# List over amendments in the HTT

**B1. HTT Mortgage Assets**

* 3. Concentration Risks (row 35 etc.)
  + Added the possibility of specifying the size of the ten largest exposures excluding loans to housing cooperatives.
* 5. Breakdown by domestic regions (row 98 etc.)
  + Added Norwegian counties and Svalbard (in alphabetical order).
    - Updated in Q1 2018 to reflect the merger between Sør-Trøndelag and Nord-Trøndelag to Trøndelag.
    - Updated in the 2020-version to reflect the completion of the regional reform in Norway, reducing the number of counties from 19 to 11. The following mergers became effective from 1. January 2020:
      * Hordaland and Sogn og Fjordane to Vestland
      * Aust-Agder and Vest-Agder to Agder
      * Vestfold and Telemark to Vestfold og Telemark
      * Oppland and Hedmark to Innlandet
      * Buskerud, Akershus and Østfold to Viken
      * Troms and Finnmark to Troms og Finnmark
    - Updated in the 2024-versjon to reflect the partial reversal of the regional reform. This led to the following amendments:
      * Viken is split into Østfold, Akershus and Buskerud
      * Vestfold og Telemark is split into two separate counties
      * Troms og Finmark is split into two separate counties
* 8. Loan Seasoning (row 169 etc.)
  + No amendments but there is a need for the issuer to specify whether the date for a loan is based on when it was established or transferred to the cover pool («C. HTT Harmonised Glossary», section OHG 4.4 (row 56)).
* 10. Loan Size Information (Residential Cover Pool) (row 185 etc.)
  + Added buckets based on the original Norwegian Transparency Template
* 15. EPC – Information of the financed RRE – optional (row 286 etc.)
  + Added relevant buckets for Norwegian issuers (A to G)
* 20. Loan Size Information (Commercial Cover Pool) (row 423 etc.)
  + Added buckets based on the original Norwegian Transparency Template

**B2. HTT Public sector assets**

* 2. Size information (row 18 etc.)
  + Added buckets based on the original Norwegian Transparency Template
* 5. Breakdown by domestic regions (row 103 etc.)
  + Added Norwegian counties and Svalbard (in alphabetical order).
    - Updated in Q1 2018 to reflect the merger between Sør-Trøndelag and Nord-Trøndelag to Trøndelag.
    - Updated in the 2020-version to reflect the completion of the regional reform in Norway, reducing the number of counties from 19 to 11. The following mergers became effective from 1. January 2020:
      * Hordaland and Sogn og Fjordane to Vestland
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**B3. HTT Shipping Assets**

* No amendments

**C3. HHT Harmonised Glossary**

* Added definitions based on the original Norwegian Transparency Template. The issuer will still need to define for instance hedging strategy and seasoning.

**D. Nat Trans Templ (National Transparency Template)**

* Added a stress test which concerns a house price decline of 10, 20 and 30 percent. Also added the possibility of inserting comments from the issuer.