
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 23/02/2021

Cut-off Date: 31/12/2020



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
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4. References to Capital Requirements Regulation (CRR) 129(7)	
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6. Other relevant information	

Field Number	1. Basic Facts					
G.1.1.1	Country	Denmark				
G.1.1.2	Issuer Name	Jyske Realkredit A/S				
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com				
G.1.1.4	Cut-off date	31-12-2020				
OG.1.1.1	Optional information e.g. Contact names	Contact				
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S				
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)	Y				
G.2.1.2	CRR Compliance (Y/N)	Y				
G.2.1.3	LCR status	Link				
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	25,293				
G.3.1.2	Outstanding Covered Bonds	25,165				
OG.3.1.1	Cover Pool Size [NPV] (mn)					
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.3						
OG.3.1.4						
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose	
G.3.2.1	OC (%)	8.0%	0.5%	0.0%	ND1	
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1				
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weighted Assets	% of lending			
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	25,165	99.5%			
G.3.3.2	Public Sector	0	0.0%			
G.3.3.3	Shipping	0	0.0%			
G.3.3.4	Substitute Assets	128	0.5%			
G.3.3.5	Other	0	0.0%			
G.3.3.6	Total	25,293	100.0%			
OG.3.3.1						
OG.3.3.2						
OG.3.3.3						
OG.3.3.4						
OG.3.3.5						
OG.3.3.6						
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments	
G.3.4.1	Weighted Average life (in years)	22.47	ND1			
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y	1,480	ND1	5.9%		
G.3.4.3	1 - 2 Y	1,184	ND1	4.7%		
G.3.4.4	2 - 3 Y	1,184	ND1	4.7%		
G.3.4.5	3 - 4 Y	1,185	ND1	4.7%		
G.3.4.6	4 - 5 Y	1,184	ND1	4.7%		
G.3.4.7	5 - 10 Y	5,837	ND1	23.1%		
G.3.4.8	10+ Y	13,238	ND1	52.3%		
G.3.4.9	Total	25,293	0	100.0%	0	
OG.3.4.1						
OG.3.4.2						
OG.3.4.3						
OG.3.4.4						
OG.3.4.5						
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9						
OG.3.4.10						



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.95	ND1		
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0 - 1 Y	764	ND1	3.0%	
G.3.5.5	1 - 2 Y	1,026	ND1	4.1%	
G.3.5.6	2 - 3 Y	1,036	ND1	4.1%	
G.3.5.7	3 - 4 Y	1,047	ND1	4.2%	
G.3.5.8	4 - 5 Y	1,058	ND1	4.2%	
G.3.5.9	5 - 10 Y	20,234	ND1	80.4%	
G.3.5.10	10+ Y	0	ND1	0.0%	
OG.3.5.1	Total	25,165	0.00	100.0%	0.00
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
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	0	0	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	25,165	25,165	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	25,165	25,165	100.0%	100.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0.0%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	25,165	25,165	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	25,165	25,165	100.0%	100.0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
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	25,165	25,165	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	0	0	0.0%	0.0%
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	0	0.0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0.0%		
G.3.9.3	Exposures to central banks	0	0.0%		
G.3.9.4	Exposures to credit institutions	128	100.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	128	100.0%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
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)	128	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	128	100.00%	
G.3.10.16	Total	128	100.00%	
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	128	0.5%	0.5%
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	Total	128	0.5%	0.5%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0.0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0		
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)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2.0		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
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) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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	163
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	173
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)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	ND1
OG.6.1.5	Stand-by Account Bank	ND1
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

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

Field Number	7. Mortgage Assets				
	1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential		25,150	99.9%	
M.7.1.2	Commercial		15	0.1%	
M.7.1.3	Other		0	0.0%	
M.7.1.4		Total	25,165	100.0%	
OM.7.1.1	o/w Cooperative Housing		0		
OM.7.1.2	o/w Agriculture		0		
OM.7.1.3	o/w Owner-occupied homes		0		
OM.7.1.4	o/w Holiday houses		25,150		
OM.7.1.5	o/w Subsidised Housing		0		
OM.7.1.6	o/w Private rental		0		
OM.7.1.7	o/w Manufacturing and Manual Industries		0		
OM.7.1.8	o/w Office and Business		0		
OM.7.1.9	o/w Social and cultural purposes		0		
OM.7.1.10	o/w Other		15		
OM.7.1.11					
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		941	4	945
OM.7.2.1	Optional information eg, Number of borrowers		ND1		
OM.7.2.2	Optional information eg, Number of guarantors		ND1		
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures		10.7%	100.0%	10.7%
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union		<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
M.7.4.2	Austria		0.0%	0.0%	0.0%
M.7.4.3	Belgium		0.0%	0.0%	0.0%
M.7.4.4	Bulgaria		0.0%	0.0%	0.0%
M.7.4.5	Croatia		0.0%	0.0%	0.0%
M.7.4.6	Cyprus		0.0%	0.0%	0.0%
M.7.4.7	Czech Republic		0.0%	0.0%	0.0%
M.7.4.8	Denmark		100.0%	100.0%	100.0%
M.7.4.9	Estonia		0.0%	0.0%	0.0%
M.7.4.10	Finland		0.0%	0.0%	0.0%
M.7.4.11	France		0.0%	0.0%	0.0%
M.7.4.12	Germany		0.0%	0.0%	0.0%
M.7.4.13	Greece		0.0%	0.0%	0.0%
M.7.4.14	Netherlands		0.0%	0.0%	0.0%
M.7.4.15	Hungary		0.0%	0.0%	0.0%
M.7.4.16	Ireland		0.0%	0.0%	0.0%
M.7.4.17	Italy		0.0%	0.0%	0.0%
M.7.4.18	Latvia		0.0%	0.0%	0.0%
M.7.4.19	Lithuania		0.0%	0.0%	0.0%
M.7.4.20	Luxembourg		0.0%	0.0%	0.0%
M.7.4.21	Malta		0.0%	0.0%	0.0%
M.7.4.22	Poland		0.0%	0.0%	0.0%
M.7.4.23	Portugal		0.0%	0.0%	0.0%
M.7.4.24	Romania		0.0%	0.0%	0.0%
M.7.4.25	Slovakia		0.0%	0.0%	0.0%
M.7.4.26	Slovenia		0.0%	0.0%	0.0%
M.7.4.27	Spain		0.0%	0.0%	0.0%
M.7.4.28	Sweden		0.0%	0.0%	0.0%
M.7.4.29	United Kingdom		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	European Economic Area (not member of EU)		0.0%	0.0%	0.0%
M.7.4.31	Iceland		0.0%	0.0%	0.0%
M.7.4.32	Liechtenstein		0.0%	0.0%	0.0%
M.7.4.33	Norway		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Other		0.0%	0.0%	0.0%
M.7.4.35	Switzerland		0.0%	0.0%	0.0%
M.7.4.36	Australia		0.0%	0.0%	0.0%
M.7.4.37	Brazil		0.0%	0.0%	0.0%
M.7.4.38	Canada		0.0%	0.0%	0.0%
M.7.4.39	Japan		0.0%	0.0%	0.0%
M.7.4.40	Korea		0.0%	0.0%	0.0%
M.7.4.41	New Zealand		0.0%	0.0%	0.0%
M.7.4.42	Singapore		0.0%	0.0%	0.0%
M.7.4.43	US		0.0%	0.0%	0.0%
M.7.4.44	Other		0.0%	0.0%	0.0%
OM.7.4.1	o/w Greenland		0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands		0.0%	0.0%	0.0%
OM.7.4.3					
OM.7.4.4					
OM.7.4.5					
OM.7.4.6					
OM.7.4.7					
OM.7.4.8					
OM.7.4.9					
OM.7.4.10					



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	43.0%	0.0%	43.0%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	13.0%	0.0%	12.9%
M.7.5.3	Northern Jutland (Region Nordjylland)	16.8%	0.0%	16.8%
M.7.5.4	Eastern Jutland (Region Midtjylland)	14.3%	0.0%	14.3%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	12.9%	100.0%	12.9%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	100.0%	100.0%	100.0%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	0.0%	0.0%	0.0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0.0%	0.0%	0.0%
OM.7.6.3	o/w Adjustable Rate Mortgages	100.0%	100.0%	100.0%
OM.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%
OM.7.6.5	o/w Non capped floaters	0.0%	0.0%	0.0%
OM.7.6.6	o/w Capped floaters	0.0%	0.0%	0.0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%
M.7.7.2	Amortising	100.0%	100.0%	100.0%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	7.8%	0.0%	7.8%
M.7.8.2	≥ 12 - ≤ 24 months	24.8%	100.0%	24.9%
M.7.8.3	≥ 24 - ≤ 36 months	24.3%	0.0%	24.3%
M.7.8.4	≥ 36 - ≤ 60 months	0.2%	0.0%	0.2%
M.7.8.5	≥ 60 months	42.8%	0.0%	42.8%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.00%	0.00%	0.00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	26,727			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	138	201	0.6%	21.4%
M.7A.10.3	DKK 2 - 5m	306	89	1.2%	9.5%
M.7A.10.4	DKK 5 - 20m	3,241	289	12.9%	30.7%
M.7A.10.5	DKK 20 - 50m	7,205	224	28.6%	23.8%
M.7A.10.6	DKK 50 - 100m	6,387	90	25.4%	9.6%
M.7A.10.7	> DKK 100m	7,872	48	31.3%	5.1%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	25,150	941	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	0.00%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	25,150	ND1	100.0%	
M.7A.12.3	>40 - <=50 %	0	ND1	0.0%	
M.7A.12.4	>50 - <=60 %	0	ND1	0.0%	
M.7A.12.5	>60 - <=70 %	0	ND1	0.0%	
M.7A.12.6	>70 - <=80 %	0	ND1	0.0%	
M.7A.12.7	>80 - <=90 %	0	ND1	0.0%	
M.7A.12.8	>90 - <=100 %	0	ND1	0.0%	
M.7A.12.9	>100%	0	ND1	0.0%	
M.7A.12.10	Total	25,150	0.00%	100.0%	0.00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	0	0.00%	0.0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	0	0.00%	0.0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	0	0.00%	0.0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	0	0.00%	0.0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0	0.00%	0.0%	
OM.7A.12.6	<i>o/w >150 %</i>	0	0.00%	0.0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	100.0%			
OM.7A.13.1	<i>o/w Subsidised housing</i>	100.0%			
OM.7A.13.2	<i>o/w Private rental</i>	0.0%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	0.0%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0.0%			
OM.7A.13.5	<i>o/w Buildings land</i>	0.0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	9571	143	38.1%	32.4%
M.7A.15.2	B	2761	69	11.0%	15.6%
M.7A.15.3	C	5046	97	20.1%	21.9%
M.7A.15.4	D	1383	21	5.5%	4.8%
M.7A.15.5	E	425	8	1.7%	1.8%
M.7A.15.6	F	18	0	0.1%	0.0%
M.7A.15.7	G	19	2	0.1%	0.5%
M.7A.15.8	Estimate A	1799	28	7.2%	6.3%
M.7A.15.9	Estimate B	324	9	1.3%	2.0%
M.7A.15.10	Estimate C	1528	32	6.1%	7.2%
M.7A.15.11	Estimate D	2114	31	8.4%	7.0%
M.7A.15.12	Estimate E	148	2	0.6%	0.5%
M.7A.15.13	Estimate F	0	0	0.0%	0.0%
M.7A.15.14	Estimate G	15	0	0.1%	0.0%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	0	0	0.0%	0.0%
M.7A.15.19	Total	25150.07817	442	100.0%	100.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	9571	143	38.1%	32.4%
M.7A.16.2	<=70 + 2,200/M^2	2761	69	11.0%	15.6%
M.7A.16.3	<=110 + 3,200/M^2	5046	97	20.1%	21.9%
M.7A.16.4	<=150 + 4,200/M^2	1383	21	5.5%	4.8%
M.7A.16.5	<=190 + 5,200/M^2	425	8	1.7%	1.8%
M.7A.16.6	<=240 + 6,500/M^2	18	0	0.1%	0.0%
M.7A.16.7	>240 + 6,500/M^2	19	2	0.1%	0.5%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	1799	28	7.2%	6.3%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	324	9	1.3%	2.0%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	1528	32	6.1%	7.2%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	2114	31	8.4%	7.0%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	148	2	0.6%	0.5%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	0	0	0.0%	0.0%
M.7A.16.14	Estimate: >240 + 6,500/M^2	15	0	0.1%	0.0%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	0	0	0.0%	0.0%
M.7A.16.19	Total	25150.07817	442	100.0%	100.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	194	10	0.8%	2.3%
M.7A.17.2	1919 - 1945	415	8	1.7%	1.8%
M.7A.17.3	1945 - 1960	1850	17	7.4%	3.8%
M.7A.17.4	1961 - 1970	3585	36	14.3%	8.1%
M.7A.17.5	1971 - 1980	5318	53	21.1%	12.0%
M.7A.17.6	1981 - 1990	916	21	3.6%	4.8%
M.7A.17.7	1991 - 2000	395	6	1.6%	1.4%
M.7A.17.8	2001 - 2005	1276	74	5.1%	16.7%
M.7A.17.9	2006 and later	10217	202	40.6%	45.7%
M.7A.17.10	no data	984	15	3.9%	3.4%
M.7A.17.11	Total	25150	442	100.0%	100.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	512	12	2.0%	2.7%
M.2A.18.2	Flat or Apartment	0	0	0.0%	0.0%
M.2A.18.3	Bungalow	0	0	0.0%	0.0%
M.2A.18.4	Terraced House	4912	119	19.5%	26.9%
M.2A.18.5	Multifamily House	19726	311	78.4%	70.4%
M.2A.18.6	Land Only	0	0	0.0%	0.0%
M.2A.18.7	other	0	0	0.0%	0.0%
M.2A.18.8	Total	25150	442	100.0%	100.0%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	2417	38	9.6%	8.6%
M.2A.19.2	Existing property	22733	404	90.4%	91.4%
M.2A.19.3	other	0	0	0.0%	0.0%
M.2A.19.4	no data	0	0	0.0%	0.0%
M.2A.19.5	Total	25150	442	100.0%	100.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					

7B Commercial Cover Pool					
20. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	3,631			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	3	2	20.6%	50.0%
M.7B.15.3	DKK 2 - 5m	0	0	0.0%	0.0%
M.7B.15.4	DKK 5 - 20m	12	2	79.4%	50.0%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.7	> DKK 100m	0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	15	4	100%	100%



21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100 %	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7B.16.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7B.16.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7B.16.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7B.16.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7B.16.6	<i>o/w >150 %</i>	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	0.00%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	15	ND1	100.0%	
M.7B.17.3	>40 - <=50 %	0	ND1	0.0%	
M.7B.17.4	>50 - <=60 %	0	ND1	0.0%	
M.7B.17.5	>60 - <=70 %	0	ND1	0.0%	
M.7B.17.6	>70 - <=80 %	0	ND1	0.0%	
M.7B.17.7	>80 - <=90 %	0	ND1	0.0%	
M.7B.17.8	>90 - <=100 %	0	ND1	0.0%	
M.7B.17.9	>100 %	0	ND1	0.0%	
M.7B.17.10	Total	15	0.00%	100.0%	0.00%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>	0	0.00%	0.0%	
OM.7B.17.2	<i>o/w >110 - <=120 %</i>	0	0.00%	0.0%	
OM.7B.17.3	<i>o/w >120 - <=130 %</i>	0	0.00%	0.0%	
OM.7B.17.4	<i>o/w >130 - <=140 %</i>	0	0.00%	0.0%	
OM.7B.17.5	<i>o/w >140 - <=150 %</i>	0	0.00%	0.0%	
OM.7B.17.6	<i>o/w >150 %</i>	0	0.00%	0.0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
23. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	0.0%			
M.7B.18.2	Office	0.0%			
M.7B.18.3	Hotel/Tourism	0.0%			
M.7B.18.4	Shopping malls	0.0%			
M.7B.18.5	Industry	0.0%			
M.7B.18.6	Agriculture	0.0%			
M.7B.18.7	Other commercially used	0.0%			
M.7B.18.8	Land	0.0%			
M.7B.18.9	Property developers / Bulding under construction	0.0%			
M.7B.18.10	Other	100.0%			
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>	100.0%			
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	ND1			



24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	A	15	1	100.0%	100.0%
M.2B.24.2	B	0	0	0.0%	0.0%
M.2B.24.3	C	0	0	0.0%	0.0%
M.2B.24.4	D	0	0	0.0%	0.0%
M.2B.24.5	E	0	0	0.0%	0.0%
M.2B.24.6	F	0	0	0.0%	0.0%
M.2B.24.7	G	0	0	0.0%	0.0%
M.2B.24.8	Estimate A	0	0	0.0%	0.0%
M.2B.24.9	Estimate B	0	0	0.0%	0.0%
M.2B.24.10	Estimate C	0	0	0.0%	0.0%
M.2B.24.11	Estimate D	0	0	0.0%	0.0%
M.2B.24.12	Estimate E	0	0	0.0%	0.0%
M.2B.24.13	Estimate F	0	0	0.0%	0.0%
M.2B.24.14	Estimate G	0	0	0.0%	0.0%
M.2B.24.15	TBC at a country level	ND1	ND1		
M.2B.24.16	TBC at a country level	ND1	ND1		
M.2B.24.17	TBC at a country level	ND1	ND1		
M.2B.24.18	no data	0.0	0	0.0%	0.0%
M.2B.24.19	Total	14.5	1	100.0%	100.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	<=71.3 + 1,650/M^2	15	1	100.0%	100.0%
M.2B.25.2	<=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.3	<=135 + 3,200/M^2	0	0	0.0%	0.0%
M.2B.25.4	<=175 + 4,200/M^2	0	0	0.0%	0.0%
M.2B.25.5	<=215 + 5,200/M^2	0	0	0.0%	0.0%
M.2B.25.6	<=265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.7	>265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.8	Estimate: <=71.3 + 1,650/M^2	0	0	0.0%	0.0%
M.2B.25.9	Estimate: <=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.10	Estimate:<=135 + 3,200/M^2	0	0	0.0%	0.0%
M.2B.25.11	Estimate:<=175 + 4,200/M^2	0	0	0.0%	0.0%
M.2B.25.12	Estimate:<=215 + 5,200/M^2	0	0	0.0%	0.0%
M.2B.25.13	Estimate:<=265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.14	Estimate:>265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.15	TBC at a country level	ND1	ND1		
M.2B.25.16	TBC at a country level	ND1	ND1		
M.2B.25.17	TBC at a country level	ND1	ND1		
M.2B.25.18	no data	0.0	0	0.0%	0.0%
M.2B.25.19	Total	14.5	1	100.0%	100.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	0	0	0.0%	0.0%
M.2B.26.2	1919 - 1945	0	0	0.0%	0.0%
M.2B.26.3	1945 - 1960	0	0	0.0%	0.0%
M.2B.26.4	1961 - 1970	0	0	0.0%	0.0%
M.2B.26.5	1971 - 1980	0	0	0.0%	0.0%
M.2B.26.6	1981 - 1990	0	0	0.0%	0.0%
M.2B.26.7	1991 - 2000	0	0	0.0%	0.0%
M.2B.26.8	2001 - 2005	0	0	0.0%	0.0%
M.2B.26.9	2006 and later	15	1	100.0%	100.0%
M.2B.26.10	no data	0	0	0.0%	0.0%
M.2B.26.11	Total	15	1	100.0%	100.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	15	1	100.0%	100.0%
M.2B.27.2	Existing Property	0	0	0.0%	0.0%
M.2B.27.3	other	0	0	0.0%	0.0%
M.2B.27.4	no data	0	0	0.0%	0.0%
M.2B.27.5	Total	15	1	100.0%	100.0%



C. Harmonised Transparency Template - Glossary

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The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start LTV of the loan to the marginal LTV. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7	LTVs: Calculation of property/shipping value	
HG.1.8	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9	LTVs: Frequency and time of last valuation	Minimum once per year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	NPV assumptions (when stated)	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECALs data

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Reporting in Domestic Currency

DKK

CONTENT OF TAB E

1. Swap Transaction Counterparties
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)				
E.1.1.1	Sponsor (if applicable)	0	0				
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26				
E.1.1.3	Back-up servicer	0	0				
E.1.1.4	BUS facilitator	0	0				
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26				
E.1.1.6	Back-up cash manager	0	0				
E.1.1.7	Account bank	Jyske Bank	3MSE1GGGK17H6CPN30				
E.1.1.8	Standby account bank	Nordea	529900003047E2LIV03				
E.1.1.9	Account bank guarantor	0	0				
E.1.1.10	Trustee	0	0				
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26				
OE.1.1.1							
OE.1.1.2							
OE.1.1.3							
OE.1.1.4							
OE.1.1.5							
OE.1.1.6							
OE.1.1.7							
OE.1.1.8							
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1	Jyske Bank A/S	0	3MSE1GGGK17H6CPN30	FX/IRS			
E.2.1.2	Nordea Bank a/b	0	529900003047E2LIV03	FX/IRS			
E.2.1.3	ING Bank N.V.	0	3TK20VLUJ8J2UQOE75	IRS			
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2JMBX0Y22MAGG883	IRS			
E.2.1.5	Counterparty 5	0	0	0			
E.2.1.6	Counterparty 6	0	0	0			
E.2.1.7	Counterparty 7	0	0	0			
E.2.1.8	Counterparty 8	0	0	0			
E.2.1.9	Counterparty 9	0	0	0			
E.2.1.10	Counterparty 10	0	0	0			
E.2.1.11	Counterparty 11	0	0	0			
E.2.1.12	Counterparty 12	0	0	0			
E.2.1.13	Counterparty 13	0	0	0			
E.2.1.14	Counterparty 14	0	0	0			
E.2.1.15	Counterparty 15	0	0	0			
E.2.1.16	Counterparty 16	0	0	0			
E.2.1.17	Counterparty 17	0	0	0			
E.2.1.18	Counterparty 18	0	0	0			
E.2.1.19	Counterparty 19	0	0	0			
E.2.1.20	Counterparty 20	0	0	0			
E.2.1.21	Counterparty 21	0	0	0			
E.2.1.22	Counterparty 22	0	0	0			
E.2.1.23	Counterparty 23	0	0	0			
E.2.1.24	Counterparty 24	0	0	0			
E.2.1.25	Counterparty 25	0	0	0			
OE.2.1.1							
OE.2.1.2							
OE.2.1.3							
OE.2.1.4							
OE.2.1.5							
OE.2.1.6							
OE.2.1.7							
OE.2.1.8							
OE.2.1.9							
OE.2.1.10							
OE.2.1.11							
OE.2.1.12							
OE.2.1.13							
	3. Additional information on the asset distribution						
	1. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)		185.9				
E.3.1.2	Weighted Average Maturity (months)		269.6				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days		0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

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Reporting in Domestic Currency	DKK
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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19: EMF-ECBC Response](#)

CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays

Optional further information at issuer/country level
[For completion]

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0.0%	0.0%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
COV.2.1.1	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.2	principal & interest deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.3	principal deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.4	other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.5	Total payment holiday	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OCOV.2.1.5		<i>n/a (if relevant, please specify)</i>					0.0%
OCOV.2.1.6		<i>n/a (if relevant, please specify)</i>					0.0%
OCOV.2.1.7		<i>n/a (if relevant, please specify)</i>					0.0%
OCOV.2.1.8		<i>n/a (if relevant, please specify)</i>					0.0%

ECBC Label Template

Capital Centre E, Q4 2020

Published 23 February 2021 • Data per 31 December 2020


 As of **31 December 2020**
Specialised finance institutes
General Issuer Detail

 A [General Issuer Detail](#)
Cover Pool Information

 G1.1 [General cover pool information](#)

 G2 [Outstanding CBs](#)

 G3 [Legal ALM \(balance principle\) adherence](#)

 G4 [Additional characteristics of ALM business model for issued CBs](#)

 M1/B1 [Number of loans by property category](#)

 M2/B2 [Lending by property category, DKKbn](#)

 M3/B3 [Lending, by loan size, DKKbn](#)

 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)

 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)

 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)

 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)

 M5/B5 [Lending by region, DKKbn](#)

 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)

 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)

 M8/B8 [Lending by loan type - All loans, DKKbn](#)

 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)

 M10/B10 [Lending by remaining maturity, DKKbn](#)

 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)

 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)

 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)

 M12/B12 [Realised losses \(DKKm\)](#)

 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

 X1 [Key Concepts Explanation](#)

 X2 [Key Concept Explanation](#)

 X3 [General explanation](#)
Voluntary information

 V1 [Regulatory requirement](#)

This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

Mandatory tables

Please note that not all tables are applicable to each issuer type and that some information is optional. Information on applicability is given below and where relevant in connection with the tables in the template.

Specialised mortgage banks

Tables A, G1.1, G2-4, M1-M12, X1-3

Ship finance institutes

Tables A, G1.1, G2-4, S1-S13, X1-3

Non-specialised bank CBs issuers

Tables G1.1 (except total capital coverage), G2-4, B1-B1, X1-3

Voluntary tables

The issuer can insert voluntary tables that contain information in addition to what is contained in the Danish ECBC label template. It shall be possible to distinguish mandatory and voluntary tables.

The voluntary tables must be named V1....Vn, where n is the number of voluntary tables.

Voluntary tables must be marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Total Balance Sheet Assets	377.1	374.9	367.0	376.7
Total Customer Loans(fair value)	345.0	343.4	340.9	337.7
of which: Used/registered for covered bond collateral pool	334.2	333.4	331.8	332.2
Tier 1 Ratio (%)	25.4%	24.0%	23.6%	23.8%
Solvency Ratio (%)	25.4%	24.0%	23.6%	23.3%
Outstanding Covered Bonds (fair value)	342.9	341.3	341.4	337.8
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	45.1	44.7	46.1	46.5
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1	0.1

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	333.9	332.8	331.3	330.8
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Composition by

Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
- < 1 <= 5 years	1.0	1.1	1.1	1.1
- over 5 years	332.9	331.7	330.1	329.7
Currency	-	-	-	-
- DKK	333.8	332.7	331.2	330.7
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	239.0	239.5	238.2	238.2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45.8	44.7	44.5	44.0
- Subsidised	49.0	48.6	48.6	48.7
eligibility as covered bond collateral	333.9	332.8	331.3	330.8
Non-performing loans (See definition in table X1)	0.12	0.15	0.14	0.14
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.47	0.50	0.53	0.51



Table G1.1 – General cover pool information

<i>DKKbn / Percentage of nominal outstanding CBs</i>	0	Q4 2020	Q3 2020	Q2 2020
Nominal cover pool (total value)	0.0	25.3	24.6	24.5
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation	0.0	0.1	0.1	0.1
Overcollateralisation ratio	Total	0.0	0.0	0.0
	Mandatory (percentage of risk weighted assets, general, by law)	0%	8%	8%
Nominal value of outstanding CBs	0.0	25.2	24.5	24.4
	– hereof amount maturing 0-1 day	0.0	0.0	0.0
Proceeds from senior secured debt	0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt	0.0	0.0	0.0	0.0
Tier 2 capital	0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)	0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities	0.0	0.1	0.1	0.1
Total capital coverage (rating compliant capital)	0.0	0.1	0.1	0.1
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional	0.0	0.0	0.0	0.0

Table G2 – Outstanding CBs

<i>DKKbn / Percentage of nominal outstanding CBs</i>	0	Q4 2020	Q3 2020	Q2 2020
Nominal value of outstanding CBs	0.0	25.2	24.5	24.4
Fair value of outstanding CBs (marked value)	0.0	27.9	27.1	26.9
Maturity of issued CBs	0-1 day	-	-	-
	1 day – < 1 year	-	0.8	1.0
	1 year	-	-	-
	> 1 and ≤ 2 years	-	1.1	1.0
	> 2 and ≤ 3 years	-	1.1	1.1
	> 3 and ≤ 4 years	-	1.1	1.1
	> 4 and ≤ 5 years	-	1.1	1.1
	5-10 years	-	22.7	21.8
	10-20 years	-	-	-
	> 20 years	-	-	-
Amortisation profile of issued CBs	Bullet	0.0%	100.0%	100.0%
	Annuity	0.0%	0.0%	0.0%
	Serial	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	0.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	-	27.9	27.1
	EUR	-	-	-
	SEK	-	-	-
	CHF	-	-	-
	NOK	-	-	-
	USD	-	-	-
	Other	-	-	-
UCITS compliant		0%	100%	100%
CRD compliant		0%	100%	100%
Eligible for central bank repo		0%	100%	100%
Rating	Moody's	-	-	-
	S&P	-	-	-
	Fitch	-	-	-

Table G2.1a-f – Cover assets and maturity structure

Table G2.1a - Assets other than the loan portfolio in the cover pool

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	Gilt-edged securities	-	-	-	-	-	-	-	-	-
0-≤1 year	0-≤1 year	-	-	-	-	-	-	-	-	-
>1- <5 years	>1- <5 years	-	-	-	-	-	-	-	-	-
> 5 years	> 5 years	-	-	-	-	-	-	-	-	-
Total	Total	-	-	-	-	-	-	-	-	-

Table G2.1b - Assets other than the loan portfolio in the cover pool

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	Exposures to credit institute credit quality step 1	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-
Total	Total	-	-	-	-	-	-	-	-	-

Table G2.1c - Assets other than the loan portfolio in the cover pool

Maturity structure/Type of cover asset	0-≤1 year	>1- <5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	Exposures to/guaranteed by governments etc. in EU	-	-	-
Exposures to/guaranteed by governments etc. third countries	Exposures to/guaranteed by governments etc. third countries	-	-	-
Exposure to credit institute credit quality step 1	Exposures to credit institute credit quality step 1	-	-	-
Exposure to credit institute credit quality step 2	Exposure to credit institute credit quality step 2	-	-	-
Exposure to credit institute credit quality step 3	Exposure to credit institute credit quality step 3	-	-	-
Total	Total	-	-	-

Table G2.1d - Assets other than the loan portfolio in the cover pool

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0
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Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

0-≤1 year	0-≤1 year
>1- <5 years	>1- <5 years
> 5 years	> 5 years
Total	Total

Table G2.1f - Other Derivatives (subordinated)

0-≤1 year	0-≤1 year
>1- <5 years	>1- <5 years
> 5 years	> 5 years
Total	Total

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	Total value of loans funded in cover pool (DKKbn)
Match funded (without interest and/or currency risk)	Match funded (without interest and/or currency risk)
Completely hedged with derivatives	Completely hedged with derivatives
Un-hedged interest rate risk	Un-hedged interest rate risk
Un-hedged currency risk	Un-hedged currency risk
- Of which EUR	- Of which EUR
- Of which DKK	- Of which DKK
- Of which...	- Of which...

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

1) Cf. the Danish Executive Order on bond issuance, balance principle and risk management

Table G4 – Additional characteristics of ALM business model for issued CBs

	Issue adherence	
	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	x	
Pass-through cash flow from borrowers to investors?	x	
Asset substitution in cover pool allowed?		x

Note: * A few older traditional danish mortgage bonds are not CRD compliant



Property categories are defined according to Danish FSA's AS-reporting form

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	-	-	941	-	-	-	-	-	4	-	945
In %	0.0%	0.0%	99.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	-	-	25.2	-	-	-	-	-	0.0	-	25.165
In %	0.0%	0.0%	99.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.1	0.3	3.3	7.2	6.4	7.9	25.2
In %	0.6%	1.2%	12.9%	28.6%	25.4%	31.3%	


Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-
Subsidised Housing	10.8	3.3	4.2	3.6	3.2	-	25.2
Cooperative Housing	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	-	-	-	0.0	-	0.0
Other	-	-	-	-	-	-	-
Total	10.8	3.3	4.2	3.6	3.3	-	25.2



Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

*Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years

Table M7/B7

Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	25.2	-	-	-	-	-	0.0	-	25.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	25.1	-	-	-	-	-	0.0	-	25.2
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	25.2	-	-	-	-	-	0.0	-	25.2

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	25.2	-	-	-	-	-	0.0	-	25.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	0.0	-	-	-	-	-	-	-	0.0
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	25.1	-	-	-	-	-	0.0	-	25.2
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	25.2	-	-	-	-	-	0.0	-	25.2

