover assets:*	52	
G.4.1.5	*(ii) Loan size:*	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	149 for Mortgage Assets	
G.4.1.7	*(ii) Currency risk - cover pool:*	111	
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163	
G.4.1.9	*(ii) Currency risk - covered bond:*	137	

G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	*(iii) Maturity structure of cover assets:*	65
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
	5. References to Capital Requirements Regulation (CRR) 129(1)	
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
	6. Other relevant information	
	1. Optional information e.g. Rating triggers	
OG.6.1.1	*NPV Test (passed/failed)*	
OG.6.1.2	*Interest Covereage Test (passe/failed)*	
OG.6.1.3	*Cash Manager*	
OG.6.1.4	*Account Bank*	
OG.6.1.5	*Stand-by Account Bank*	
OG.6.1.6	*Servicer*	
OG.6.1.7	*Interest Rate Swap Provider*	
OG.6.1.8	*Covered Bond Swap Provider*	
OG.6.1.9	*Paying Agent*	
OG.6.1.10	*Other optional/relevant information*	
OG.6.1.11	*Other optional/relevant information*	
OG.6.1.12	*Other optional/relevant information*	
OG.6.1.13	*Other optional/relevant information*	
OG.6.1.14	*Other optional/relevant information*	
OG.6.1.15	*Other optional/relevant information*	
OG.6.1.16	*Other optional/relevant information*	
OG.6.1.17	*Other optional/relevant information*	
OG.6.1.18	*Other optional/relevant information*	
OG.6.1.19	*Other optional/relevant information*	
OG.6.1.20	*Other optional/relevant information*	
OG.6.1.21	*Other optional/relevant information*	
OG.6.1.22	*Other optional/relevant information*	
OG.6.1.23	*Other optional/relevant information*	
OG.6.1.24	*Other optional/relevant information*	
OG.6.1.25	*Other optional/relevant information*	
OG.6.1.26	*Other optional/relevant information*	
OG.6.1.27	*Other optional/relevant information*	
OG.6.1.28	*Other optional/relevant information*	
OG.6.1.29	*Other optional/relevant information*	
OG.6.1.30	*Other optional/relevant information*	
OG.6.1.31	*Other optional/relevant information*	
OG.6.1.32	*Other optional/relevant information*	
OG.6.1.33	*Other optional/relevant information*	
OG.6.1.34	*Other optional/relevant information*	
OG.6.1.35	*Other optional/relevant information*	

OG.6.1.36	*Other optional/relevant information*
OG.6.1.37	*Other optional/relevant information*
OG.6.1.38	*Other optional/relevant information*
OG.6.1.39	*Other optional/relevant information*
OG.6.1.40	*Other optional/relevant information*
OG.6.1.41	*Other optional/relevant information*
OG.6.1.42	*Other optional/relevant information*
OG.6.1.43	*Other optional/relevant information*
OG.6.1.44	*Other optional/relevant information*
OG.6.1.45	*Other optional/relevant information*