A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	NOK

CONTENT OF TAB A

`

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**	30.09.2022			
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	5.237,0			
G.3.1.2	Outstanding Covered Bonds	4.572,0			
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 (%)	2 %	14,5%	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	5.021,7		95,9%	
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	215,4		4,1%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	5.237,0		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)	67,8	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	153,4	ND1	3,1%	
G.3.4.3	1 - 2 Y	158,1	ND1	3,1%	
G.3.4.4	2 - 3 Y	163,3	ND1	3,3%	
G.3.4.5	3 - 4 Y	167,5	ND1	3,3%	
G.3.4.6	4 - 5 Y	172,3	ND1	3,4%	
G.3.4.7	5 - 10 Y	904,7	ND1	18,0%	
G.3.4.8	10+ Y	3302,5	ND1	65,8%	
G.3.4.9	Total	5.021,7	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	365,0	0,0	8,0%	0,0%
G.3.5.4	1 - 2 Y	1000,0	365,0	21,9%	8,0%
G.3.5.5	2 - 3 Y	1000,0	1000,0	21,9%	21,9%
G.3.5.6	3 - 4 Y	1500,0	1000,0	32,9%	21,9%
G.3.5.7	4 - 5 Y	700,0	1500,0	15,3%	32,9%
G.3.5.8	5 - 10 Y	0,0	700,0	0,0%	15,3%
G.3.5.9	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.10	Total	4.565,0	4.565,0	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*	28,0	0,0	0,6%	0,0%
OG.3.5.3	*o/w 0.5-1 y*	337,0	0,0	7,4%	0,0%
OG.3.5.4	*o/w 1-1.5y*	500,0	28,0	11,0%	0,6%
OG.3.5.5	*o/w 1.5-2 y*	500,0	337,0	11,0%	7,4%
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	5.237,0	5.237,0	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	5.237,0	5.237,0	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	4.572,0	4.572,0	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	4.572,0	4.572,0	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	4.572,0	4.572,0	100,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	4.572,0	4.572,0	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	35,9	16,7%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	129,3	60,0%	
G.3.9.3	Exposures to central banks	0,0		
G.3.9.4	Exposures to credit institutions	50,2	23,3%	
G.3.9.5	Other	0,0	0,0%	
G.3.9.6	Total	215,4	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)	50,1	27,9%	
G.3.10.2	Eurozone	129,3	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	179,4	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	36	0,7%	0,8%
G.3.11.2	Central bank eligible assets	179,5	3,4%	3,9%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	215,4	4,1%	4,7%
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