
Harmonised Transparency Template

2022 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 22/02/2022

Cut-off Date: 31/12/2021



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	DKK
CONTENT OF TAB A	
1. Basic Facts	
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4. References to Capital Requirements Regulation (CRR) 129(7)	
5. References to Capital Requirements Regulation (CRR) 129(1)	
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	31-12-2021			
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	320.904			
G.3.1.2	Outstanding Covered Bonds	301.389			
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%	6,5%	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	301.389			94%
G.3.3.2	Public Sector	0			0%
G.3.3.3	Shipping	0			0%
G.3.3.4	Substitute Assets	19.515			6%
G.3.3.5	Other	0			0%
G.3.3.6	Total	320.904			100%
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)	24,40	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22.837	ND1		7%
G.3.4.3	1 - 2 Y	11.901	ND1		4%
G.3.4.4	2 - 3 Y	10.281	ND1		3%
G.3.4.5	3 - 4 Y	9.345	ND1		3%
G.3.4.6	4 - 5 Y	9.808	ND1		3%
G.3.4.7	5 - 10 Y	60.040	ND1		19%
G.3.4.8	10+ Y	196.691	ND1		61%
G.3.4.9	Total	320.904	0		100%
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)	12,45	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	57.889	ND1		19%
G.3.5.3	1 - 2 Y	29.423	ND1		10%
G.3.5.4	2 - 3 Y	29.069	ND1		10%
G.3.5.5	3 - 4 Y	22.850	ND1		8%
G.3.5.6	4 - 5 Y	19.868	ND1		7%
G.3.5.7	5 - 10 Y	14.535	ND1		5%
G.3.5.8	10+ Y	127.754	ND1		42%
G.3.5.9	Total	301.389	0,00		100%
G.3.5.10					0,00
OG.3.5.1					
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	60	60	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	301.329	301.329	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18					
OG.3.6.1		Total	301.389	100%	100%
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	21.676	60	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	279.713	301.329	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18					
OG.3.7.1		Total	301.389	100%	100%
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	261.874	261.874	87%	87%
G.3.8.2	Floating coupon	39.516	39.516	13%	13%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4					
OG.3.8.1		Total	301.389	100%	100%
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	290	1%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	0	0%		
G.3.9.4	Exposures to credit institutions	19.225	99%		
G.3.9.5	Other	0	0%		
G.3.9.6		Total	100%		
OG.3.9.1			a/w EU govts or quasi govts ND1		
OG.3.9.2			a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts ND1		
OG.3.9.3			a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts ND1		
OG.3.9.4			a/w EU central banks ND1		
OG.3.9.5			a/w third-party countries Credit Quality Step 1 (CQS1) central banks ND1		
OG.3.9.6			a/w third-party countries Credit Quality Step 2 (CQS2) central banks ND1		
OG.3.9.7			a/w CQS1 credit institutions ND1		
OG.3.9.8			a/w CQS2 credit institutions 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)	19.515	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	19.515 0,00%		
G.3.10.16		Total	19.515 100,00%		
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	290	0,1%	0,1%
G.3.11.2	Central bank eligible assets	19.225	6,0%	6,4%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	19.515	6,1%	6,5%
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)	74.628
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	106,8
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
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)

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	411 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 2022

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	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	255.951		84,9%
M.7.1.2	Commercial	45.438		15,1%
M.7.1.3	Other	0		0,0%
M.7.1.4		301.389	Total	100,0%
OM.7.1.1	o/w Cooperative Housing	13.234		
OM.7.1.2	o/w Agriculture	149		
OM.7.1.3	o/w Owner-occupied homes	158.292		
OM.7.1.4	o/w Holiday houses	8.259		
OM.7.1.5	o/w Subsidized Housing	24.751		
OM.7.1.6	o/w Private rental	63.415		
OM.7.1.7	o/w Manufacturing and Manual Industries	2.704		
OM.7.1.8	o/w Office and Business	34.376		
OM.7.1.9	o/w Social and cultural purposes	8.154		
OM.7.1.10	o/w Other	56		
2. General Information				
M.7.2.1	Number of mortgage loans	133.329	Residential Loans	3.403 Commercial Loans
OM.7.2.1	Optional information eq. Number of borrowers	ND1		136.732 % Total Mortgages
OM.7.2.2	Optional information eq. Number of guarantors	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	3,2%	% Residential Loans	7,7% % Commercial Loans
OM.7.3.1				1,5% % Total Mortgages
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	99,3%	% Residential Loans	100,0% % Commercial Loans
M.7.4.2	Austria	0,0%		0,0% % Total Mortgages
M.7.4.3	Belgium	0,0%		0,0%
M.7.4.4	Bulgaria	0,0%		0,0%
M.7.4.5	Croatia	0,0%		0,0%
M.7.4.6	Cyprus	0,0%		0,0%
M.7.4.7	Czech Republic	0,0%		0,0%
M.7.4.8	Denmark	99,3%		99,4%
M.7.4.9	Estonia	0,0%		0,0%
M.7.4.10	Finland	0,0%		0,0%
M.7.4.11	France	0,0%		0,0%
M.7.4.12	Germany	0,0%		0,0%
M.7.4.13	Greece	0,0%		0,0%
M.7.4.14	Netherlands	0,0%		0,0%
M.7.4.15	Hungary	0,0%		0,0%
M.7.4.16	Ireland	0,0%		0,0%
M.7.4.17	Italy	0,0%		0,0%
M.7.4.18	Latvia	0,0%		0,0%
M.7.4.19	Lithuania	0,0%		0,0%
M.7.4.20	Luxembourg	0,0%		0,0%
M.7.4.21	Malta	0,0%		0,0%
M.7.4.22	Poland	0,0%		0,0%
M.7.4.23	Portugal	0,0%		0,0%
M.7.4.24	Romania	0,0%		0,0%
M.7.4.25	Slovakia	0,0%		0,0%
M.7.4.26	Slovenia	0,0%		0,0%
M.7.4.27	Spain	0,0%		0,0%
M.7.4.28	Sweden	0,0%		0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%		0,0%
M.7.4.30	Iceland	0,0%		0,0%
M.7.4.31	Liechtenstein	0,0%		0,0%
M.7.4.32	Norway	0,0%		0,0%
M.7.4.33	Other	0,0%		0,0%
M.7.4.34	Switzerland	0,0%		0,0%
M.7.4.35	United Kingdom	0,0%		0,0%
M.7.4.36	Australia	0,0%		0,0%
M.7.4.37	Brazil	0,0%		0,0%
M.7.4.38	Canada	0,0%		0,0%
M.7.4.39	Japan	0,0%		0,0%
M.7.4.40	Korea	0,0%		0,0%
M.7.4.41	New Zealand	0,0%		0,0%
M.7.4.42	Singapore	0,0%		0,0%
M.7.4.43	US	0,0%		0,0%
M.7.4.44	Other	0,7%		0,6%
OM.7.4.1	o/w Greenland	0,0%		0,0%
OM.7.4.2	o/w Faroe Islands	0,7%		0,6%
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)	45%	53%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	12%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	17%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%
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	72%	58%	70%
M.7.6.2	Floating rate	28%	42%	30%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1	OM.7.6.1			
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	42%	34%	40%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	9%	33%	12%
OM.7.6.6	o/w Capped floaters	4%	0%	3%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	50%	45%	49%
M.7.7.2	Amortising	50%	54%	51%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1	OM.7.7.1			
OM.7.7.2	OM.7.7.2			
OM.7.7.3	OM.7.7.3			
OM.7.7.4	OM.7.7.4			
OM.7.7.5	OM.7.7.5			
OM.7.7.6	OM.7.7.6			
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	20%	15%	19%
M.7.8.2	> 12 - <= 24 months	18%	20%	18%
M.7.8.3	> 24 - <= 36 months	23%	17%	22%
M.7.8.4	> 36 - <= 60 months	17%	19%	17%
M.7.8.5	> 60 months	23%	28%	24%
OM.7.8.1	OM.7.8.1			
OM.7.8.2	OM.7.8.2			
OM.7.8.3	OM.7.8.3			
OM.7.8.4	OM.7.8.4			
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,07%	0,30%	0,11%
OM.7.9.1	OM.7.9.1			
OM.7.9.2	OM.7.9.2			
OM.7.9.3	OM.7.9.3			
OM.7.9.4	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)	1,920			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	94,295	102,493	37%	77%
M.7A.10.3	DKK 2 - 5m	73,293	25,792	29%	18%
M.7A.10.4	DKK 5 - 20m	35,749	4,010	14%	3%
M.7A.10.5	DKK 20 - 50m	22,716	752	9%	1%
M.7A.10.6	DKK 50 - 100m	12,950	191	5%	0%
M.7A.10.7	> DKK 100m	16,949	91	7%	0%
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	255,951	133,329	100%
11. Loan to Value (LTV) Information - UNINDEXED					
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%
OM.7A.11.1	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	51,1%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	185,547	ND1	72%	
M.7A.12.3	>40 - <=50 %	30,924	ND1	12%	
M.7A.12.4	>50 - <=60 %	21,896	ND1	9%	
M.7A.12.5	>60 - <=70 %	11,835	ND1	5%	
M.7A.12.6	>70 - <=80 %	4,264	ND1	2%	
M.7A.12.7	>80 - <=90 %	722	ND1	0%	
M.7A.12.8	>90 - <=100 %	356	ND1	0%	
M.7A.12.9	>100 %	408	ND1	0%	
M.7A.12.10		Total	255,951	0,00%	100%
OM.7A.12.1	a/w >100 - <=110 %	211	0,00%	0%	
OM.7A.12.2	a/w >110 - <=120 %	105	0,00%	0%	
OM.7A.12.3	a/w >120 - <=130 %	41	0,00%	0%	
OM.7A.12.4	a/w >130 - <=140 %	20	0,00%	0%	
OM.7A.12.5	a/w >140 - <=150 %	16	0,00%	0%	
OM.7A.12.6	a/w >150 %	16	0,00%	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	62%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	35%			
OM.7A.13.1			o/w Subsidised housing	6%	
OM.7A.13.2			o/w Private rental	24%	
OM.7A.13.3			o/w Multi-family housing	5%	
OM.7A.13.4			o/w Buildings under construction	0%	
OM.7A.13.5			o/w Buildings land	0%	
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	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	35.255	6.301	14%	3%
M.7A.15.2	B	16.047	4.517	6%	2%
M.7A.15.3	C	50.109	16.428	20%	8%
M.7A.15.4	D	44.020	16.688	17%	8%
M.7A.15.5	E	18.062	7.178	7%	3%
M.7A.15.6	F	7.284	3.375	3%	2%
M.7A.15.7	G	3.607	1.891	1%	1%
M.7A.15.8	Estimate A	6.080	1.064	2%	0%
M.7A.15.9	Estimate B	1.954	982	1%	0%
M.7A.15.10	Estimate C	13.383	8.745	5%	4%
M.7A.15.11	Estimate D	43.047	28.012	17%	13%
M.7A.15.12	Estimate E	1.608	1.620	1%	1%
M.7A.15.13	Estimate F	268	182	0%	0%
M.7A.15.14	Estimate G	5.158	5.185	2%	2%
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	10.071	113.228	3.9%	52.6%
M.7A.15.19	Total	255.951	215.396	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M ²	35.255	6.301	14%	6%
M.7A.16.2	<=70 + 2,200/M ²	16.047	4.517	6%	4%
M.7A.16.3	<=110 + 3,200/M ²	50.109	16.428	20%	15%
M.7A.16.4	<=150 + 4,200/M ²	44.020	16.688	17%	15%
M.7A.16.5	<=190 + 5,200/M ²	18.062	7.178	7%	6%
M.7A.16.6	<=240 + 6,500/M ²	7.284	3.375	3%	3%
M.7A.16.7	>240 + 6,500/M ²	3.607	1.891	1%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M ²	6.080	1.064	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M ²	1.954	982	1%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M ²	13.383	8.745	5%	8%
M.7A.16.11	Estimate: <=150 + 4,200/M ²	43.047	28.012	17%	25%
M.7A.16.12	Estimate: <=190 + 5,200/M ²	1.608	1.620	1%	1%
M.7A.16.13	Estimate: <=240 + 6,500/M ²	268	182	0%	0%
M.7A.16.14	Estimate: >240 + 6,500/M ²	5.158	5.185	2%	5%
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	10.071	11.060	4%	10%
M.7A.16.19	Total	255.951	113.228	100%	100%
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	42.940	16.509	17%	15%
M.7A.17.2	1919 - 1945	36.734	16.002	14%	14%
M.7A.17.3	1946 - 1960	24.638	11.622	10%	10%
M.7A.17.4	1961 - 1970	29.563	17.629	12%	16%
M.7A.17.5	1971 - 1980	29.144	20.361	11%	18%
M.7A.17.6	1981 - 1990	33.855	7.917	5%	7%
M.7A.17.7	1991 - 2000	9.632	4.443	4%	4%
M.7A.17.8	2001 - 2005	10.334	4.146	4%	4%
M.7A.17.9	2006 and later	54.513	13.944	21%	12%
M.7A.17.10	no data	5.478	655	2%	1%
M.7A.17.11	Total	255.951	113.228	100%	100%
OM.7A.17.1					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	126.966	82.955	50%	73%
M.7A.18.2	Flat or Apartment	25.860	13.799	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	30.269	12.377	12%	11%
M.7A.18.5	Multi-family House	72.852	4.196	28%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	4	1	0%	0%
M.7A.18.8	Total	255.951	113.228	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	26.462	4.837	10%	4%
M.7A.19.2	Existing property	229.289	109.191	90%	96%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	255.951	113.228	100%	100%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	157.012.108	255.951.0	113.228	100.0%	100.0%
M.7A.20.2	TBC at a country level	[For completion]	[For completion]		
M.7A.20.3	TBC at a country level	[For completion]	[For completion]		
M.7A.20.4	TBC at a country level	[For completion]	[For completion]		
M.7A.20.5	TBC at a country level	[For completion]	[For completion]		
M.7A.20.6	TBC at a country level	[For completion]	[For completion]		
M.7A.20.7	TBC at a country level	[For completion]	[For completion]		
M.7A.20.8	TBC at a country level	[For completion]	[For completion]		
M.7A.20.9	TBC at a country level	[For completion]	[For completion]		
M.7A.20.10	TBC at a country level	[For completion]	[For completion]		
M.7A.20.11	TBC at a country level	[For completion]	[For completion]		
M.7A.20.12	TBC at a country level	[For completion]	[For completion]		
M.7A.20.13	TBC at a country level	[For completion]	[For completion]		
M.7A.20.14	TBC at a country level	[For completion]	[For completion]		
M.7A.20.15	TBC at a country level	[For completion]	[For completion]		
M.7A.20.16	TBC at a country level	[For completion]	[For completion]		
M.7A.20.17	TBC at a country level	[For completion]	[For completion]		
M.7A.20.18	no data	[For completion]	[For completion]		
M.7A.20.19	Total	255.951.0	113.228	100.0%	100.0%
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	13.852			
By buckets (mn):					
M.7B.21.2	DKK 0 - 2m	933	808	2%	24%
M.7B.21.3	DKK 2 - 5m	2.816	850	6%	25%
M.7B.21.4	DKK 5 - 20m	12.764	1.249	28%	37%
M.7B.21.5	DKK 20 - 50m	9.718	315	21%	9%
M.7B.21.6	DKK 50 - 100m	8.481	122	19%	4%
M.7B.21.7	> DKK 100m	0.176	59	24%	2%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	45.838	3.403	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	0.00%			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0.00%	0.00%		
OM.7B.22.1	o/w >100 - <=110 %	ND1			
OM.7B.22.2	o/w >110 - <=120 %	ND1			
OM.7B.22.3	o/w >120 - <=130 %	ND1			
OM.7B.22.4	o/w >130 - <=140 %	ND1			
OM.7B.22.5	o/w >140 - <=150 %	ND1			
OM.7B.22.6	o/w >150 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					



23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	47.8%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	34,241	ND1	75%	
M.7B.23.3	>40 - <=50 %	6,178	ND1	14%	
M.7B.23.4	>50 - <=60 %	3,265	ND1	7%	
M.7B.23.5	>60 - <=70 %	1,131	ND1	2%	
M.7B.23.6	>70 - <=80 %	270	ND1	1%	
M.7B.23.7	>80 - <=90 %	138	ND1	0%	
M.7B.23.8	>90 - <=100 %	91	ND1	0%	
M.7B.23.9	>100%	122	0.00%	0%	0%
M.7B.23.10	Total	45,438	0.00%	100%	
OM.7B.23.1	a/w >100 - <=110 %	61	0.00%	0%	
OM.7B.23.2	a/w >110 - <=120 %	41	0.00%	0%	
OM.7B.23.3	a/w >120 - <=130 %	14	0.00%	0%	
OM.7B.23.4	a/w >130 - <=140 %	5	0.00%	0%	
OM.7B.23.5	a/w >140 - <=150 %	2	0.00%	0%	
OM.7B.23.6	a/w >150 %	0	0.00%	0%	0%
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	26.1%			
M.7B.24.2	Office	46.5%			
M.7B.24.3	Hotel/Tourism	0.1%			
M.7B.24.4	Shopping malls	1.8%			
M.7B.24.5	Industry	6.0%			
M.7B.24.6	Agriculture	0.3%			
M.7B.24.7	Other commercially used	0.9%			
M.7B.24.8	Land	0.1%			
M.7B.24.9	Property developers / Building under construction	0.0%			
M.7B.24.10	Other	18.1%			
M.7B.24.11	a/w Social & Cultural purposes				
M.7B.24.12	a/w [if relevant, please specify]	ND1			
M.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.1	a/w [if relevant, please specify]	ND1			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	4,581	206	10%	8%
M.7B.25.2	B	3,389	136	7%	5%
M.7B.25.3	C	9,260	390	20%	14%
M.7B.25.4	D	8,171	350	18%	13%
M.7B.25.5	E	3,563	177	8%	7%
M.7B.25.6	F	1,458	83	3%	3%
M.7B.25.7	G	847	53	2%	2%
M.7B.25.8	Estimate A	1,793	89	4%	3%
M.7B.25.9	Estimate B	950	65	2%	2%
M.7B.25.10	Estimate C	1,519	216	3%	8%
M.7B.25.11	Estimate D	4,739	486	10%	18%
M.7B.25.12	Estimate E	626	91	1%	3%
M.7B.25.13	Estimate F	453	24	1%	1%
M.7B.25.14	Estimate G	2,779	195	6%	7%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	1,311	162	3%	6%
M.7B.25.19	Total	45,438	2,723	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M ²	4,581	206	10%	8%
M.7B.26.2	<=85 + 2,200/M ²	3,389	136	7%	5%
M.7B.26.3	<=135 + 3,200/M ²	9,260	390	20%	14%
M.7B.26.4	<=175 + 4,200/M ²	8,171	350	18%	13%
M.7B.26.5	<=215 + 5,200/M ²	3,563	177	8%	7%
M.7B.26.6	<=265 + 6,500/M ²	1,458	83	3%	3%
M.7B.26.7	>265 + 6,500/M ²	847	53	2%	2%
M.7B.26.8	Estimate <=71.3 + 1,650/M ²	1,793	89	4%	3%
M.7B.26.9	Estimate <=85 + 2,200/M ²	950	65	2%	2%
M.7B.26.10	Estimate <=135 + 3,200/M ²	1,519	216	3%	8%
M.7B.26.11	Estimate <=175 + 4,200/M ²	4,739	486	10%	18%
M.7B.26.12	Estimate <=215 + 5,200/M ²	626	91	1%	3%
M.7B.26.13	Estimate <=265 + 6,500/M ²	453	24	1%	1%
M.7B.26.14	Estimate >265 + 6,500/M ²	2,779	195	6%	7%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	1,311	162	3%	6%
M.7B.26.19	Total	45,438	2,723	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	8,725	446	19%	16%
M.7B.27.2	1919 - 1945	2,601	194	6%	7%
M.7B.27.3	1946 - 1960	3,000	154	7%	6%
M.7B.27.4	1961 - 1970	4,804	311	11%	11%
M.7B.27.5	1971 - 1980	3,556	322	8%	12%
M.7B.27.6	1981 - 1990	5,206	336	11%	12%
M.7B.27.7	1991 - 2000	3,370	196	7%	7%
M.7B.27.8	2001 - 2005	2,311	169	5%	6%
M.7B.27.9	2006 and later	9,877	481	22%	18%
M.7B.27.10	no data	1,988	124	4%	5%
M.7B.27.11	Total	45,438	2,723	100%	100%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3,122	135	7%	5%
M.7B.28.2	Existing Property	42,316	2,588	93%	95%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	45,438	2,723	100%	100%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	54.973.837	45,438.1	2,723	100.0%	100.0%
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	45,438.1	2,723	100.0%	100.0%



C. Harmonised Transparency Template - Glossary

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, i.e. 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.</p> <p>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 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 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		
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		
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once per year for commercial properties. Minimum once every third year for owner occupied.
	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		
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



E. Optional ECB-ECALs data

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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)	Jyske Realkredit	529900003047E2LIV03			
E.1.1.2	Servicer	Jyske Realkredit	529900003047E2LIV03			
E.1.1.3	Back-up servicer	Jyske Realkredit	529900003047E2LIV03			
E.1.1.4	BUS facilitator	Jyske Realkredit	529900003047E2LIV03			
E.1.1.5	Cash manager	Jyske Realkredit	529900003047E2LIV03			
E.1.1.6	Backup cash manager	Jyske Realkredit	529900003047E2LIV03			
E.1.1.7	Account bank	Jyske Realkredit	529900003047E2LIV03			
E.1.1.8	Standby account bank	Jyske Realkredit	529900003047E2LIV03			
E.1.1.9	Account bank guarantor	Jyske Realkredit	0			
E.1.1.10	Trustee	Jyske Realkredit	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	0			
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	3M5E1GGKLL7H6CPN30	FX/IRS		
E.2.1.2	Nordes Bank a/s	0	529900003047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20VLU8J32UOQE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2JMSXOY22M4GG883	IRS		
E.2.1.5	Danske Bank A/S	0	MAE506222104R2ZU7M96	IRS		
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)		126,2			
E.3.1.2	Weighted Average Maturity (months)		292,8			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Allocations	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	0	0,1%	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

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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CONTENT OF TAB F1	
1.	Share of sustainable loans in the total mortgage program
2.	Additional information on the sustainable section of the mortgage stock
2A.	Sustainable Residential Cover Pool
2B.	Sustainable Commercial Cover Pool

1. Share of sustainable loans in the total mortgage program					
1. Amount of sustainable loans		Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	67.853	14.589	23%	11%
SM.1.1.2	Social impact mortgage loans	12.528	2.443	4%	
SM.1.1.3	other	1.143	98	0%	
SM.1.1.4	Total sustainable mortgage loans	81.524	17.430	27%	13%
OSM.1.1.1	<i>a/w // relevant, please specify</i>				
OSM.1.1.2	<i>a/w // relevant, please specify</i>				
OSM.1.1.3	<i>a/w // relevant, please specify</i>				
OSM.1.1.4	<i>a/w // relevant, please specify</i>				
OSM.1.1.5	<i>a/w // relevant, please specify</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information		Nominal (mm)		% Total sustainable Mortgages	
SM.2.1.1	Residential	70.617		87%	
SM.2.1.2	Commercial	10.907		13%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	81.524		0%	
OSM.2.1.1	<i>a/w Forest & Agriculture</i>			0%	
OSM.2.1.2	<i>a/w EE residential</i>	58.090		71%	
OSM.2.1.3	<i>a/w EE commercial</i>	10.907		13%	
OSM.2.1.4	<i>a/w EE other</i>			0.0%	
OSM.2.1.5	<i>EE total</i>			0.0%	
OSM.2.1.6	<i>a/w Social residential</i>	12.528		15%	
OSM.2.1.7	<i>a/w Social Commercial</i>				
OSM.2.1.8	<i>a/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>a/w // relevant, please specify</i>				
OSM.2.1.11	<i>a/w // relevant, please specify</i>				
OSM.2.1.12	<i>a/w // relevant, please specify</i>				
OSM.2.1.13	<i>a/w // relevant, please specify</i>				
OSM.2.1.14	<i>a/w // relevant, please specify</i>				
OSM.2.1.15	<i>a/w // relevant, please specify</i>				
OSM.2.1.16	<i>a/w // relevant, please specify</i>				
OSM.2.1.17	<i>a/w // relevant, please specify</i>				
OSM.2.1.18	<i>a/w // relevant, please specify</i>				
2. General Information		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	16.790	640	100%	
OSM.2.2.1	<i>Optional information eg. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.4%	16.0%	4.9%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	100.0%	100.0%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.0%	0.0%	0.0%
SM.2.4.45	<i>a/w [if relevant, please specify]</i>			
SM.2.4.46	<i>a/w [if relevant, please specify]</i>			
SM.2.4.47	<i>a/w [if relevant, please specify]</i>			
SM.2.4.48	<i>a/w [if relevant, please specify]</i>			
SM.2.4.49	<i>a/w [if relevant, please specify]</i>			
SM.2.4.50	<i>a/w [if relevant, please specify]</i>			
SM.2.4.51	<i>a/w [if relevant, please specify]</i>			
SM.2.4.52	<i>a/w [if relevant, please specify]</i>			
SM.2.4.53	<i>a/w [if relevant, please specify]</i>			
SM.2.4.54	<i>a/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	60%	0%	60%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	17%	0%	17%
SM.2.5.3	Northern Jutland (Region Nordjylland)	3%	0%	3%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	11%	0%	11%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	0%	9%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	78%	54%	75%	
SM.2.6.2	Floating rate	22%	46%	25%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%		
OSM.2.6.3	o/w Adjustable Rate Mortgages	40%	30%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	10%	40%		
OSM.2.6.6	o/w Capped floaters	3%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	48%	41%	47%	
SM.2.7.2	Amortising	52%	59%	53%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	20%	20%	20%	
SM.2.8.2	≥ 12 - < 24 months	23%	23%	23%	
SM.2.8.3	≥ 24 - < 36 months	20%	22%	25%	
SM.2.8.4	≥ 36 - < 60 months	17%	15%	17%	
SM.2.8.5	≥ 60 months	14%	21%	15%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.02%	0.00%	0.02%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.224			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	9.779	8.660	14%	52%
SM.2A.10.3	DKK 2 - 5m	17.611	6.105	25%	37%
SM.2A.10.4	DKK 5 - 20m	12.186	1.265	17%	8%
SM.2A.10.5	DKK 20 - 50m	10.407	344	15%	2%
SM.2A.10.6	DKK 50 - 100m	7.218	103	10%	1%
SM.2A.10.7	> DKK 100m	12.668	65	18%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	69.869	16.542	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OSM.2A.11.1	o/w >100 - <=110%	ND1			
OSM.2A.11.2	o/w >110 - <=120%	ND1			
OSM.2A.11.3	o/w >120 - <=130%	ND1			
OSM.2A.11.4	o/w >130 - <=140%	ND1			
OSM.2A.11.5	o/w >140 - <=150%	ND1			
OSM.2A.11.6	o/w >150%	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	48.82%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	49.665	ND1	71%	
SM.2A.12.3	>40 - <=50 %	8.297	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.407	ND1	9%	
SM.2A.12.5	>60 - <=70 %	3.796	ND1	5%	
SM.2A.12.6	>70 - <=80 %	1.337	ND1	2%	
SM.2A.12.7	>80 - <=90 %	145	ND1	0%	
SM.2A.12.8	>90 - <=100 %	81	ND1	0%	
SM.2A.12.9	>100%	140	ND1	0%	
SM.2A.12.10	Total	69.869	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	3			
OSM.2A.12.2	a/w >110 - <=120 %	3			
OSM.2A.12.3	a/w >120 - <=130 %	2			
OSM.2A.12.4	a/w >130 - <=140 %	1			
OSM.2A.12.5	a/w >140 - <=150 %	1			
OSM.2A.12.6	a/w >150 %	0			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35.7%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	37.4%			
SM.2A.13.4	Subsidised housing	18.5%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	8.4%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	37.4%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	35.255	6.301	50%	50%
SM.2A.15.2	B	16.047	4.517	23%	36%
SM.2A.15.3	C	4.419	287	6%	2%
SM.2A.15.4	D	3.650	229	5%	2%
SM.2A.15.5	E	1.798	98	3%	1%
SM.2A.15.6	F	158	22	0%	0%
SM.2A.15.7	G	133	7	0%	0%
SM.2A.15.8	Estimate A	6.313	1.005	9%	8%
SM.2A.15.9	Estimate B	164	60	0%	0%
SM.2A.15.10	Estimate C	960	61	1%	0%
SM.2A.15.11	Estimate D	1.377	95	2%	1%
SM.2A.15.12	Estimate E	11	2	0%	0%
SM.2A.15.13	Estimate F	9	3	0%	0%
SM.2A.15.14	Estimate G	34	15	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	70.328	12.702,0	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m ²)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	35.255	6.301	50%	50%
SM.2A.16.2	<=70 + 2,200/M ²	16.047	4.517	23%	36%
SM.2A.16.3	<=110 + 3,200/M ²	4.419	287	6%	2%
SM.2A.16.4	<=150 + 4,200/M ²	3.650	229	5%	2%
SM.2A.16.5	<=190 + 5,200/M ²	1.798	98	3%	1%
SM.2A.16.6	<=240 + 6,500/M ²	158	22	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	133	7	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	6.313	1.005	9%	8%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	164	60	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	960	61	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	1.377	95	2%	1%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	11	2	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	9	3	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	34	15	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	70.328	12.702	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.333	325	2%	3%
SM.2A.17.2	1919 - 1945	2.022	266	3%	2%
SM.2A.17.3	1945 - 1960	4.664	317	7%	3%
SM.2A.17.4	1961 - 1970	3.914	393	6%	3%
SM.2A.17.5	1971 - 1980	3.666	465	5%	4%
SM.2A.17.6	1981 - 1990	1.881	609	3%	5%
SM.2A.17.7	1991 - 2000	1.780	310	3%	2%
SM.2A.17.8	2001 - 2005	2.830	579	4%	5%
SM.2A.17.9	2006 and later	44.643	9.215	64%	73%
SM.2A.17.10	no data	3.136	166	4%	1%
SM.2A.17.11	Total	69.869	12.646	100%	100%
OSM.2A.17.1					

18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	16.500	6.518	24%	52%
SM.2A.18.2	Flat or Apartment	5.236	2.084	7%	16%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	14.432	3.021	21%	24%
SM.2A.18.5	Multifamily House	33.700	1.023	48%	8%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	69.869	12.646	100%	100%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	25.043	3.423	36%	27%
SM.2A.19.2	Existing Property	44.825	9.223	64%	73%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	69.869	12.646	100%	100%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	22-207.874	69.868,5	12.646		
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	0	0		
SM.2A.20.19	Total	69.868,5	12.646,0	0,0%	0,0%
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

B. Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	15.922			
SM.2B.21.2	By buckets (mn):				
SM.2B.21.3	DKK 0 - 2m	112	89	1%	14%
SM.2B.21.4	DKK 2 - 5m	364	107	4%	17%
SM.2B.21.5	DKK 5 - 20m	3.541	322	35%	51%
SM.2B.21.6	DKK 20 - 50m	2.047	73	20%	12%
SM.2B.21.7	DKK 50 - 100m	1.523	22	15%	3%
SM.2B.21.8	> DKK 100m	2.427	16	24%	3%
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	10.015	629	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0.0	0	0.0%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	a/w >150 %	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	23%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	7.571	ND1	76%	
SM.2B.23.3	>40 - <=50 %	1.482	ND1	15%	
SM.2B.23.4	>50 - <=60 %	743	ND1	7%	
SM.2B.23.5	>60 - <=70 %	178	ND1	2%	
SM.2B.23.6	>70 - <=80 %	24	ND1	0%	
SM.2B.23.7	>80 - <=90 %	4	ND1	0%	
SM.2B.23.8	>90 - <=100 %	3	ND1	0%	
SM.2B.23.9	>100%	9	ND1	0%	
SM.2B.23.10	Total	10.015	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	0			
OSM.2B.23.2	a/w >110 - <=120 %	0			
OSM.2B.23.3	a/w >120 - <=130 %	0			
OSM.2B.23.4	a/w >130 - <=140 %	0			
OSM.2B.23.5	a/w >140 - <=150 %	0			
OSM.2B.23.6	a/w >150 %	0			
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.24.1	Retail	29%	ND1		
SM.2B.24.2	Office	45%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	0%	ND1		
SM.2B.24.5	Industry	10%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	0%	ND1		
SM.2B.24.8	Hospital	0%	ND1		
SM.2B.24.9	School	0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	15%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	1%	ND1		
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	4.581	206	42%	41%
SM.2B.25.2	B	3.389	136	31%	27%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	1.840	66	17%	13%
SM.2B.25.9	Estimate B	149	12	1%	2%
SM.2B.25.10	Estimate C	2	1	0%	0%
SM.2B.25.11	Estimate D	3	1	0%	0%
SM.2B.25.12	Estimate E	0	0	0%	0%
SM.2B.25.13	Estimate F	0	0	0%	0%
SM.2B.25.14	Estimate G	69	1	1%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	874	74	8%	15%
SM.2B.25.19	Total	10.907	497	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	4.581	206	42%	41%
SM.2B.26.2	<=95 + 2,200/M^2	3.389	136	31%	27%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.840	66	17%	13%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	149	12	1%	2%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	2	1	0%	0%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	3	1	0%	0%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	69	1	1%	0%
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	874	74	8%	15%
SM.2B.26.19	Total	10.907	497	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	301	20	3%	4%
SM.2B.27.2	1919 - 1945	288	13	3%	3%
SM.2B.27.3	1945 - 1960	192	7	2%	1%
SM.2B.27.4	1961 - 1970	298	13	3%	3%
SM.2B.27.5	1971 - 1980	195	9	2%	2%
SM.2B.27.6	1981 - 1990	726	22	7%	4%
SM.2B.27.7	1991 - 2000	726	16	7%	3%
SM.2B.27.8	2001 - 2005	358	22	4%	4%
SM.2B.27.9	2006 and later	6.118	311	61%	63%
SM.2B.27.10	no data	814	64	8%	13%
SM.2B.27.11	Total	10.015	497	100%	100%
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	2.332	120	23%	24%
SM.2B.28.2	Existing property	7.684	377	77%	76%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	10.015	497	100%	100%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
SM.2B.29.1	67.756	10.015,1	497		
SM.2B.29.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.18	no data	[For completion]	[For completion]		
SM.2B.29.19	Total	10.015,1	497	0,0%	0,0%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

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%			
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
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>a/w // relevant, please specify</i>						0,0%
OCOV.2.1.6	<i>a/w // relevant, please specify</i>						0,0%
OCOV.2.1.7	<i>a/w // relevant, please specify</i>						0,0%
OCOV.2.1.8	<i>a/w // relevant, please specify</i>						0,0%

ECBC Label Template

Capital Centre E, Q4 2021

Published 22 February 2022 • Data per 31 December 2021



As of **31 December 2021**

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 continuous 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 2021	Q3 2021	Q2 2021	Q1 2021
Total Balance Sheet Assets	369,0	367,8	366,6	378,3
Total Customer Loans(fair value)	341,0	338,5	339,6	340,7
of which: Used/registered for covered bond collateral pool	341,0	338,5	339,6	340,7
Tier 1 Ratio (%)	27,6%	27,5%	27,0%	26,5%
Solvency Ratio (%)	27,6%	27,5%	27,0%	26,5%
Outstanding Covered Bonds (fair value)	338,2	339,7	339,7	341,8
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)	45,2	45,2	44,2	45,1
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,1
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)	339,2	339,2	335,2	333,9
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Composition by

Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	1,1	1,1	1,1	1,0
- over 5 years	338,0	338,0	334,0	332,9
Currency	-	-	-	-
- DKK	339,1	339,1	335,1	333,8
- EUR	0,1	0,1	0,1	0,1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	245,6	245,6	240,3	239,0
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45,8	45,8	46,3	45,8
- Subsidised	47,7	47,7	48,5	49,0
eligibility as covered bond collateral	339,2	339,2	335,2	333,9
Non-performing loans (See definition in table X1)	0,10	0,10	0,08	0,12
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,47	0,47	0,50	0,47



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q4 2021	Q3 2021	Q2 2021	Q1 2021
Nominal cover pool (total value)		320,9	325,8	314,2	313,2
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		19,5	26,2	18,7	18,9
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		301,4	299,6	297,9	296,8
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,8	0,8	0,8	0,8
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		18,8	25,5	17,9	18,1
Total capital coverage (rating compliant capital)		19,5	26,2	18,7	18,9
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,5	0,5	0,5	0,5

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2021	Q3 2021	Q2 2021	Q1 2021
Nominal value of outstanding CBs		301,4	299,6	297,9	296,8
Fair value of outstanding CBs (marked value)		294,6	295,9	297,6	295,9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	58,1	58,4	56,8	61,1
	1 year	-	-	-	-
	> 1 and ≤ 2 years	29,8	30,6	33,3	33,8
	> 2 and ≤ 3 years	29,6	30,8	28,7	28,2
	> 3 and ≤ 4 years	19,6	23,0	24,6	23,5
	> 4 and ≤ 5 years	20,4	18,7	8,8	7,5
	5-10 years	14,9	14,5	28,0	27,8
	10-20 years	18,1	18,7	21,6	22,3
Amortisation profile of issued CBs	> 20 years	104,3	101,2	95,7	91,7
	Bullet	43,7%	43,4%	46,5%	46,6%
	Annuity	56,3%	56,6%	53,5%	53,4%
	Serial	0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	86,9%	86,5%	86,8%	86,2%
	Floating rate (Floating rate constant for less than 1 year)	13,1%	13,4%	13,2%	13,7%
	Capped floating rate	0,1%	0,1%	0,1%	0,1%
Currency denomination profile of issued CBs	DKK	276,8	274,2	273,8	272,5
	EUR	17,8	21,6	23,8	23,4
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	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	19,2	-	-	-	-	-	-	-	-	-
0-≤1 year	4,3	-	-	-	-	-	-	-	-	-
>1- ≤5 years	14,0	-	-	-	-	-	-	-	-	-
> 5 years	0,9	-	-	-	-	-	-	-	-	-
Total	19,2	-	-	-	-	-	-	-	-	-

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. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	19,2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	19,2	-	-	-	-	-	-	-	-	-

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. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	4,6	14,0	0,9	19,5
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	4,6	14,0	0,9	19,5

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	17.712,01
>1- ≤5 years	47.285,33
> 5 years	10.976,15
Total	75.973,49

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	301,4
Match funded (without interest and/or currency risk)	91%
Completely hedged with derivatives	9%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

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	113.788	10.108	2.578	1.041	5.814	292	2.762	22	286	41	136.732
In %	83,2%	7,4%	1,9%	0,8%	4,3%	0,2%	2,0%	0,0%	0,2%	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	158,3	8,3	14,8	13,2	61,4	2,7	34,4	0,1	8,2	0,1	301,389
In %	52,5%	2,7%	4,9%	4,4%	20,4%	0,9%	11,4%	0,0%	2,7%	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	95,2	76,1	48,5	32,4	21,4	27,7	301,4
In %	31,6%	25,3%	16,1%	10,8%	7,1%	9,2%	

Table M4a/B4a
Lending, by-loan to-value (LTV), current property value, DKKbn

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	63,1	54,2	32,5	5,9	1,9	0,2	0,2	0,1	0,1	0,2
Holiday houses	4,1	3,0	1,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	9,2	4,0	1,0	0,2	0,1	0,0	0,0	0,0	0,0	0,1
Cooperative Housing	5,8	3,8	2,4	0,7	0,3	0,0	0,0	0,0	0,0	0,0
Private rental	19,4	18,8	15,9	5,0	1,9	0,1	0,1	0,0	0,0	0,1
Manufacturing and Manual Industries	1,1	1,0	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	13,1	12,3	7,5	0,9	0,2	0,1	0,1	0,0	0,0	0,1
Agricultural properties	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Properties for social and cultural purposes	3,7	3,0	1,3	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-
Total	119,7	100,1	62,3	13,0	4,5	0,5	0,3	0,3	0,2	0,5

Table M4b/B4b
Lending, by-loan to-value (LTV), current property value, per cent

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	39,9%	34,2%	20,5%	3,7%	1,2%	0,2%	0,1%	0,1%	0,0%	0,1%
Holiday houses	49,5%	36,2%	12,6%	1,2%	0,3%	0,0%	0,0%	0,0%	0,0%	0,1%
Subsidised Housing	62,6%	27,4%	6,6%	1,1%	0,5%	0,2%	0,3%	0,3%	0,2%	0,9%
Cooperative Housing	44,0%	28,8%	18,3%	5,6%	2,3%	0,3%	0,2%	0,1%	0,1%	0,1%
Private rental	31,6%	30,7%	25,9%	8,1%	3,2%	0,2%	0,1%	0,1%	0,0%	0,1%
Manufacturing and Manual Industries	41,6%	35,3%	20,9%	1,8%	0,1%	0,0%	0,0%	0,0%	0,0%	0,1%
Office and Business	38,0%	35,7%	21,9%	2,7%	0,7%	0,2%	0,2%	0,1%	0,1%	0,3%
Agricultural properties	34,5%	32,0%	24,0%	4,9%	3,9%	0,2%	0,1%	0,0%	0,0%	0,3%
Properties for social and cultural purposes	45,4%	36,3%	16,1%	1,7%	0,3%	0,0%	0,0%	0,0%	0,0%	0,1%
Other	68,3%	30,9%	0,7%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	39,7%	33,2%	20,7%	4,3%	1,5%	0,2%	0,1%	0,1%	0,1%	0,2%

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	5,3	28,8	68,4	32,8	17,1	2,3	1,0	0,7	0,4	1,4	52,5%
Holiday houses	0,4	3,0	3,8	0,7	0,3	0,0	0,0	0,0	0,0	0,0	43,6%
Subsidised Housing	7,0	4,6	2,5	0,2	0,1	0,0	0,0	0,1	0,1	0,2	20,0%
Cooperative Housing	2,0	3,4	3,4	1,6	2,1	0,3	0,1	0,2	0,0	0,1	45,9%
Private rental	2,2	9,5	17,1	16,8	13,2	1,6	0,2	0,3	0,2	0,3	57,3%
Manufacturing and Manual Industries	0,1	0,9	1,3	0,2	0,2	-	0,0	-	-	0,0	45,2%
Office and Business	1,5	6,9	18,1	4,8	1,6	0,2	0,4	0,1	0,2	0,6	49,9%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	0,0	0,0	-	-	0,0	56,5%
Properties for social and cultural purposes	0,8	2,8	3,4	0,9	0,1	0,1	0,0	0,0	-	0,0	39,6%
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-	29,9%
Total	19,3	60,0	118,0	58,0	34,7	4,5	1,8	1,4	0,9	2,7	50,6%

Table M4d/B4d
Lending, by-loan to-value (LTV), current property value, PER CENT (Entire loan entered under the top LTV bracket)

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	3,4%	18,2%	43,2%	20,7%	10,8%	1,4%	0,7%	0,4%	0,3%	0,9%	52,5%
Holiday houses	4,2%	36,6%	46,0%	8,1%	4,0%	0,2%	0,2%	0,2%	0,1%	0,5%	43,6%
Subsidised Housing	47,4%	30,9%	16,7%	1,7%	0,9%	0,3%	0,0%	0,7%	0,4%	1,1%	20,0%
Cooperative Housing	15,1%	25,8%	25,3%	12,1%	16,0%	2,2%	1,1%	1,2%	0,2%	1,0%	45,9%
Private rental	3,6%	15,5%	27,9%	27,3%	21,4%	2,6%	0,3%	0,4%	0,3%	0,5%	57,3%
Manufacturing and Manual Industries	4,4%	32,4%	48,2%	6,8%	7,9%	0,0%	0,1%	0,0%	0,0%	0,2%	45,2%
Office and Business	4,5%	20,1%	52,5%	14,0%	4,5%	0,5%	1,2%	0,3%	0,6%	1,9%	49,9%
Agricultural properties	3,2%	6,3%	75,5%	1,0%	9,5%	1,5%	2,1%	0,0%	0,0%	1,0%	56,5%
Properties for social and cultural purposes	9,7%	34,5%	41,4%	10,9%	1,6%	0,8%	0,4%	0,2%	0,0%	0,4%	39,6%
Other	16,6%	76,4%	5,6%	1,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	29,9%
Total	6,4%	19,9%	39,2%	19,2%	11,5%	1,5%	0,6%	0,4%	0,3%	0,9%	50,6%



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	65,9	21,5	10,3	40,5	18,3	1,8	158,3
Holiday houses	1,9	2,0	1,3	1,9	1,2	-	8,3
Subsidised Housing	8,4	1,1	1,7	1,9	1,6	-	14,8
Cooperative Housing	10,5	1,5	0,2	0,4	0,6	-	13,2
Private rental	27,4	4,9	3,8	12,0	13,3	-	61,4
Manufacturing and Manual Industries	0,8	0,2	0,3	0,7	0,7	-	2,7
Office and Business	17,7	2,6	1,8	6,0	6,3	-	34,4
Agricultural properties	0,0	0,1	0,0	0,0	-	-	0,1
Properties for social and cultural purposes	5,6	0,9	0,4	1,0	0,2	-	8,2
Other	0,0	0,0	0,0	0,0	0,0	-	0,1
Total	138,4	34,8	19,8	64,5	42,2	1,8	301,4

Table M6/B6
Lending by loan type - IO Loans, 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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	24,5	0,7	0,0	3,1	9,9	0,0	2,0	0,0	0,1	-	40,3
Fixed-rate shorter period than maturity (ARM's etc.)	39,2	2,3	0,0	2,5	19,5	0,1	9,2	0,0	0,1	0,0	72,9
- rate fixed ≤ 1 year	20,0	1,4	-	0,0	1,6	0,0	2,8	-	-	0,0	25,8
- rate fixed > 1 and ≤ 3 years	6,1	0,3	-	0,1	0,7	-	1,3	-	-	0,0	8,4
- rate fixed > 3 and ≤ 5 years	12,3	0,6	-	0,7	8,4	0,1	3,6	0,0	0,0	0,0	25,9
- rate fixed > 5 years	0,8	0,0	0,0	1,7	8,8	-	1,4	-	0,0	-	12,8
Money market based loans	0,9	0,1	-	-	-	-	-	-	-	0,0	1,0
Non Capped floaters	6,6	0,5	0,0	0,0	12,2	0,4	7,6	0,0	1,6	0,0	28,8
Capped floaters	4,5	0,2	-	-	0,6	-	-	-	-	0,0	5,3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	75,6	3,7	0,1	5,7	42,3	0,5	18,7	0,0	1,7	0,0	148,3

*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 homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	47,5	2,5	11,0	7,1	9,0	0,8	6,7	0,1	5,3	0,0	90,0
Fixed-rate shorter period than maturity (ARM's etc.)	29,8	1,8	3,6	0,5	7,3	0,7	4,7	0,0	0,6	0,0	49,0
- rate fixed ≤ 1 year	13,4	0,9	0,1	0,0	0,7	0,1	1,0	-	0,2	0,0	16,4
- rate fixed > 1 and ≤ 3 years	6,7	0,3	0,1	0,0	1,1	0,1	0,8	-	0,1	0,0	9,2
- rate fixed > 3 and ≤ 5 years	9,1	0,5	3,4	0,2	4,2	0,4	2,2	0,0	0,2	-	20,3
- rate fixed > 5 years	0,5	0,0	0,1	0,3	1,3	0,2	0,7	-	0,0	-	3,1
Money market based loans	0,2	0,0	-	-	-	-	-	-	-	-	0,2
Non Capped floaters	0,5	0,0	-	0,0	2,9	0,7	4,2	0,0	0,6	0,0	8,9
Capped floaters	4,7	0,2	-	-	0,0	-	-	0,0	-	-	5,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	82,7	4,5	14,7	7,6	19,1	2,2	15,7	0,1	6,4	0,0	153,1

Table M8/B8
Lending by loan type - All loans, 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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	72,0	3,2	11,1	10,2	18,8	0,9	8,7	0,1	5,4	0,0	130,3
Fixed-rate shorter period than maturity (ARM's etc.)	68,9	4,1	3,7	3,0	26,8	0,8	13,9	0,1	0,6	0,0	121,9
- rate fixed ≤ 1 year	33,4	2,3	0,1	0,0	2,3	0,1	3,8	-	0,2	0,0	42,2
- rate fixed > 1 and ≤ 3 years	12,8	0,6	0,1	0,1	1,8	0,1	2,1	-	0,1	0,0	17,7
- rate fixed > 3 and ≤ 5 years	21,4	1,2	3,4	0,9	12,6	0,5	5,9	0,1	0,3	0,0	46,2
- rate fixed > 5 years	1,3	0,1	0,1	2,0	10,1	0,2	2,1	-	0,1	-	15,9
Money market based loans	1,1	0,1	-	-	-	-	-	-	-	0,0	1,2
Non Capped floaters	7,0	0,5	0,0	0,0	15,1	1,0	11,8	0,0	2,1	0,0	37,6
Capped floaters	9,2	0,5	-	-	0,6	-	-	0,0	-	0,0	10,3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	158,3	8,3	14,8	13,2	61,4	2,7	34,4	0,1	8,2	0,1	301,4


Table M9/B9
Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	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
< 12 months	7,0	0,3	0,0	0,4	4,2	0,3	0,8	0,0	0,6	0,0	13,7
≥ 12 - ≤ 24 months	6,8	0,3	0,1	0,7	3,8	0,2	1,6	0,1	0,2	0,0	13,7
≥ 24 - ≤ 36 months	9,2	0,4	0,0	0,3	6,5	0,3	3,2	-	0,5	0,0	20,4
≥ 36 - ≤ 60 months	25,5	1,1	0,1	1,2	13,8	0,5	3,9	0,0	1,1	0,0	47,2
≥ 60 months	109,9	6,2	14,5	10,6	33,2	1,4	24,8	0,1	5,7	0,0	206,5
Total	158,3	8,3	14,8	13,2	61,4	2,7	34,4	0,1	8,2	0,1	301,4

Table M10/B10
Lending by remaining maturity, 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
< 1 Years	0,0	0,0	0,0	-	0,0	-	-	-	-	-	0,0
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,1	-	0,0	-	0,3
≥ 3 - ≤ 5 Years	0,3	0,0	0,2	0,0	0,1	0,1	0,1	-	0,0	0,0	0,7
≥ 5 - ≤ 10 Years	2,8	0,2	0,9	0,1	0,3	0,4	0,7	-	0,2	0,0	5,7
≥ 10 - ≤ 20 Years	24,7	1,4	4,8	0,5	3,2	1,6	16,7	0,1	1,2	0,0	54,3
≥ 20 Years	130,3	6,7	8,8	12,7	57,8	0,6	16,8	0,1	6,7	0,0	240,5
Total	158,3	8,3	14,8	13,2	61,4	2,7	34,4	0,1	8,2	0,1	301,4

Table M11/B11
90 day Non-performing loans by property type, as percentage of total payments, %

	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
90 day NPL	0,14	0,10	-	-	-	-	0,22	-	-	-	0,10

Note: 90-days arrear as of Q4 2020 (See definition in table X1)

Table M11a/B11a
90 day Non-performing loans by property type, as percentage of lending, %

	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
90 day NPL	0,11	0,07	-	-	0,01	-	-	-	-	-	0,06

Note: 90-days arrear as of Q4 2020 (See definition in table X1)

Table M11b/B11b
90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	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
< 60per cent LTV	0,10	0,07	-	-	0,01	-	-	-	-	-	0,05
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

Table M12/B12
Realised losses (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 realised losses	38,1	0,1	-	-	12,0	-	0,2	-	-	-	50,4

Table M12a/B12a
Realised losses (%)

	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 realised losses, %	0,01	0,00	-	-	0,00	-	0,00	-	-	-	0,02

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	<p>Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).</p> <p>The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:</p> <ul style="list-style-type: none"> - Office - Retail/shop - Warehouse - Restaurants, inns etc. - Hotels and resorts - Congress and conference centres. - Campsites. - Traffic terminals, service stations, fire stations, auction and export houses. - Agriculture - Forestry - Nurseries - Ships 	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.		
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage banks.	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

Table X3

General explanation	General practice in Danish market
Table A	
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipalities, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise loan loss provisions as stated in the issuer's interim and annual accounts

General explanation	General practice in Danish market
Table G1.1	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance principle. E.g. describe if stricter practice is applied than required by law
Table G3		
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	<p>The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds.</p> <p>The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest and principal match the interest and principal payments to investors exactly (borrower payments fall due one day prior to the payments to investors). Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down.</p> <p>Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.</p>	

General explanation	General practice in Danish market
Table G4	
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	Mortgage banks issue and sell bonds to investors, who then fund the loans. During the loan terms, borrowers make principal and interest payments to mortgage banks which transfer the amounts to investors. Mortgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed?	No, (due to Danish legislation) asset substitution is not allowed/possible.

General explanation	General practice in Danish market
Table M1-M5	
Owner-occupied homes	Private owned residential used by the owner. Max LTV are 80 % (legislation).
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).
Subsidised Housing	Residential renting subsidised by the government. Max LTV 80 %. LTVs above 80 % can be granted against full governmental guarantee.
Cooperative Housing	Residential property owned and administered by the cooperative and used by the members of the cooperative. Max LTV 80 % (legislation).
Private rental	Residential property rented out to private tenants. Max LTV 80 % (legislation).
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 % (legislation).
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 % (legislation).
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).
Social and cultural purposes	Property used for education, kindergartens, museum and other buildings for public use. Max LTV are 70 % (legislation).
Other	Property, that can not be placed in the categories above. Max LTV are 70 % (legislation).

General explanation	General practice in Danish market
Table M6-M8	
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
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
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
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, i.e. an interest rate determined in
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
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
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market
Table M9-10	
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information på following link	http://www.realkreditraadet.dk/Default.aspx?ID=2926