

EEMI Harmonised Disclosure Template

2023 Version

Denmark

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Reporting Date: 01/11/2022

Cut-off Date: 30/09/2022



**Energy
Efficient
Mortgage
Label**

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Loan Mortgage Assets](#)

[Worksheet EEM Harmonised Summary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB A1	
1. Mortgage Assets	
1.A Residential Cover Pool	
1.B Commercial Cover Pool	

Field Number	1. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.1.1.1	Residential	294.759			86.0%
M.1.1.2	Commercial	48.052			14.0%
M.1.1.3	Other	0			0.0%
M.1.1.4	Total	342.810			100.0%
OM.1.1.1	a/w Cooperative Housing	13.951			4.1%
OM.1.1.2	a/w Agriculture	170			0.3%
OM.1.1.3	a/w Owner-occupied homes	155.294			45.3%
OM.1.1.4	a/w Holiday houses	8.327			2.4%
OM.1.1.5	a/w Subsidised Housing	48.121			14.0%
OM.1.1.6	a/w Private rental	69.066			20.1%
OM.1.1.7	a/w Manufacturing and Manual Industries	3.064			0.9%
OM.1.1.8	a/w Office and Business	36.170			10.6%
OM.1.1.9	a/w Social and cultural purposes	8.588			2.5%
OM.1.1.10	a/w Other	51			0.0%
OM.1.1.11					0.0%
2. General Information					
M.1.2.1	Number of mortgage loans	138.481		3.537	142.018
OM.1.2.1	Optional information eq, Number of borrowers	ND1			
OM.1.2.2	Optional information eq, Number of guarantors	ND1			
OM.1.2.3		0			
OM.1.2.4		0			
OM.1.2.5		0			
OM.1.2.6		0			
3. Concentration Risks					
M.1.3.1	10 largest exposures	4.3%	9.0%		2.7%
OM.1.3.1					
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
4. Breakdown by Geography					
M.1.4.1	European Union	99.4%	100.0%		99.5%
M.1.4.2	Austria	0.0%	0.0%		0.0%
M.1.4.3	Belgium	0.0%	0.0%		0.0%
M.1.4.4	Bulgaria	0.0%	0.0%		0.0%
M.1.4.5	Croatia	0.0%	0.0%		0.0%
M.1.4.6	Cyprus	0.0%	0.0%		0.0%
M.1.4.7	Czechia	0.0%	0.0%		0.0%
M.1.4.8	Denmark	99.4%	100.0%		99.5%
M.1.4.9	Estonia	0.0%	0.0%		0.0%
M.1.4.10	Finland	0.0%	0.0%		0.0%
M.1.4.11	France	0.0%	0.0%		0.0%
M.1.4.12	Germany	0.0%	0.0%		0.0%
M.1.4.13	Greece	0.0%	0.0%		0.0%
M.1.4.14	Netherlands	0.0%	0.0%		0.0%
M.1.4.15	Hungary	0.0%	0.0%		0.0%
M.1.4.16	Ireland	0.0%	0.0%		0.0%
M.1.4.17	Italy	0.0%	0.0%		0.0%
M.1.4.18	Latvia	0.0%	0.0%		0.0%
M.1.4.19	Lithuania	0.0%	0.0%		0.0%
M.1.4.20	Luxembourg	0.0%	0.0%		0.0%
M.1.4.21	Malta	0.0%	0.0%		0.0%
M.1.4.22	Poland	0.0%	0.0%		0.0%
M.1.4.23	Portugal	0.0%	0.0%		0.0%
M.1.4.24	Romania	0.0%	0.0%		0.0%
M.1.4.25	Slovakia	0.0%	0.0%		0.0%
M.1.4.26	Slovenia	0.0%	0.0%		0.0%
M.1.4.27	Spain	0.0%	0.0%		0.0%
M.1.4.28	Sweden	0.0%	0.0%		0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.1.4.30	Iceland	0.0%	0.0%		0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.1.4.32	Norway	0.0%	0.0%		0.0%
M.1.4.33	Other	0.7%	0.0%		0.6%
M.1.4.34	Switzerland	0.0%	0.0%		0.0%
M.1.4.35	United Kingdom	0.0%	0.0%		0.0%
M.1.4.36	Australia	0.0%	0.0%		0.0%
M.1.4.37	Brazil	0.0%	0.0%		0.0%
M.1.4.38	Canada	0.0%	0.0%		0.0%
M.1.4.39	Japan	0.0%	0.0%		0.0%
M.1.4.40	Korea	0.0%	0.0%		0.0%
M.1.4.41	New Zealand	0.0%	0.0%		0.0%
M.1.4.42	Singapore	0.0%	0.0%		0.0%
M.1.4.43	US	0.0%	0.0%		0.0%
M.1.4.44	Other	0.7%	0.0%		0.6%
OM.1.4.1	a/w Greenland	0.0%	0.0%		0.0%
OM.1.4.2	a/w Faroe Islands	0.6%	0.0%		0.5%
OM.1.4.3					
OM.1.4.4					
OM.1.4.5					
OM.1.4.6					
OM.1.4.7					
OM.1.4.8					
OM.1.4.9					
OM.1.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	52%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	12%	
M.1.5.3	Northern Jutland (Region Nordjylland)	8%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	21%	18%	21%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
M.1.5.12					
M.1.5.13					
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M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	71%	54%	69%	
M.1.6.2	Floating rate	29%	46%	31%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / interest only	45%	47%	45%	
M.1.7.2	Amortising	55%	53%	55%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	20%	20%	20%	
M.1.8.2	≥ 12 - < 24 months	14%	14%	14%	
M.1.8.3	≥ 24 - < 36 months	17%	17%	17%	
M.1.8.4	≥ 36 - < 60 months	21%	21%	21%	
M.1.8.5	≥ 60 months	29%	29%	29%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,15%	0,01%	0,13%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.129			
M.1A.10.2	By buckets (mm):				
M.1A.10.3	DKK 0 - 2m	93.717	106.290	32%	77%
M.1A.10.4	DKK 2 - 5m	73.519	25.705	25%	19%
M.1A.10.4	DKK 5 - 20m	45.450	4.953	15%	4%
M.1A.10.5	DKK 20 - 50m	32.729	1.070	11%	1%
M.1A.10.6	DKK 50 - 100m	20.804	304	7%	0%
M.1A.10.7	> DKK 100m	28.540	159	10%	0%
M.1A.10.8	TBC at a country level		ND1		
M.1A.10.9	TBC at a country level		ND1		
M.1A.10.10	TBC at a country level		ND1		
M.1A.10.11	TBC at a country level		ND1		
M.1A.10.12	TBC at a country level		ND1		
M.1A.10.13	TBC at a country level		ND1		
M.1A.10.14	TBC at a country level		ND1		
M.1A.10.15	TBC at a country level		ND1		
M.1A.10.16	TBC at a country level		ND1		
M.1A.10.17	TBC at a country level		ND1		
M.1A.10.18	TBC at a country level		ND1		
M.1A.10.19	TBC at a country level		ND1		
M.1A.10.20	TBC at a country level		ND1		
M.1A.10.21	TBC at a country level		ND1		
M.1A.10.22	TBC at a country level		ND1		
M.1A.10.23	TBC at a country level		ND1		
M.1A.10.24	TBC at a country level		ND1		
M.1A.10.25	TBC at a country level		ND1		
M.1A.10.26	Total	294.759	138.481	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0.0	0	0.0%	0.0%
OM.1A.11.1	<i>a/w</i> >100 - <=110 %	ND1			
OM.1A.11.2	<i>a/w</i> >110 - <=120 %	ND1			
OM.1A.11.3	<i>a/w</i> >120 - <=130 %	ND1			
OM.1A.11.4	<i>a/w</i> >130 - <=140 %	ND1			
OM.1A.11.5	<i>a/w</i> >140 - <=150 %	ND1			
OM.1A.11.6	<i>a/w</i> >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	40.4%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	239.699	ND1	81.3%	
M.1A.12.3	>40 - <=50 %	28.674	ND1	9.7%	
M.1A.12.4	>50 - <=60 %	16.466	ND1	5.6%	
M.1A.12.5	>60 - <=70 %	6.872	ND1	2.3%	
M.1A.12.6	>70 - <=80 %	2.105	ND1	0.7%	
M.1A.12.7	>80 - <=90 %	448	ND1	0.2%	
M.1A.12.8	>90 - <=100 %	232	ND1	0.1%	
M.1A.12.9	>100 %	262	ND1	0.1%	
OM.1A.12.10	Total	294.759	0	100.0%	0.0%
OM.1A.12.1	<i>a/w</i> >100 - <=110 %	123	ND1	0.0%	
OM.1A.12.2	<i>a/w</i> >110 - <=120 %	72	ND1	0.0%	
OM.1A.12.3	<i>a/w</i> >120 - <=130 %	32	ND1	0.0%	
OM.1A.12.4	<i>a/w</i> >130 - <=140 %	12	ND1	0.0%	
OM.1A.12.5	<i>a/w</i> >140 - <=150 %	10	ND1	0.0%	
OM.1A.12.6	<i>a/w</i> >150 %	12	ND1	0.0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	53%			
M.1A.13.2	Second home/Holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	16%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	28%			
OM.1A.13.1	<i>a/w</i> Private rental	23%			
OM.1A.13.2	<i>a/w</i> Multi-family housing	5%			
OM.1A.13.3	<i>a/w</i> Buildings under construction	0%			
OM.1A.13.4	<i>a/w</i> Buildings land	0%			
OM.1A.13.5	<i>a/w</i> [if relevant, please specify]				
OM.1A.13.6	<i>a/w</i> [if relevant, please specify]				
OM.1A.13.7	<i>a/w</i> [if relevant, please specify]				
OM.1A.13.8	<i>a/w</i> [if relevant, please specify]				
OM.1A.13.9	<i>a/w</i> [if relevant, please specify]				
OM.1A.13.10	<i>a/w</i> [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	53.401	6.938	18%	6%
M.1A.15.2	B	20.768	4.837	7%	4%
M.1A.15.3	C	64.364	17.769	22%	15%
M.1A.15.4	D	45.662	16.670	15%	14%
M.1A.15.5	E	17.027	6.940	6%	6%
M.1A.15.6	F	6.768	3.215	2%	3%
M.1A.15.7	G	3.337	1.854	1%	2%
M.1A.15.8	Estimate A	7.952	1.052	3%	1%
M.1A.15.9	Estimate B	4.846	933	2%	1%
M.1A.15.10	Estimate C	20.337	10.422	7%	9%
M.1A.15.11	Estimate D	20.294	27.878	7%	24%
M.1A.15.12	Estimate E	10.340	1.581	4%	1%
M.1A.15.13	Estimate F	5.549	131	2%	0%
M.1A.15.14	Estimate G	3.925	4.917	1%	4%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	10.166		3%	10%
M.1A.15.19	Total	294.759	116.394	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	53.401	6.938	18%	6%
M.1A.16.2	<=70 + 2,200/M^2	20.788	4.837	7%	4%
M.1A.16.3	<=110 + 3,200/M^2	64.364	17.769	22%	15%
M.1A.16.4	<=150 + 4,200/M^2	45.662	16.670	15%	14%
M.1A.16.5	<=190 + 5,200/M^2	17.027	6.940	6%	6%
M.1A.16.6	<=240 + 6,500/M^2	6.788	3.215	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.337	1.854	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.952	1.052	3%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.846	933	2%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	20.337	10.422	7%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	20.294	27.878	7%	24%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	10.340	1.581	4%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5.549	131	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.925	4.917	1%	4%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	10.166	11.257	3%	10%
M.1A.16.19	Total	294.759	116.394	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	45.083	17.562	15%	15%
M.1A.17.2	1919 - 1945	38.025	16.329	13%	14%
M.1A.17.3	1946 - 1960	27.077	11.918	9%	10%
M.1A.17.4	1961 - 1970	34.184	17.962	12%	15%
M.1A.17.5	1971 - 1980	34.741	20.722	12%	18%
M.1A.17.6	1981 - 1990	14.247	8.028	5%	7%
M.1A.17.7	1991 - 2000	13.366	4.751	5%	4%
M.1A.17.8	2001 - 2005	11.764	4.183	4%	4%
M.1A.17.9	2006 - 2010	16.557	5.886	6%	5%
M.1A.17.10	2011 - 2015	14.755	3.116	5%	3%
M.1A.17.11	2016 - 2020	29.726	4.215	10%	4%
M.1A.17.12	2021 and onwards	8.595	1.001	3%	1%
M.1A.17.13	no data	6.639	721	2%	1%
M.1A.17.14	Total	294.759	116.394	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.18.1	House, detached or semi-detached	124.806	84.174	42%	72%
M.1A.18.2	Flat or Apartment	3.277	359	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	38.792	12.929	13%	11%
M.1A.18.5	Multifamily House	127.489	18.914	43%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	396	18	0%	0%
M.1A.18.8	Total	294.759	116.394	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.19.1	New Building	34.755	4.433	12%	4%
M.1A.19.2	Existing building	259.964	111.961	88%	96%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	294.759	116.394	100%	100%
OM.1A.19.1					
20. CO2 emission - by dwelling type - as per national availability		TON CO2 (per year)	TON CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.1A.20.1	House, detached or semi-detached	189.970	94.357	14.9	
M.1A.20.2	Flat or Apartment	4.083	2.108	8.7	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	28.935	17.575	5.6	
M.1A.20.5	Multifamily House	80.293	51.943	3.8	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	69	57	11.1	
M.1A.20.8	no data	675	306	-	
M.1A.20.9	total	304.045	166.347	7.7	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	13.585			
	By buckets (mn):				
M.1B.21.2	DKK 0 - 2m	935	863	2%	24%
M.1B.21.3	DKK 2 - 5m	2.984	889	6%	25%
M.1B.21.4	DKK 5 - 20m	12.821	1.252	27%	35%
M.1B.21.5	DKK 20 - 50m	10.364	336	22%	9%
M.1B.21.6	DKK 50 - 100m	9.371	136	20%	4%
M.1B.21.7	> DKK 100m	11.577	61	24%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	48.052	3.537	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100 %	ND1	ND1		
M.1B.22.10	Total	0.0	0	0.0%	0.0%
OM.1B.22.1	a/w >100 - <=110 %	ND1			
OM.1B.22.2	a/w >110 - <=120 %	ND1			
OM.1B.22.3	a/w >120 - <=130 %	ND1			
OM.1B.22.4	a/w >130 - <=140 %	ND1			
OM.1B.22.5	a/w >140 - <=150 %	ND1			
OM.1B.22.6	a/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	44.0%			
	By LTV buckets (mn):				
M.1B.23.2	>0 - <=40 %	39.098	ND1	81%	
M.1B.23.3	>40 - <=50 %	5.145	ND1	11%	
M.1B.23.4	>50 - <=60 %	2.442	ND1	5%	
M.1B.23.5	>60 - <=70 %	851	ND1	2%	
M.1B.23.6	>70 - <=80 %	226	ND1	0%	
M.1B.23.7	>80 - <=90 %	142	ND1	0%	
M.1B.23.8	>90 - <=100 %	68	ND1	0%	
M.1B.23.9	>100 %	78	ND1	0%	
M.1B.23.10	Total	48.052		100%	0.0%
OM.1B.23.1	a/w >100 - <=110 %	38		0%	
OM.1B.23.2	a/w >110 - <=120 %	24		0%	
OM.1B.23.3	a/w >120 - <=130 %	12		0%	
OM.1B.23.4	a/w >130 - <=140 %	3		0%	
OM.1B.23.5	a/w >140 - <=150 %	1		0%	
OM.1B.23.6	a/w >150 %	0		0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
24. Breakdown by Type		% Commercial loans			
M.1B.24.1	Retail	36,4%			
M.1B.24.2	Office	33,6%			
M.1B.24.3	Hotel/Tourism	0,0%			
M.1B.24.4	Shopping malls	1,7%			
M.1B.24.5	Industry	6,5%			
M.1B.24.6	Agriculture	0,4%			
M.1B.24.7	Other commercially used	0,6%			
M.1B.24.8	Hospital	0,0%			
M.1B.24.9	School	1,3%			
M.1B.24.10	other RE with a social relevant purpose	19,4%			
M.1B.24.11	Land	0,0%			
M.1B.24.12	Property developers / Building under construction	0,0%			
M.1B.24.13	Other	0,1%			
OM.1B.24.1	a/w Cultural purposes	0,0%			
OM.1B.24.2	a/w [if relevant, please specify]				
OM.1B.24.3	a/w [if relevant, please specify]				
OM.1B.24.4	a/w [if relevant, please specify]				
OM.1B.24.5	a/w [if relevant, please specify]				
OM.1B.24.6	a/w [if relevant, please specify]				
OM.1B.24.7	a/w [if relevant, please specify]				
OM.1B.24.8	a/w [if relevant, please specify]				
OM.1B.24.9	a/w [if relevant, please specify]				
OM.1B.24.10	a/w [if relevant, please specify]				
OM.1B.24.11	a/w [if relevant, please specify]				
OM.1B.24.12	a/w [if relevant, please specify]				
OM.1B.24.13	a/w [if relevant, please specify]				
OM.1B.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
M.18.25.1	A	6.268	240	13%	8%
M.18.25.2	B	4.243	160	9%	6%
M.18.25.3	C	10.731	432	22%	15%
M.18.25.4	D	7.442	346	15%	12%
M.18.25.5	E	3.275	173	7%	6%
M.18.25.6	F	1.401	79	3%	3%
M.18.25.7	G	1.044	50	2%	2%
M.18.25.8	Estimate A	1.762	81	4%	3%
M.18.25.9	Estimate B	1.063	59	2%	2%
M.18.25.10	Estimate C	2.085	271	4%	10%
M.18.25.11	Estimate D	1.972	405	4%	14%
M.18.25.12	Estimate E	1.203	53	3%	2%
M.18.25.13	Estimate F	850	13	2%	0%
M.18.25.14	Estimate G	1.065	72	2%	3%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	3.649	405	8%	14%
M.18.25.19	Total	48.052	2.839	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	6.268	240	13%	8%
M.18.26.2	<=70 + 2,200/M^2	4.243	160	9%	6%
M.18.26.3	<=110 + 3,200/M^2	10.731	432	22%	15%
M.18.26.4	<=150 + 4,200/M^2	7.442	346	15%	12%
M.18.26.5	<=190 + 5,200/M^2	3.275	173	7%	6%
M.18.26.6	<=240 + 6,500/M^2	1.401	79	3%	3%
M.18.26.7	>240 + 6,500/M^2	1.044	50	2%	2%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.762	81	4%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	1.063	59	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	2.085	271	4%	10%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.972	405	4%	14%
M.18.26.12	Estimate: <=190 + 5,200/M^2	1.203	53	3%	2%
M.18.26.13	Estimate: <=240 + 6,500/M^2	850	13	2%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	1.065	72	2%	3%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	3.649	405	8%	14%
M.18.26.19	Total	48.052	2.839	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	10.219	477	21%	17%
M.18.27.2	1919 - 1945	3.458	211	7%	7%
M.18.27.3	1946 - 1960	2.331	153	5%	5%
M.18.27.4	1961 - 1970	5.416	340	11%	12%
M.18.27.5	1971 - 1980	4.508	329	9%	12%
M.18.27.6	1981 - 1990	5.147	334	11%	12%
M.18.27.7	1991 - 2000	3.442	205	7%	7%
M.18.27.8	2001 - 2005	2.400	177	5%	6%
M.18.27.9	2006 - 2010	3.782	207	8%	7%
M.18.27.10	2011 - 2015	2.027	112	4%	4%
M.18.27.11	2016 - 2020	3.298	158	7%	6%
M.18.27.12	2021 and onwards	498	21	1%	1%
M.18.27.13	no data	1.523	115	3%	4%
M.18.27.14	Total	48.052	2.839	100%	100%
OM.18.27.1					
OM.18.27.2					
OM.18.27.3					
OM.18.27.4					
OM.18.27.5					
OM.18.27.6					
OM.18.27.7					
OM.18.27.8					
OM.18.27.9					
OM.18.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.487	154	7%	5%
M.18.28.2	Existing building	44.564	2.685	93%	95%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	48.052	2.839	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	50.716	22.987	14	
M.78.29.2	Office	19.132	9.756	10	
M.78.29.3	Hotel/Tourism	0	0	-	
M.78.29.4	Shopping malls	898	569	13	
M.78.29.5	Industry	9.020	8.193	10	
M.78.29.6	Agriculture	3.457	3.447	903	
M.78.29.7	Other commercially used	324	159	14	
M.78.29.8	Hospital	0	0	-	
M.78.29.9	School	390	233	7	
M.78.29.10	other RE with a social relevant purpose	35.459	10.187	13	
M.78.29.11	Land	0	0	-	
M.78.29.12	Property developers / Building under construction	0	0	-	
M.78.29.13	Other	0	0	-	
M.78.29.14	no data	0	0	-	
M.78.29.15	Total	119.397	55.530	13	
M.78.29.16	Weighted Average				
M.78.29.17					
M.78.29.18					
M.78.29.19					

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
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 EEMI-eligible loans in the total mortgage program					
	1. Amount of EEMI eligible loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	94.920	16.673	27,7%	11,7%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	94.920	16.673	27,7%	11,7%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	4.080	941		
SM.2.1.2	redemptions	3.486	1.094		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	94.920	16.673		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	82.174		86,6%	
SM.2.1.2	Commercial	12.746		13,4%	
SM.2.1.3	Other	0		0,0%	
SM.2.1.4	Total	94.920		100,0%	
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%	
OSM.2.1.2	<i>o/w Forest & Agriculture</i>			0,0%	
OSM.2.1.3				0,0%	
OSM.2.1.4				0,0%	
OSM.2.1.5				0,0%	
OSM.2.1.6				0,0%	
OSM.2.1.7				0,0%	
OSM.2.1.8				0,0%	
OSM.2.1.9				0,0%	
OSM.2.1.10				0,0%	
OSM.2.1.11				0,0%	
OSM.2.1.12				0,0%	
OSM.2.1.13				0,0%	
OSM.2.1.14				0,0%	
OSM.2.1.15				0,0%	
OSM.2.1.16				0,0%	
OSM.2.1.17				0,0%	
OSM.2.1.18				0,0%	
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	15.939	734	12%	
OSM.2.2.1	<i>Optional information e.g. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information e.g. 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	13,7%	14,2%	7,4%	
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	99,6%	100,0%	99,7%	
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	99,6%	100,0%	99,7%	
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	0,4%	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	0,4%	0,0%	0,0%	
OSM.2.4.1	<i>o/w Greenland</i>	0,0%	0,0%	0,0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0,4%	0,0%	0,0%	
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	43.5%	46.5%	43.9%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10.2%	11.2%	10.4%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9.0%	5.1%	8.5%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24.2%	22.0%	23.9%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12.7%	15.2%	13.0%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
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SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				
6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	74%	53%	71%
SM.2.6.2	Floating rate	26%	47%	29%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	47%	43%	46%
SM.2.7.2	Amortising	53%	57%	54%
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	22%	19%	21%
SM.2.8.2	≥ 12 - < 24 months	15%	19%	16%
SM.2.8.3	≥ 24 - < 36 months	17%	18%	17%
SM.2.8.4	≥ 36 - < 60 months	24%	21%	23%
SM.2.8.5	≥ 60 months	23%	22%	23%
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	0,05%	0,00%	0,04%
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)	5.156			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9.510	8.260	12%	52%
SM.2A.10.3	DKK 2 - 5m	16.692	5.822	20%	37%
SM.2A.10.4	DKK 5 - 20m	11.467	1.167	14%	7%
SM.2A.10.5	DKK 20 - 50m	13.329	424	16%	3%
SM.2A.10.6	DKK 50 - 100m	10.735	153	13%	1%
SM.2A.10.7	> DKK 100m	20.441	113	25%	1%
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	82.174	15.939	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	0.0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110%	ND1	ND1		
OSM.2A.11.2	a/w >110 - <=120%	ND1	ND1		
OSM.2A.11.3	a/w >120 - <=130%	ND1	ND1		
OSM.2A.11.4	a/w >130 - <=140%	ND1	ND1		
OSM.2A.11.5	a/w >140 - <=150%	ND1	ND1		
OSM.2A.11.6	a/w >150%	ND1	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 (%)	37,8%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	65.401	ND1	80%	
SM.2A.12.3	>40 - <=50%	8.575	ND1	10%	
SM.2A.12.4	>50 - <=60%	5.308	ND1	6%	
SM.2A.12.5	>60 - <=70%	2.212	ND1	3%	
SM.2A.12.6	>70 - <=80%	552	ND1	1%	
SM.2A.12.7	>80 - <=90%	52	ND1	0%	
SM.2A.12.8	>90 - <=100%	38	ND1	0%	
SM.2A.12.9	>100%	35	ND1	0%	
SM.2A.12.10	Total	82.174		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	13			
OSM.2A.12.2	a/w >110 - <=120%	12			
OSM.2A.12.3	a/w >120 - <=130%	1			
OSM.2A.12.4	a/w >130 - <=140%	0			
OSM.2A.12.5	a/w >140 - <=150%	1			
OSM.2A.12.6	a/w >150%	7			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	32%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	24%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	44%			
OSM.2A.13.2	a/w Private rental	41%			
OSM.2A.13.3	a/w Multi-family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
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]				
OSM.2A.13.11	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. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	53.401	6.938	65%	53%
SM.2A.15.2	B	20.768	4.837	25%	37%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	7.425	920	9%	7%
SM.2A.15.9	Estimate B	579	368	1%	3%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	82.174	13.063	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	53.401	6.938	65%	53%
SM.2A.16.2	<=70 + 2,200/M^2	20.768	4.837	25%	37%
SM.2A.16.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	7.425	920	9%	7%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	579	368	1%	3%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.15	TBC at a country level	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	82.174	13.063	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.532	374	2%	3%
SM.2A.17.2	1919 - 1945	1.396	239	2%	2%
SM.2A.17.3	1946 - 1960	1.775	138	2%	1%
SM.2A.17.4	1961 - 1970	2.377	273	3%	2%
SM.2A.17.5	1971 - 1980	3.383	454	4%	3%
SM.2A.17.6	1981 - 1990	2.299	565	3%	4%
SM.2A.17.7	1991 - 2000	2.695	366	3%	3%
SM.2A.17.8	2001 - 2005	2.907	574	4%	4%
SM.2A.17.9	2006 - 2010	9.160	2.587	11%	20%
SM.2A.17.10	2011 - 2015	13.774	2.683	17%	21%
SM.2A.17.11	2016 - 2020	28.664	3.790	35%	29%
SM.2A.17.12	2021 and onwards	8.255	829	10%	6%
SM.2A.17.13	no data	3.956	191	5%	1%
SM.2A.17.14	Total	82.174	13.063	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.18.1	House, detached or semi-detached	16.893	6.857	21%	52%
SM.2A.18.2	Flat or Apartment	541	58	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	17.304	3.040	21%	23%
SM.2A.18.5	Multifamily House	47.437	3.108	58%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	82.174	13.063	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	33.540	3.926	41%	30%
SM.2A.19.2	Existing building	48.634	9.137	59%	70%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	82.174	13.063	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.399	2.931	4.2	
SM.2A.20.2	Flat or Apartment	256	134	4.7	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.473	3.020	2.7	
SM.2A.20.5	Multifamily House	9.338	6.701	1.9	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	-	-	-	
SM.2A.20.9	Total	19.467	12.786	2.5	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
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					

2B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	17			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	91	77	1%	10%
SM.2B.21.3	DKK 2 - 5m	455	131	4%	18%
SM.2B.21.4	DKK 5 - 20m	4,099	377	32%	51%
SM.2B.21.5	DKK 20 - 50m	2,685	92	21%	13%
SM.2B.21.6	DKK 20 - 50m	2,433	36	19%	5%
SM.2B.21.7	> DKK 100m	2,983	21	23%	3%
SM.2B.21.8	TBC at a country level	ND1	ND1		
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	12,745	734	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%
SM.2B.22.11		ND1	ND1		
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 (%)	44%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	10,390	ND1	82%	
SM.2B.23.3	>40 - <=50%	1,439	ND1	11%	
SM.2B.23.4	>50 - <=60%	673	ND1	5%	
SM.2B.23.5	>60 - <=70%	171	ND1	1%	
SM.2B.23.6	>70 - <=80%	21	ND1	0%	
SM.2B.23.7	>80 - <=90%	18	ND1	0%	
SM.2B.23.8	>90 - <=100%	18	ND1	0%	
SM.2B.23.9	>100%	15	ND1	0%	
SM.2B.23.10	Total	12,745		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110%	9		0%	
OSM.2B.23.2	a/w >110 - <=120%	3		0%	
OSM.2B.23.3	a/w >120 - <=130%	2		0%	
OSM.2B.23.4	a/w >130 - <=140%	1		0%	
OSM.2B.23.5	a/w >140 - <=150%	1		0%	
OSM.2B.23.6	a/w >150%	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	39%			
SM.2B.24.2	Office	33%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	8%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	2%			
SM.2B.24.10	other RE with a social relevant purpose	18%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	0%			
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.28.25.1	A	6.268	240	49%	43%
SM.28.25.2	B	4.243	160	33%	29%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1.040	54	8%	10%
SM.28.25.9	Estimate B	1.195	107	9%	19%
SM.28.25.10	Estimate C	0	0	0%	0%
SM.28.25.11	Estimate D	0	0	0%	0%
SM.28.25.12	Estimate E	0	0	0%	0%
SM.28.25.13	Estimate F	0	0	0%	0%
SM.28.25.14	Estimate G	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	12.746	561	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M^2	6.268	240	49%	43%
SM.28.26.2	<=70 + 2,200/M^2	4.243	160	33%	29%
SM.28.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1.040	54	8%	10%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	1.195	107	9%	19%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	12.746	561	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	283	18	2%	3%
SM.28.27.2	1919 - 1945	1.356	25	11%	4%
SM.28.27.3	1946 - 1960	288	9	2%	2%
SM.28.27.4	1961 - 1970	562	21	4%	4%
SM.28.27.5	1971 - 1980	530	12	4%	2%
SM.28.27.6	1981 - 1990	1.043	31	8%	6%
SM.28.27.7	1991 - 2000	962	28	8%	5%
SM.28.27.8	2001 - 2005	565	31	4%	6%
SM.28.27.9	2006 - 2010	1.370	71	11%	13%
SM.28.27.10	2011 - 2015	1.854	100	15%	18%
SM.28.27.11	2016 - 2020	2.620	130	21%	23%
SM.28.27.12	2021 and onwards	463	17	4%	3%
SM.28.27.13	no data	849	68	7%	12%
SM.28.27.14	Total	12.746	561	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	2.786	125	22%	22%
SM.28.28.2	Existing building	9.960	436	78%	78%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	12.746	561	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	4.188	2.118	5	
SM.28.29.2	Office	2.347	1.253	5	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	-	-	-	
SM.28.29.5	Industry	202	147	1	
SM.28.29.6	Agriculture	224	222	357	
SM.28.29.7	Other commercially used	28	14	8	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	66	41	4	
SM.28.29.10	other RE with a social relevant purpose	927	498	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / building under construction	-	-	-	
SM.28.29.13	Other	-	-	-	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	7.982	4.293	5	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	EE mortgage loans	In line with the Energy Efficient Mortgage (EEM) Convention
HG.1.2	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.1.3	LTVs: Calculation of property value	
HG.1.4	LTVs: Applied property valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.5	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.6	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc.	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.7	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)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Energy Efficient Buildings	A and B label/estimate or constructed after 2009
OHG.3.1	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

D1. EEM Harmonised Disclosure Template - Optional Taxonomy Compliant Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB D1	
1. Level of compliance with Taxonomy 2. Share of loans financing Taxonomy compliant buildings	

1. Level of compliance with Taxonomy					
1. Taxonomy Criteria		Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	79.339	15.497	83,6%	92,9%
DM.1.1.2	Do No Significant Harm (DNSH)	75.861	15.070	79,9%	90,4%
DM.1.1.3	Minimum social safeguards	75.861	15.497	79,9%	90,4%
DM.1.1.4	Taxonomy full compliance	75.861	15.070	79,9%	90,4%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	79.339	15.497	23,1%	10,9%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	79.339	15.497	23,1%	10,9%
OOM.2.1.1					
OOM.2.1.2					
OOM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	3.312	840	1,0%	0,6%
DM.2.2.2	repayments	2.664	1.040	0,8%	0,7%
OOM.2.2.1					
OOM.2.2.2					
OOM.2.2.3					
OOM.2.2.4					
3. EEM eligible & taxonomy compliant mortgage loans funding structure		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	79.339	15.497		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
OOM.2.3.1					
OOM.2.3.2	<i>o/w (if relevant, please specify)</i>				
OOM.2.3.3	<i>o/w (if relevant, please specify)</i>				