
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 2/11/2021

Cut-off Date: 30/09/2021

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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
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	30-09-2021			
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	4,205			
G.3.1.2	Outstanding Covered Bonds	3,503			
OG.3.1.1	<i>Cover Pool Size [NPV] (mn)</i>				
OG.3.1.2	<i>Outstanding Covered Bonds [NPV] (mn)</i>				
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%	20.0%	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	3,503		83%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	702		17%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	4,205		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)	15.00	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	537	ND1	13%	
G.3.4.3	1 - 2 Y	295	ND1	7%	
G.3.4.4	2 - 3 Y	251	ND1	6%	
G.3.4.5	3 - 4 Y	246	ND1	6%	
G.3.4.6	4 - 5 Y	438	ND1	10%	
G.3.4.7	5 - 10 Y	1,185	ND1	28%	
G.3.4.8	10+ Y	1,252	ND1	30%	
G.3.4.9	Total	4,205	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	13.98	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	237	ND1	7%	
G.3.5.4	1 - 2 Y	248	ND1	7%	
G.3.5.5	2 - 3 Y	7	ND1	0%	
G.3.5.6	3 - 4 Y	25	ND1	1%	
G.3.5.7	4 - 5 Y	0	ND1	0%	
G.3.5.8	5 - 10 Y	50	ND1	1%	
G.3.5.9	10+ Y	2,935	ND1	84%	
G.3.5.10	Total	3,503	0.00	100%	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	0	0	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	3,503	3,503	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	3,503	3,503	100.0%	100.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0.0%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	3,503	3,503	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	3,503	3,503	100.0%	100.0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	802	802	23%	23%
G.3.8.2	Floating coupon	2,701	2,701	77%	77%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	3,503	3,503	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
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	694	99%		
G.3.9.5	Other	8	1%		
G.3.9.6	Total	702	100%		
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	702	100%	
G.3.10.2	Eurozone	0	0%	
G.3.10.3	Rest of European Union (EU)	0	0%	
G.3.10.4	European Economic Area (not member of EU)	0	0%	
G.3.10.5	Switzerland	0	0%	
G.3.10.6	Australia	0	0%	
G.3.10.7	Brazil	0	0%	
G.3.10.8	Canada	0	0%	
G.3.10.9	Japan	0	0%	
G.3.10.10	Korea	0	0%	
G.3.10.11	New Zealand	0	0%	
G.3.10.12	Singapore	0	0%	
G.3.10.13	US	0	0%	
G.3.10.14	Other	0	0%	
G.3.10.15	Total EU	702	0%	
G.3.10.16	Total	702	100%	
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	0	0%	0%
G.3.11.2	Central bank eligible assets	694	16%	20%
G.3.11.3	Other	0	0%	0%
G.3.11.4	Total	694	16%	20%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0.0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2.0		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				

4. References to Capital Requirements Regulation (CRR) 129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i)	Value of covered bonds:	39	
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii)	Type of cover assets:	52	
G.4.1.5	(ii)	Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	163
G.4.1.7	(ii)	Currency risk - cover pool:	111	
G.4.1.8	(ii)	Interest rate risk - covered bond:	163	
G.4.1.9	(ii)	Currency risk - covered bond:	137	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii)	Maturity structure of cover assets:	65	
G.4.1.12	(iii)	Maturity structure of covered bonds:	88	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	173
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	ND1
OG.6.1.5	Stand-by Account Bank	ND1
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

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

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	3,032		86.5%
M.7.1.2	Commercial	471		13.5%
M.7.1.3	Other	0		0.0%
M.7.1.4	Total	3,503		100.0%
OM.7.1.1	o/w Cooperative Housing	27		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	2,654		
OM.7.1.4	o/w Holiday houses	164		
OM.7.1.5	o/w Subsidised Housing	65		
OM.7.1.6	o/w Private rental	122		
OM.7.1.7	o/w Manufacturing and Manual Industries	31		
OM.7.1.8	o/w Office and Business	226		
OM.7.1.9	o/w Social and cultural purposes	214		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	5,754	59	5,813
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	1.6%	90.6%	12.2%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
M.7.4.2	Austria	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%
M.7.4.8	Denmark	98.9%	100.0%	99.0%
M.7.4.9	Estonia	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%
M.7.4.29	<u>United Kingdom</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0.0%	0.0%	0.0%
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.33	<u>Norway</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%	0.0%
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	1.1%	0.0%	1.0%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	29%	38%	30%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	26%	4%	23%
M.7.5.3	Northern Jutland (Region Nordjylland)	6%	1%	5%
M.7.5.4	Eastern Jutland (Region Midtjylland)	19%	47%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	19%	10%	18%
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	18%	46%	22%
M.7.6.2	Floating rate	82%	54%	78%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	1%	44%	7%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	0%	53%	7%
OM.7.6.6	o/w Capped floaters	82%	2%	71%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	2%	3%	2%
M.7.7.2	Amortising	98%	97%	98%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0%	16%	2%
M.7.8.2	≥ 12 - ≤ 24 months	0%	6%	1%
M.7.8.3	≥ 24 - ≤ 36 months	0%	13%	2%
M.7.8.4	≥ 36 - ≤ 60 months	0%	17%	2%
M.7.8.5	≥ 60 months	100%	47%	93%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.98%	0.04%	0.85%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	527			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	2,866	5,694	95%	99%
M.7A.10.3	DKK 2 - 5m	150	58	5%	1%
M.7A.10.4	DKK 5 - 20m	15	2	1%	0%
M.7A.10.5	DKK 20 - 50m	0	0	0%	0%
M.7A.10.6	DKK 50 - 100m	0	0	0%	0%
M.7A.10.7	> DKK 100m	0	0	0%	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	3,032	5,754	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	46.17%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2,434	ND1	80%	
M.7A.12.3	>40 - <=50 %	253	ND1	8%	
M.7A.12.4	>50 - <=60 %	153	ND1	5%	
M.7A.12.5	>60 - <=70 %	89	ND1	3%	
M.7A.12.6	>70 - <=80 %	50	ND1	2%	
M.7A.12.7	>80 - <=90 %	26	ND1	1%	
M.7A.12.8	>90 - <=100 %	13	ND1	0%	
M.7A.12.9	>100%	13	ND1	0%	
M.7A.12.10	Total	3,032		100%	0.00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	7		0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	4		0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	2		0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	1		0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0		0%	
OM.7A.12.6	<i>o/w >150 %</i>	0		0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	87.5%			
M.7A.13.2	Second home/Holiday houses	5.4%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	7.0%			
OM.7A.13.1	<i>o/w Subsidised housing</i>	2.1%			
OM.7A.13.2	<i>o/w Private rental</i>	4.0%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	0.9%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0.0%			
OM.7A.13.5	<i>o/w Buildings land</i>	0.0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	4	8	0%	0%
M.7A.15.2	B	26	32	1%	1%
M.7A.15.3	C	205	252	7%	5%
M.7A.15.4	D	227	305	7%	6%
M.7A.15.5	E	83	135	3%	3%
M.7A.15.6	F	54	86	2%	2%
M.7A.15.7	G	36	69	1%	1%
M.7A.15.8	Estimate A	4	6	0%	0%
M.7A.15.9	Estimate B	53	40	2%	1%
M.7A.15.10	Estimate C	318	436	10%	8%
M.7A.15.11	Estimate D	1,260	2,099	42%	41%
M.7A.15.12	Estimate E	148	270	5%	5%
M.7A.15.13	Estimate F	33	52	1%	1%
M.7A.15.14	Estimate G	382	847	13%	16%
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	198	502	7%	10%
M.7A.15.19	Total	3,032	5,139	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	4	8	0%	0%
M.7A.16.2	<=70 + 2,200/M^2	26	32	1%	1%
M.7A.16.3	<=110 + 3,200/M^2	205	252	7%	5%
M.7A.16.4	<=150 + 4,200/M^2	227	305	7%	6%
M.7A.16.5	<=190 + 5,200/M^2	83	135	3%	3%
M.7A.16.6	<=240 + 6,500/M^2	54	86	2%	2%
M.7A.16.7	>240 + 6,500/M^2	36	69	1%	1%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	4	6	0%	0%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	53	40	2%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	318	436	10%	8%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	1,260	2,099	42%	41%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	148	270	5%	5%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	33	52	1%	1%
M.7A.16.14	Estimate: >240 + 6,500/M^2	382	847	13%	16%
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	198	502	7%	10%
M.7A.16.19	Total	3,032	5,139	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	708	1,241	23%	24%
M.7A.17.2	1919 - 1945	441	766	15%	15%
M.7A.17.3	1945 - 1960	340	617	11%	12%
M.7A.17.4	1961 - 1970	484	871	16%	17%
M.7A.17.5	1971 - 1980	570	984	19%	19%
M.7A.17.6	1981 - 1990	185	319	6%	6%
M.7A.17.7	1991 - 2000	92	112	3%	2%
M.7A.17.8	2001 - 2005	86	100	3%	2%
M.7A.17.9	2006 and later	115	112	4%	2%
M.7A.17.10	no data	12	17	0%	0%
M.7A.17.11	Total	3,032	5,139	100%	100%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	2,423	4,282	80%	83%
M.2A.18.2	Flat or Apartment	145	282	5%	5%
M.2A.18.3	Bungalow	0	0	0%	0%
M.2A.18.4	Terraced House	284	472	9%	9%
M.2A.18.5	Multifamily House	180	103	6%	2%
M.2A.18.6	Land Only	0	0	0%	0%
M.2A.18.7	other	0	0	0%	0%
M.2A.18.8	Total	3,032	5,139	100%	100%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	3	5	0.1%	0.1%
M.2A.19.2	Existing property	3,029	5,134	99.9%	99.9%
M.2A.19.3	other	0	0	0.0%	0.0%
M.2A.19.4	no data	0	0	0.0%	0.0%
M.2A.19.5	Total	3,032	5,139	100.0%	100.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					

7B Commercial Cover Pool					
20. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	7,989			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	14	42	3.0%	71.2%
M.7B.15.3	DKK 2 - 5m	12	4	2.5%	6.8%
M.7B.15.4	DKK 5 - 20m	88	8	18.7%	13.6%
M.7B.15.5	DKK 20 - 50m	104	3	22.0%	5.1%
M.7B.15.6	DKK 20 - 50m	74	1	15.7%	1.7%
M.7B.15.7	> DKK 100m	179	1	38.0%	1.7%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	471	59	100%	100%



21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100 %	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7B.16.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7B.16.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7B.16.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7B.16.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7B.16.6	<i>o/w >150 %</i>	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	72.43%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	170	ND1	36.0%	
M.7B.17.3	>40 - <=50 %	37	ND1	7.9%	
M.7B.17.4	>50 - <=60 %	60	ND1	12.7%	
M.7B.17.5	>60 - <=70 %	57	ND1	12.1%	
M.7B.17.6	>70 - <=80 %	53	ND1	11.3%	
M.7B.17.7	>80 - <=90 %	53	ND1	11.3%	
M.7B.17.8	>90 - <=100 %	31	ND1	6.5%	
M.7B.17.9	>100 %	11	ND1	2.4%	
M.7B.17.10	Total	471	0.00%	100.0%	0.00%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>	11	0.00%	2.4%	
OM.7B.17.2	<i>o/w >110 - <=120 %</i>	0	0.00%	0.0%	
OM.7B.17.3	<i>o/w >120 - <=130 %</i>	0	0.00%	0.0%	
OM.7B.17.4	<i>o/w >130 - <=140 %</i>	0	0.00%	0.0%	
OM.7B.17.5	<i>o/w >140 - <=150 %</i>	0	0.00%	0.0%	
OM.7B.17.6	<i>o/w >150 %</i>	0	0.00%	0.0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
23. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	6.0%			
M.7B.18.2	Office	41.7%			
M.7B.18.3	Hotel/Tourism	0.1%			
M.7B.18.4	Shopping malls	0.0%			
M.7B.18.5	Industry	6.6%			
M.7B.18.6	Agriculture	0.0%			
M.7B.18.7	Other commercially used	0.2%			
M.7B.18.8	Land	0.0%			
M.7B.18.9	Property developers / Bulding under construction	0.0%			
M.7B.18.10	Other	45.5%			
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>	45.5%			
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	ND1			



24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	A	134	2	28.5%	4.4%
M.2B.24.2	B	0	1	0.0%	2.2%
M.2B.24.3	C	7	6	1.5%	13.3%
M.2B.24.4	D	255	1	54.2%	2.2%
M.2B.24.5	E	1	1	0.2%	2.2%
M.2B.24.6	F	0	2	0.1%	4.4%
M.2B.24.7	G	13	1	2.7%	2.2%
M.2B.24.8	Estimate A	0	0	0.0%	0.0%
M.2B.24.9	Estimate B	0	0	0.0%	0.0%
M.2B.24.10	Estimate C	3	3	0.7%	6.7%
M.2B.24.11	Estimate D	13	12	2.8%	26.7%
M.2B.24.12	Estimate E	0	0	0.0%	0.0%
M.2B.24.13	Estimate F	0	2	0.1%	4.4%
M.2B.24.14	Estimate G	31	8	6.7%	17.8%
M.2B.24.15	TBC at a country level	ND1	ND1		
M.2B.24.16	TBC at a country level	ND1	ND1		
M.2B.24.17	TBC at a country level	ND1	ND1		
M.2B.24.18	no data	12	6	2.6%	13.3%
M.2B.24.19	Total	471	45	100.0%	100.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	<=71.3 + 1,650/M^2	134	2	28.5%	4.4%
M.2B.25.2	<=95 + 2,200/M^2	0	1	0.0%	2.2%
M.2B.25.3	<=135 + 3,200/M^2	7	6	1.5%	13.3%
M.2B.25.4	<=175 + 4,200/M^2	255	1	54.2%	2.2%
M.2B.25.5	<=215 + 5,200/M^2	1	1	0.2%	2.2%
M.2B.25.6	<=265 + 6,500/M^2	0	2	0.1%	4.4%
M.2B.25.7	>265 + 6,500/M^2	13	1	2.7%	2.2%
M.2B.25.8	Estimate: <=71.3 + 1,650/M^2	0	0	0.0%	0.0%
M.2B.25.9	Estimate: <=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.10	Estimate:<=135 + 3,200/M^2	3	3	0.7%	6.7%
M.2B.25.11	Estimate:<=175 + 4,200/M^2	13	12	2.8%	26.7%
M.2B.25.12	Estimate:<=215 + 5,200/M^2	0	0	0.0%	0.0%
M.2B.25.13	Estimate:<=265 + 6,500/M^2	0	2	0.1%	4.4%
M.2B.25.14	Estimate:>265 + 6,500/M^2	31	8	6.7%	17.8%
M.2B.25.15	TBC at a country level	ND1	ND1		
M.2B.25.16	TBC at a country level	ND1	ND1		
M.2B.25.17	TBC at a country level	ND1	ND1		
M.2B.25.18	no data	12.1	6	2.6%	13.3%
M.2B.25.19	Total	471	45	100.0%	100.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	39	13	8.4%	28.9%
M.2B.26.2	1919 - 1945	1	2	0.2%	4.4%
M.2B.26.3	1945 - 1960	1	1	0.2%	2.2%
M.2B.26.4	1961 - 1970	93	5	19.7%	11.1%
M.2B.26.5	1971 - 1980	4	11	0.9%	24.4%
M.2B.26.6	1981 - 1990	179	4	38.0%	8.9%
M.2B.26.7	1991 - 2000	13	2	2.8%	4.4%
M.2B.26.8	2001 - 2005	2	4	0.4%	8.9%
M.2B.26.9	2006 and later	134	2	28.5%	4.4%
M.2B.26.10	no data	5	1	1.0%	2.2%
M.2B.26.11	Total	471	45	100.0%	100.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	118	1	25.0%	2.2%
M.2B.27.2	Existing Property	354	44	75.0%	97.8%
M.2B.27.3	other	0	0	0.0%	0.0%
M.2B.27.4	no data	0	0	0.0%	0.0%
M.2B.27.5	Total	471	45	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 subsidised 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. 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	LTVs: Calculation of property/shipping value	
HG.1.8	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	Sustainability - strategy pursued in the cover pool	
HG.1.14	Subsidised Housing (definitions of affordable, social housing)	
HG.1.15	New Property and Existing Property	
HG.1.16	NPV assumptions (when stated)	ND1
HG.1.17		
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
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		



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)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea	529900003047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GGGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank a/b	0	529900003047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20VLUJ8J2UQOE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2IM8X0Y22MAGG883	IRS		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		239.8			
E.3.1.2	Weighted Average Maturity (months)		180.0			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days	0.0%	0.1%	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 -

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CONTENT OF TAB F1

- [1. Share of sustainable loans in the total r](#)
- [2. Additional information on the sustainable secti](#)
 - [2A. Sustainable Residential Cov](#)
 - [2B. Sustainable Commercial Cov](#)

1. Share of sustainable loans in the total

1. Amount of sustainable loans

SM.1.1.1	EE mortgage loans
SM.1.1.2	Social impact mortgage loans
SM.1.1.3	other
SM.1.1.4	Total sustainable mortgage loans
OSM.1.1.1	o/w [If relevant, please specify]
OSM.1.1.2	o/w [If relevant, please specify]
OSM.1.1.3	o/w [If relevant, please specify]
OSM.1.1.4	o/w [If relevant, please specify]
OSM.1.1.5	o/w [If relevant, please specify]

2. Additional information on the sustainable se

1. Sustainable Property Type Information

SM.2.1.1	Residential
SM.2.1.2	Commercial
SM.2.1.3	Other
SM.2.1.4	Total
OSM.2.1.1	o/w Forest & Agriculture
OSM.2.1.2	o/w EE residential
OSM.2.1.3	o/w EE commercial
OSM.2.1.4	o/w EE other
OSM.2.1.5	EE total
OSM.2.1.6	o/w Social residential
OSM.2.1.7	o/w Social Commercial
OSM.2.1.8	o/w social other
OSM.2.1.9	social tot
OSM.2.1.10	o/w [If relevant, please specify]
OSM.2.1.11	o/w [If relevant, please specify]
OSM.2.1.12	o/w [If relevant, please specify]
OSM.2.1.13	o/w [If relevant, please specify]
OSM.2.1.14	o/w [If relevant, please specify]
OSM.2.1.15	o/w [If relevant, please specify]
OSM.2.1.16	o/w [If relevant, please specify]

OSM.2.1.17 o/w [If relevant, please specify]

OSM.2.1.18 o/w [If relevant, please specify]

2. General Information

SM.2.2.1 Number of sustainable mortgage loans
OSM.2.2.1 *Optional information eg, Number of borrowers*
OSM.2.2.2 *Optional information eg, Number of guarantors*
OSM.2.2.3
OSM.2.2.4
OSM.2.2.5
OSM.2.2.6

3. Concentration Risks

SM.2.3.1 10 largest exposures
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

SM.2.4.1 European Union
SM.2.4.2 Austria
SM.2.4.3 Belgium
SM.2.4.4 Bulgaria
SM.2.4.5 Croatia
SM.2.4.6 Cyprus
SM.2.4.7 Czechia
SM.2.4.8 Denmark
SM.2.4.9 Estonia
SM.2.4.10 Finland
SM.2.4.11 France
SM.2.4.12 Germany
SM.2.4.13 Greece
SM.2.4.14 Netherlands
SM.2.4.15 Hungary
SM.2.4.16 Ireland
SM.2.4.17 Italy
SM.2.4.18 Latvia
SM.2.4.19 Lithuania
SM.2.4.20 Luxembourg
SM.2.4.21 Malta
SM.2.4.22 Poland
SM.2.4.23 Portugal
SM.2.4.24 Romania
SM.2.4.25 Slovakia
SM.2.4.26 Slovenia
SM.2.4.27 Spain
SM.2.4.28 Sweden
SM.2.4.29 European Economic Area (not member of EU)
SM.2.4.30 Iceland
SM.2.4.31 Liechtenstein

SM.2.4.32	Norway
SM.2.4.33	<u>Other</u>
SM.2.4.34	Switzerland
SM.2.4.35	United Kingdom
SM.2.4.36	Australia
SM.2.4.37	Brazil
SM.2.4.38	Canada
SM.2.4.39	Japan
SM.2.4.40	Korea
SM.2.4.41	New Zealand
SM.2.4.42	Singapore
SM.2.4.43	US
SM.2.4.44	Other
SM.2.4.45	<i>o/w [If relevant, please specify]</i>
SM.2.4.46	<i>o/w [If relevant, please specify]</i>
SM.2.4.47	<i>o/w [If relevant, please specify]</i>
SM.2.4.48	<i>o/w [If relevant, please specify]</i>
SM.2.4.49	<i>o/w [If relevant, please specify]</i>
SM.2.4.50	<i>o/w [If relevant, please specify]</i>
SM.2.4.51	<i>o/w [If relevant, please specify]</i>
SM.2.4.52	<i>o/w [If relevant, please specify]</i>
SM.2.4.53	<i>o/w [If relevant, please specify]</i>
SM.2.4.54	<i>o/w [If relevant, please specify]</i>

5. Breakdown by regions of main country of origin

SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)
SM.2.5.3	Northern Jutland (Region Nordjylland)
SM.2.5.4	Eastern Jutland (Region Midtjylland)
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)
SM.2.5.6	TBC at a country level
SM.2.5.7	TBC at a country level
SM.2.5.8	TBC at a country level
SM.2.5.9	TBC at a country level
SM.2.5.10	TBC at a country level
SM.2.5.11	TBC at a country level
SM.2.5.12	TBC at a country level
SM.2.5.13	TBC at a country level
SM.2.5.14	TBC at a country level
SM.2.5.15	TBC at a country level
SM.2.5.16	TBC at a country level
SM.2.5.17	TBC at a country level
SM.2.5.18	TBC at a country level
SM.2.5.19	TBC at a country level
SM.2.5.20	TBC at a country level
SM.2.5.21	TBC at a country level
SM.2.5.22	TBC at a country level
SM.2.5.23	TBC at a country level
SM.2.5.24	TBC at a country level
SM.2.5.25	TBC at a country level
SM.2.5.26	TBC at a country level

SM.2.5.27	TBC at a country level
SM.2.5.28	TBC at a country level
SM.2.5.29	TBC at a country level
SM.2.5.30	TBC at a country level
SM.2.5.31	TBC at a country level
SM.2.5.32	TBC at a country level
SM.2.5.33	TBC at a country level
SM.2.5.34	TBC at a country level
SM.2.5.35	TBC at a country level
SM.2.5.36	TBC at a country level
SM.2.5.37	TBC at a country level
SM.2.5.38	TBC at a country level
SM.2.5.39	TBC at a country level
SM.2.5.40	TBC at a country level
SM.2.5.41	TBC at a country level
SM.2.5.42	TBC at a country level
SM.2.5.43	TBC at a country level
SM.2.5.44	TBC at a country level
SM.2.5.45	TBC at a country level
SM.2.5.46	TBC at a country level
SM.2.5.47	TBC at a country level
SM.2.5.48	TBC at a country level
SM.2.5.49	TBC at a country level
SM.2.5.50	TBC at a country level

6. Breakdown by Interest Rate

SM.2.6.1	Fixed rate
SM.2.6.2	Floating rate
SM.2.6.3	Other
OSM.2.6.1	
OSM.2.6.2	o/w Index loans
OSM.2.6.3	o/w Adjustable Rate Mortgages
OSM.2.6.4	o/w Money market based loans
OSM.2.6.5	o/w Non capped floaters
OSM.2.6.6	o/w Capped floaters

7. Breakdown by Repayment Type

SM.2.7.1	Bullet / interest only
SM.2.7.2	Amortising
SM.2.7.3	Other
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

SM.2.8.1	Up to 12months
SM.2.8.2	≥ 12 - ≤ 24 months
SM.2.8.3	≥ 24 - ≤ 36 months
SM.2.8.4	≥ 36 - ≤ 60 months
SM.2.8.5	≥ 60 months

OSM.2.8.1
OSM.2.8.2
OSM.2.8.3
OSM.2.8.4

9. Non-Performing Loans (NPLs)

SM.2.9.1 % NPLs
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

SM.2A.10.1 Average loan size (000s)

By buckets (mn):

SM.2A.10.2 DKK 0 - 2m
SM.2A.10.3 DKK 2 - 5m
SM.2A.10.4 DKK 5 - 20m
SM.2A.10.5 DKK 20 - 50m
SM.2A.10.6 DKK 50 - 100m
SM.2A.10.7 > DKK 100m
SM.2A.10.8 TBC at a country level
SM.2A.10.9 TBC at a country level
SM.2A.10.10 TBC at a country level
SM.2A.10.11 TBC at a country level
SM.2A.10.12 TBC at a country level
SM.2A.10.13 TBC at a country level
SM.2A.10.14 TBC at a country level
SM.2A.10.15 TBC at a country level
SM.2A.10.16 TBC at a country level
SM.2A.10.17 TBC at a country level
SM.2A.10.18 TBC at a country level
SM.2A.10.19 TBC at a country level
SM.2A.10.20 TBC at a country level
SM.2A.10.21 TBC at a country level
SM.2A.10.22 TBC at a country level
SM.2A.10.23 TBC at a country level
SM.2A.10.24 TBC at a country level
SM.2A.10.25 TBC at a country level
SM.2A.10.26

Total

11. Loan to Value (LTV) Information - UNINDEXED

SM.2A.11.1 Weighted Average LTV (%)

By LTV buckets (mn):

SM.2A.11.2 >0 - <=40 %
SM.2A.11.3 >40 - <=50 %
SM.2A.11.4 >50 - <=60 %

SM.2A.11.5	>60 - <=70 %	
SM.2A.11.6	>70 - <=80 %	
SM.2A.11.7	>80 - <=90 %	
SM.2A.11.8	>90 - <=100 %	
SM.2A.11.9	>100%	
SM.2A.11.10		Total
OSM.2A.11.1		<i>o/w >100 - <=110 %</i>
OSM.2A.11.2		<i>o/w >110 - <=120 %</i>
OSM.2A.11.3		<i>o/w >120 - <=130 %</i>
OSM.2A.11.4		<i>o/w >130 - <=140 %</i>
OSM.2A.11.5		<i>o/w >140 - <=150 %</i>
OSM.2A.11.6		<i>o/w >150 %</i>
OSM.2A.11.7		
OSM.2A.11.8		
OSM.2A.11.9		

12. Loan to Value (LTV) Information - INDEXED

SM.2A.12.1 Weighted Average LTV (%)

By LTV buckets (mn):

SM.2A.12.2	>0 - <=40 %
SM.2A.12.3	>40 - <=50 %
SM.2A.12.4	>50 - <=60 %
SM.2A.12.5	>60 - <=70 %
SM.2A.12.6	>70 - <=80 %
SM.2A.12.7	>80 - <=90 %
SM.2A.12.8	>90 - <=100 %
SM.2A.12.9	>100%
SM.2A.12.10	Total
OSM.2A.12.1	<i>o/w >100 - <=110 %</i>
OSM.2A.12.2	<i>o/w >110 - <=120 %</i>
OSM.2A.12.3	<i>o/w >120 - <=130 %</i>
OSM.2A.12.4	<i>o/w >130 - <=140 %</i>
OSM.2A.12.5	<i>o/w >140 - <=150 %</i>
OSM.2A.12.6	<i>o/w >150 %</i>
OSM.2A.12.7	
OSM.2A.12.8	
OSM.2A.12.9	

13. Breakdown by type

SM.2A.13.1	Owner occupied
SM.2A.13.2	Second home/Holiday houses
SM.2A.13.3	Buy-to-let/Non-owner occupied
SM.2A.13.4	Subsidised housing
SM.2A.13.5	Agricultural
SM.2A.13.6	Other
OSM.2A.13.1	<i>o/w Private rental</i>
OSM.2A.13.2	<i>o/w Multi-family housing</i>
OSM.2A.13.3	<i>o/w Buildings under construction</i>
OSM.2A.13.4	<i>o/w Buildings land</i>
OSM.2A.13.5	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.6	<i>o/w [If relevant, please specify]</i>

OSM.2A.13.7	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.8	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.9	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.10	<i>o/w [If relevant, please specify]</i>

14. Loan by Ranking

SM.2A.14.1	1st lien / No prior ranks
SM.2A.14.2	Guaranteed
SM.2A.14.3	Other
OSM.2A.14.1	
OSM.2A.14.2	
OSM.2A.14.3	

15. Energy Performance information of the financed RRE

SM.2A.15.1	A
SM.2A.15.2	B
SM.2A.15.3	C
SM.2A.15.4	D
SM.2A.15.5	E
SM.2A.15.6	F
SM.2A.15.7	G
SM.2A.15.8	TBC at a country level
SM.2A.15.9	TBC at a country level
SM.2A.15.10	TBC at a country level
SM.2A.15.11	TBC at a country level
SM.2A.15.12	TBC at a country level
SM.2A.15.13	TBC at a country level
SM.2A.15.14	TBC at a country level
SM.2A.15.15	TBC at a country level
SM.2A.15.16	TBC at a country level
SM.2A.15.17	TBC at a country level
SM.2A.15.18	no data
SM.2A.15.19	Total
OSM.2A.15.1	
OSM.2A.15.2	
OSM.2A.15.3	

16. Primary Energy intensity (kWh/m2)

SM.2A.16.1	$\leq 52.5 + 1,650/M^2$
SM.2A.16.2	$\leq 70 + 2,200/M^2$
SM.2A.16.3	$\leq 110 + 3,200/M^2$
SM.2A.16.4	$\leq 150 + 4,200/M^2$
SM.2A.16.5	$\leq 190 + 5,200/M^2$
SM.2A.16.6	$\leq 240 + 6,500/M^2$
SM.2A.16.7	$> 240 + 6,500/M^2$
SM.2A.16.8	TBC at a country level
SM.2A.16.9	TBC at a country level
SM.2A.16.10	TBC at a country level
SM.2A.16.11	TBC at a country level
SM.2A.16.12	TBC at a country level
SM.2A.16.13	TBC at a country level
SM.2A.16.14	TBC at a country level
SM.2A.16.15	TBC at a country level

SM.2A.16.16	TBC at a country level
SM.2A.16.17	TBC at a country level
SM.2A.16.18	no data
SM.2A.16.19	Total
OSM.2A.16.1	
OSM.2A.16.2	

17. Property Age Structure

SM.2A.17.1	older than 1919
SM.2A.17.2	1919 - 1945
SM.2A.17.3	1945 - 1960
SM.2A.17.4	1961 - 1970
SM.2A.17.5	1971 - 1980
SM.2A.17.6	1981 - 1990
SM.2A.17.7	1991 - 2000
SM.2A.17.8	2001 - 2005
SM.2A.17.9	2006 and later
SM.2A.17.10	no data
SM.2A.17.11	Total
OSM.2A.17.1	

18. Dwelling type

SM.2A.18.1	House, detached or semi-detached
SM.2A.18.2	Flat or Apartment
SM.2A.18.3	Bungalow
SM.2A.18.4	Terraced House
SM.2A.18.5	Multifamily House
SM.2A.18.6	Land Only
SM.2A.18.7	other
SM.2A.18.8	Total
OSM.2A.18.1	

19. New Residential Property

SM.2A.18.7	other
SM.2A.19.2	other
SM.2A.19.3	other
SM.2A.19.4	other
SM.2A.19.5	Total
OSM.2A.19.1	
OSM.2A.19.2	
OSM.2A.19.3	
OSM.2A.19.4	
OSM.2A.19.5	
OSM.2A.19.6	
OSM.2A.19.7	
OSM.2A.19.8	
OSM.2A.19.9	
OSM.2A.19.10	
OSM.2A.19.11	
OSM.2A.19.12	
OSM.2A.19.13	
OSM.2A.19.14	
OSM.2A.19.15	

OSM.2A.19.16
OSM.2A.19.17
OSM.2A.19.18
OSM.2A.19.19
OSM.2A.19.20
OSM.2A.19.21
OSM.2A.19.22
OSM.2A.19.23
OSM.2A.19.24
OSM.2A.19.25
OSM.2A.19.26
OSM.2A.19.27
OSM.2A.19.28
OSM.2A.19.29
OSM.2A.19.30
OSM.2A.19.31
OSM.2A.19.32
OSM.2A.19.33
OSM.2A.19.34
OSM.2A.19.35
OSM.2A.19.36
OSM.2A.19.37
OSM.2A.19.38
OSM.2A.19.39
OSM.2A.19.40
OSM.2A.19.41
OSM.2A.19.42
OSM.2A.19.43
OSM.2A.19.44
OSM.2A.19.45
OSM.2A.19.46
OSM.2A.19.47
OSM.2A.19.48
OSM.2A.19.49
OSM.2A.19.50

B. Sustainable Commercial Cover Pool

20. Loan Size Information

SM.2B.20.1	Average loan size (000s)
	By buckets (mn):
SM.2B.20.2	DKK 0 - 2m
SM.2B.20.3	DKK 2 - 5m
SM.2B.20.4	DKK 5 - 20m
SM.2B.20.5	DKK 20 - 50m
SM.2B.20.6	DKK 20 - 50m
SM.2B.20.7	> DKK 100m
SM.2B.20.8	TBC at a country level
SM.2B.20.9	TBC at a country level
SM.2B.20.10	TBC at a country level
SM.2B.20.11	TBC at a country level

SM.2B.20.12	TBC at a country level
SM.2B.20.13	TBC at a country level
SM.2B.20.14	TBC at a country level
SM.2B.20.15	TBC at a country level
SM.2B.20.16	TBC at a country level
SM.2B.20.17	TBC at a country level
SM.2B.20.18	TBC at a country level
SM.2B.20.19	TBC at a country level
SM.2B.20.20	TBC at a country level
SM.2B.20.21	TBC at a country level
SM.2B.20.22	TBC at a country level
SM.2B.20.23	TBC at a country level
SM.2B.20.24	TBC at a country level
SM.2B.20.25	TBC at a country level
SM.2B.20.26	Total

21. Loan to Value (LTV) Information - UNINDEXED

SM.2B.21.1	Weighted Average LTV (%)	
	By LTV buckets (mn):	
SM.2B.21.2	>0 - <=40 %	
SM.2B.21.3	>40 - <=50 %	
SM.2B.21.4	>50 - <=60 %	
SM.2B.21.5	>60 - <=70 %	
SM.2B.21.6	>70 - <=80 %	
SM.2B.21.7	>80 - <=90 %	
SM.2B.21.8	>90 - <=100 %	
SM.2B.21.9	>100%	
SM.2B.21.10		Total
OSM.2B.21.1		<i>o/w</i> >100 - <=110 %
OSM.2B.21.2		<i>o/w</i> >110 - <=120 %
OSM.2B.21.3		<i>o/w</i> >120 - <=130 %
OSM.2B.21.4		<i>o/w</i> >130 - <=140 %
OSM.2B.21.5		<i>o/w</i> >140 - <=150 %
OSM.2B.21.6		<i>o/w</i> >150 %
OSM.2B.21.7		
OSM.2B.21.8		
OSM.2B.21.9		

22. Loan to Value (LTV) Information - INDEXED

SM.2B.22.1	Weighted Average LTV (%)	
	By LTV buckets (mn):	
SM.2B.22.2	>0 - <=40 %	
SM.2B.22.3	>40 - <=50 %	
SM.2B.22.4	>50 - <=60 %	
SM.2B.22.5	>60 - <=70 %	
SM.2B.22.6	>70 - <=80 %	
SM.2B.22.7	>80 - <=90 %	
SM.2B.22.8	>90 - <=100 %	
SM.2B.22.9	>100%	
SM.2B.22.10		Total

OSM.2B.22.1	<i>o/w >100 - <=110 %</i>
OSM.2B.22.2	<i>o/w >110 - <=120 %</i>
OSM.2B.22.3	<i>o/w >120 - <=130 %</i>
OSM.2B.22.4	<i>o/w >130 - <=140 %</i>
OSM.2B.22.5	<i>o/w >140 - <=150 %</i>
OSM.2B.22.6	<i>o/w >150 %</i>
OSM.2B.22.7	
OSM.2B.22.8	
OSM.2B.22.9	

23. Breakdown by Type

SM.2B.23.1	Retail	
SM.2B.23.2	Office	
SM.2B.23.3	Hotel/Tourism	
SM.2B.23.4	Shopping malls	
SM.2B.23.5	Industry	
SM.2B.23.6	Agriculture	
SM.2B.23.7	Other commercially used	
SM.2B.23.8	Hospital	
SM.2B.23.9	School	
SM.2B.23.10	other RE with a social relevant purpose	
SM.2B.23.11	Land	
SM.2B.23.12	Property developers / Bulding under construction	
SM.2B.23.13	Other	
OSM.2B.23.1		<i>o/w Cultural purposes</i>
OSM.2B.23.2		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.3		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.4		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.5		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.6		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.7		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.8		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.9		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.10		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.11		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.12		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.13		<i>o/w [If relevant, please specify]</i>
OSM.2B.23.14		<i>o/w [If relevant, please specify]</i>

24. EPC Information of the financed CRE

SM.2B.24.1	A
SM.2B.24.2	B
SM.2B.24.3	C
SM.2B.24.4	D
SM.2B.24.5	E
SM.2B.24.6	F
SM.2B.24.7	G
SM.2B.24.8	TBC at a country level
SM.2B.24.9	TBC at a country level
SM.2B.24.10	TBC at a country level
SM.2B.24.11	TBC at a country level
SM.2B.24.12	TBC at a country level

SM.2B.24.13	TBC at a country level
SM.2B.24.14	TBC at a country level
SM.2B.24.15	TBC at a country level
SM.2B.24.16	TBC at a country level
SM.2B.24.17	TBC at a country level
SM.2B.24.18	no data
SM.2B.24.19	Total
OSM.2B.24.1	
OSM.2B.24.2	
OSM.2B.24.3	

25. Average energy use intensity (kWh/m2)

SM.2B.25.1	$\leq 52.5 + 1,650/M^2$
SM.2B.25.2	$\leq 70 + 2,200/M^2$
SM.2B.25.3	$\leq 110 + 3,200/M^2$
SM.2B.25.4	$\leq 150 + 4,200/M^2$
SM.2B.25.5	$\leq 190 + 5,200/M^2$
SM.2B.25.6	$\leq 240 + 6,500/M^2$
SM.2B.25.7	$> 240 + 6,500/M^2$
SM.2B.25.8	TBC at a country level
SM.2B.25.9	TBC at a country level
SM.2B.25.10	TBC at a country level
SM.2B.25.11	TBC at a country level
SM.2B.25.12	TBC at a country level
SM.2B.25.13	TBC at a country level
SM.2B.25.14	TBC at a country level
SM.2B.25.15	TBC at a country level
SM.2B.25.16	TBC at a country level
SM.2B.25.17	TBC at a country level
SM.2B.25.18	no data
SM.2B.25.19	Total

26. CRE Age Structure

SM.2B.26.1	older than 1919
SM.2B.26.2	1919 - 1945
SM.2B.26.3	1945 - 1960
SM.2B.26.4	1961 - 1970
SM.2B.26.5	1971 - 1980
SM.2B.26.6	1981 - 1990
SM.2B.26.7	1991 - 2000
SM.2B.26.8	2001 - 2005
SM.2B.26.9	2006 and later
SM.2B.26.10	no data
SM.2B.26.11	Total

27. New Commercial Property

SM.2B.27.1	New property
SM.2B.27.2	Existing property

SM.2B.27.3

SM.2B.27.4

SM.2B.27.5

other

no data

Total

Optional Sustainable Mortgage Data

DKK

[Mortgage program](#)
[Composition of the mortgage stock](#)
[Mortgage Pool](#)
[Mortgage Pool](#)

Mortgage program

Mortgage program	Nominal (mn)	Number of loans
	170.0	54.0
	66.7	156.0
	ND1	ND1
	236.7	210.0

Composition of the mortgage stock

Composition of the mortgage stock	Nominal (mn)
	102.2
	134.5
	0.0
	236.7
	35.5
	134.5
	66.7

Residential Loans	Commercial Loans
204	6

% Residential Loans	% Commercial Loans
25.6%	100.0%

% Residential Loans	% Commercial Loans
<u>100.0%</u>	
0.0%	
0.0%	
0.0%	
0.0%	
0.0%	
0.0%	
100.0%	
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ND1	ND1
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ND1	ND1
ND1	ND1
ND1	ND1

% Residential Loans	% Commercial Loans
----------------------------	---------------------------

51%	11%
49%	89%
0%	0%
0%	0%
0%	11%
0%	0%
0%	89%
49%	0%

% Residential Loans	% Commercial Loans
----------------------------	---------------------------

0%	11%
100%	89%
0%	0%

% Residential Loans	% Commercial Loans
----------------------------	---------------------------

0%	55%
0%	0%
0%	32%
0%	2%
100%	11%

% Residential Loans	% Commercial Loans
0.0%	0.0%

Nominal	Number of Loans
---------	-----------------

501	0
85	199
17	5
0	0
0	0
0	0
0	0
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
102.2	204

Nominal	Number of Loans
---------	-----------------

ND1	
ND1	ND1
ND1	ND1
ND1	ND1

ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
0.0	0
ND1	
ND1	
ND1	
ND1	
ND1	
ND1	

Nominal	Number of Loans
---------	-----------------

91.6%	0
94	ND1
4	ND1
2	ND1
1	ND1
0	ND1
0	ND1
0	ND1
0	ND1
102	0
10	0
0	0
0	0
0	0
0	0
0	0

% Residential Loans

32.8%
0.0%
1.5%
27.5%
0.0%
38.2%
0.0%
1.5%
0.0%
0.0%

ND1	ND1
ND1	ND1
0	0
82.7	95.0

Nominal (mn)	Number of dwellings
16.4	5.0
9.8	11.0
9.5	24.0
14.5	19.0
11.6	15.0
14.7	20.0
4.4	3.0
2.3	4.0
19.0	18.0
0.0	0.0
102.2	119.0

Nominal (mn)	Number of dwellings
23.5	25
7.2	9
0.0	0
21.4	41
50.1	44
0.0	0
0.0	0
102.2	119

Nominal (mn)	Number of dwellings
2.3	4
99.9	115
0.0	0
0.0	0
102.2	119

Nominal	Number of Loans
22,419	
0.1	1.0
2.3	1.0
30.7	2.0
27.4	1.0
74.0	1.0
0.0	0.0
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1

ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
134.5	6.0

Nominal	Number of Loans
----------------	------------------------

ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
0.0	0
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1

Nominal	Number of Loans
----------------	------------------------

26.0%	
2,154.8	ND1
112.2	ND1
103.4	ND1
83.7	ND1
63.2	ND1
62.2	ND1
38.7	ND1
79.2	ND1
2,697.5	0

49.5
 15.1
 5.7
 3.5
 2.1
 3.2

% Commercial loans	% CRE
#DIVISION/0!	ND1
#DIVISION/0!	ND1
#DIVISION/0!	ND1
#DIVISION/0!	ND1
#DIVISION/0!	ND1
#DIVISION/0!	ND1
0.0%	ND1
0.0%	ND1
0.0%	ND1
#DIVISION/0!	ND1
0.0%	ND1
0.0%	ND1
#DIVISION/0!	ND1

Nominal (mn)	Number of CRE
134.464402	2
0.05103587	1
0	0
0	0
0	0
0	0
0	0
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1

ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
0	0
134.5	3.0

Nominal (mn)	Number of dwellings
134.5	2.0
0.1	1.0
0.0	0.0
0.0	0.0
0.0	0.0
0.0	0.0
0.0	0.0
0.0	0.0
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
ND1	ND1
0	0
134.5	3

Nominal (mn)	Number of CRE
0	Older than 1919
0	1919-1945
0.02556593	1946-1960
0	1961-1970
0	1971-1980
0	1981-1990
0	1991-2000
0	2001-2005
0	2006 and later
0	No data
0.0	0

Nominal (mn)	Number of dwellings
0	1
0.02556593	0

0
0
0.0

0
0
1

HTT 2021

% Nominal (mn) to total mortgage program	
	4.9%
	1.9%
	6.8%

% Total sustainable Mortgages	
	43.2%
	56.8%
	0.0%
	0.0%
	0.0%
	15.0%
	56.8%
	0.0%
	0.0%
	28.2%
	0.0%
	0.0%
	0.0%

% Total sustainable Mortgages

100.0%

% Total Sustainable Mortgages

64.2%

% Total Sustainable Mortgages

100.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

100.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

0.0%

% Total Mortgages

0.0%

% Residential Loans

0%

83%

17%

0%

0%

0%

0%

100.0%

% Residential Loans

0.0%

% Residential Loans

0.0%

0.0%

0.0%

92.5%

4.0%

1.9%

0.9%

0.4%

0.1%

0.1%

0.1%

100.0%



% Residential Loans

4.2%
25.8%
23.6%
23.6%
3.6%
0.1%
0.0%

0.0%
80.9%

% Residential Loans

5.2%
31.9%
29.2%
29.1%
4.5%
0.1%
0.0%

100.0%

% Residential Loans

16.0%

9.6%

9.3%

14.2%

11.4%

14.4%

4.3%

2.3%

18.6%

0.0%

100.0%

% Residential Loans

23.0%

7.1%

0.0%

20.9%

49.0%

0.0%

0.0%

100.0%

% Residential Loans

2.3%

97.7%

0.0%

0.0%

100.0%



% Commercial Loans

- 0.0%
- 1.7%
- 22.8%
- 20.4%
- 55.0%
- 0.0%

100.0%

% Commercial Loans

0.0%

% Commercial Loans

79.9%

4.2%

3.8%

3.1%

2.3%

2.3%

1.4%

2.9%

100.0%



% Commercial Loans

100.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0%
100.0%

% Commercial Loans

100.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0%
100.0%

% Commercial Loans

0.0%

0.0%
100.0%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0%

0.0%
100.0%

% Commercial Loans

0.0%
100.0%

0.0%
0.0%
100.0%

% No. of Loans to total mortgage program

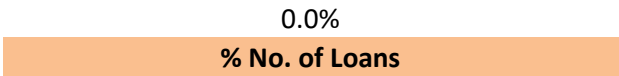
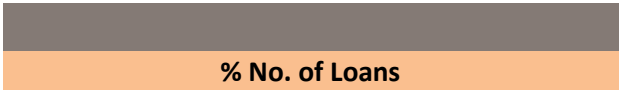
0.9%
2.7%
0.0%
3.6%





Manuelt. Alle energimærker fra DK





0.0%

% No. of Loans

0.0%



% No. of Dwellings

6.7%
26.9%
16.8%
20.2%
8.4%
0.8%
0.0%

0.0%
79.8%

% No. of Dwellings

8.4%
33.7%
21.1%
25.3%
10.5%
1.1%
0.0%

100.0%

% No. of dwellings

4.2%
9.2%
20.2%
16.0%
12.6%
16.8%
2.5%
3.4%
15.1%
0.0%
100.0%

% No. of dwellings

21.0%
7.6%
0.0%
34.5%
37.0%
0.0%
0.0%
100.0%

% No. of dwellings

3.4%
96.6%
0.0%
0.0%
100.0%

% No. of Loans

- 16.7%
- 16.7%
- 33.3%
- 16.7%
- 16.7%
- 0.0%

100.0%

% No. of Loans

0.0%

% No. of Loans

0.0%



% No. of CRE

- 66.7%
- 33.3%
- 0.0%
- 0.0%
- 0.0%
- 0.0%
- 0.0%

0.0%
100.0%

% No. of CRE

66.7%
33.3%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0%
100.0%

% No. of CRE

0.0%

% No. of CRE

100.0%
0.0%

0.0%
0.0%
100.0%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

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

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

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

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

ECBC Label Template

Capital Centre B, Q3 2021

Published 2 November 2021 • Data per 30 September 2021


 As of **30 September 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 continous LTV bracket, %
M12/B12	Realised losses (DKKm)
M12a/B12a	Realised losses (%)

Key Concepts

X1	Key Concepts Explanation
X2	Key Concept Explanation
X3	General explanation

Voluntary information

V1	Regulatory requirement
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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>	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Total Balance Sheet Assets	367.8	366.6	378.3	377.1
Total Customer Loans(fair value)	338.5	339.6	340.7	345.0
of which: Used/registered for covered bond collateral pool	338.5	339.6	340.7	345.0
Tier 1 Ratio (%)	27.5%	27.0%	26.5%	25.4%
Solvency Ratio (%)	27.5%	27.0%	26.5%	25.4%
Outstanding Covered Bonds (fair value)	339.7	339.7	341.8	342.9
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	44.2	45.1	45.1
Net loan losses (Net loan losses and net loan loss provisions)	0.0	0.0	0.1	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)	338.2	335.2	333.9	332.8
-------------------------------------	-------	-------	-------	-------

Composition by

Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
- < 1 <= 5 years	1.1	1.1	1.0	1.1
- over 5 years	337.1	334.0	332.9	331.7
Currency	-	-	-	-
- DKK	338.2	335.1	333.8	332.7
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	244.1	240.3	239.0	239.5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45.8	46.3	45.8	44.7
- Subsidised	48.3	48.5	49.0	48.6
eligibility as covered bond collateral	338.2	335.2	333.9	332.8
Non-performing loans (See definition in table X1)	0.10	0.08	0.12	0.15
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.48	0.50	0.47	0.50


Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q3 2021	Q2 2021	Q1 2021	Q4 2020
Nominal cover pool (total value)		4.2	4.8	5.2	5.9
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		0.7	0.6	0.6	1.0
Overcollateralisation ratio	Total	0.2	0.1	0.1	0.2
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		3.5	4.2	4.6	4.9
– 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		0.0	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		0.7	0.6	0.6	1.0
Total capital coverage (rating compliant capital)		0.7	0.6	0.6	1.0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		1.2	1.4	1.2	1.6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2021	Q2 2021	Q1 2021	Q4 2020
Nominal value of outstanding CBs		3.5	4.2	4.6	4.9
Fair value of outstanding CBs (marked value)		3.7	4.5	4.9	5.2
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0.2	0.3	0.3	0.3
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0.2	0.0	0.3	0.3
	> 2 and ≤ 3 years	0.0	0.3	0.2	0.2
	> 3 and ≤ 4 years	0.0	0.1	0.0	-
	> 4 and ≤ 5 years	-	0.0	0.0	0.0
	5-10 years	0.1	0.1	0.1	0.1
	10-20 years	3.2	3.8	4.0	4.3
> 20 years	-	-	-	-	
Amortisation profile of issued CBs	Bullet	6.8%	7.6%	11.6%	11.7%
	Annuity	93.2%	92.4%	88.4%	88.3%
	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)	22.9%	24.0%	27.9%	28.6%
	Floating rate (Floating rate constant for less than 1 year)	7.1%	6.1%	4.0%	3.8%
	Capped floating rate	70.0%	69.9%	68.1%	67.6%
Currency denomination profile of issued CBs	DKK	3.7	4.5	4.9	5.2
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		74%	74%	74%	74%
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	0.7	-	-	-	-	-	-	-	-	-
0-≤1 year	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	0.5	-	-	-	-	-	-	-	-	-
> 5 years	0.2	-	-	-	-	-	-	-	-	-
Total	0.7	-	-	-	-	-	-	-	-	-

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	0.7	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0.7	-	-	-	-	-	-	-	-	-

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	-	0.5	0.2	0.7
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	0.5	0.2	0.7

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
--	-----

Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

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

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)	3.5
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
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	4,936	488	157	45	128	7	31	-	21	-	5,813
In %	84.9%	8.4%	2.7%	0.8%	2.2%	0.1%	0.5%	0.0%	0.4%	0.0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	2.7	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.5
In %	75.8%	4.7%	1.9%	0.8%	3.5%	0.9%	6.4%	0.0%	6.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	2.9	0.2	0.1	0.1	0.1	0.2	3.5
In %	82.2%	4.6%	3.0%	3.0%	2.1%	5.1%	



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	1.3	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-
Cooperative Housing	0.0	0.0	0.0	-	-	-	-	-	-	-
Private rental	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Office and Business	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	-	-	-	-	-	-	-	-	-	-
Total	1.7	1.1	0.6	0.2	0.1	0.0	0.0	0.0	0.0	0.0

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	48.6%	30.7%	14.1%	3.1%	1.8%	0.5%	0.4%	0.3%	0.2%	0.4%
Holiday houses	57.1%	32.1%	8.8%	1.2%	0.4%	0.1%	0.0%	0.0%	0.0%	0.1%
Subsidised Housing	67.7%	29.5%	2.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Cooperative Housing	87.5%	5.8%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	57.7%	20.8%	12.3%	3.7%	2.0%	1.0%	0.6%	0.4%	0.3%	1.3%
Manufacturing and Manual Industries	16.6%	8.1%	25.5%	17.4%	14.0%	7.0%	7.0%	4.5%	0.0%	0.0%
Office and Business	34.2%	36.0%	25.7%	1.0%	0.9%	0.5%	0.5%	0.5%	0.5%	0.3%
Agricultural properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.6%	1.0%	14.4%	23.0%	21.7%	10.9%	10.9%	8.7%	3.9%	4.9%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	43.5%	28.7%	15.2%	4.6%	3.2%	1.2%	1.1%	0.9%	0.6%	1.0%

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	0.3	0.8	0.9	0.3	0.2	0.1	0.0	0.0	0.0	0.1	47.9%
Holiday houses	0.0	0.1	0.1	0.0	0.0	0.0	-	-	-	0.0	39.0%
Subsidised Housing	0.0	0.0	0.0	-	0.0	-	-	-	-	-	16.3%
Cooperative Housing	0.0	0.0	0.0	-	-	-	-	-	-	-	10.8%
Private rental	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3%
Manufacturing and Manual Industries	0.0	-	-	0.0	-	-	-	0.0	-	-	79.8%
Office and Business	0.0	0.0	0.2	0.0	-	-	-	-	-	0.0	56.0%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.1	-	-	0.0	0.0	0.1	88.7%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	0.4	0.9	1.1	0.3	0.3	0.1	0.1	0.1	0.1	0.2	49.7%

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	10.3%	29.6%	32.1%	10.6%	7.0%	2.8%	1.9%	1.3%	1.2%	3.4%	47.9%
Holiday houses	11.5%	44.0%	33.5%	5.6%	3.5%	1.2%	0.0%	0.0%	0.0%	0.7%	39.0%
Subsidised Housing	63.7%	28.2%	6.5%	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	16.3%
Cooperative Housing	81.2%	11.6%	7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.8%
Private rental	25.2%	30.2%	13.9%	8.2%	6.2%	2.2%	0.4%	5.1%	2.0%	6.7%	42.3%
Manufacturing and Manual Industries	8.5%	0.0%	0.0%	27.7%	0.0%	0.0%	0.0%	63.8%	0.0%	0.0%	79.8%
Office and Business	4.8%	10.0%	79.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	56.0%
Agricultural properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	0.5%	0.3%	1.3%	5.3%	30.7%	0.0%	0.0%	13.1%	13.4%	35.3%	88.7%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	11.4%	26.8%	31.8%	9.2%	7.6%	2.2%	1.4%	2.5%	1.8%	5.3%	49.7%


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	0.7	0.7	0.2	0.5	0.5	0.0	2.7
Holiday houses	0.0	0.1	0.0	0.0	0.0	-	0.2
Subsidised Housing	0.0	0.0	0.0	0.0	0.0	-	0.1
Cooperative Housing	0.0	0.0	0.0	0.0	0.0	-	0.0
Private rental	0.0	0.0	0.0	0.0	0.0	-	0.1
Manufacturing and Manual Industries	0.0	-	-	0.0	0.0	-	0.0
Office and Business	0.2	0.0	0.0	0.0	0.0	-	0.2
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.2	0.0	-	0.2
Other	-	-	-	-	-	-	-
Total	1.0	0.8	0.2	0.8	0.6	0.0	3.5



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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	0.0	-	0.0	-	-	-	0.0
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.0	-	0.0	-	-	-	0.0
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	0.0	-	-	-	-	-	-	-	-	-	0.0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.0	-	-	-	0.0	-	0.0	-	-	-	0.1

*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	0.4	0.0	0.0	0.0	0.1	0.0	0.0	-	0.0	-	0.5
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	0.0	-	0.2	-	-	-	0.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.0	-	0.2	-	-	-	0.2
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.2	-	0.2
Capped floaters	2.2	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	2.4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2.6	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.4

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	0.4	0.0	0.0	0.0	0.1	0.0	0.0	-	0.0	-	0.5
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	0.0	-	0.2	-	-	-	0.2
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.0	-	0.2	-	-	-	0.2
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.2	-	0.2
Capped floaters	2.3	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	2.5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2.7	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.5



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	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	0.0	0.0	-	0.0	0.0	-	-	0.0	-	0.0
≥ 60 months	2.6	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.4
Total	2.7	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.5

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	-	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	0.1
≥ 5 - ≤ 10 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 10 - ≤ 20 Years	2.6	0.2	0.0	0.0	0.1	0.0	0.2	-	0.0	-	3.1
≥ 20 Years	-	-	-	-	0.0	-	-	-	0.2	-	0.2
Total	2.7	0.2	0.1	0.0	0.1	0.0	0.2	-	0.2	-	3.5

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	0.85	1.82	-	-	-	-	0.31	-	-	-	0.73

Note: 90-days arrear as of Q2 2021 (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	0.99	2.00	-	-	-	-	0.09	-	-	-	0.85

Note: 90-days arrear as of Q2 2021 (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
< 60 per cent LTV	0.90	1.93	-	-	-	-	0.09	-	-	-	0.78
60-69.9 per cent LTV	0.05	0.06	-	-	-	-	-	-	-	-	0.04
70-79.9 per cent LTV	0.03	0.01	-	-	-	-	-	-	-	-	0.02
80-89.9 per cent LTV	0.01	-	-	-	-	-	-	-	-	-	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	12.3	0.4	-	-	-	-	0.4	-	0.1	-	13.2

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, %	0.35	0.01	-	-	-	-	0.01	-	0.00	-	0.38

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?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	<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 	
NPL (Non-performing loans)		
Describe how you define NPLs	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	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.	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage banks. 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.	
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?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets 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 X2
Key Concepts Explanation
Issuer specific
(N/A for some issuers)

Guaranteed loans (if part of the cover pool) How are the loans guaranteed? Please provide details of guarantors																																																													
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007																																																												
Describe the method on which your LTV calculation is based	<p>The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely.</p> <p>The continuous table(M4a/b4a and M4b/B4b) distributes the loans 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 ltv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal ltv of the prior liens to the marginal ltv of the loan under consideration.</p> <p>The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.</p> <p>Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.</p>																																																												
Frequency of collateral valuation for the purpose of calculating the LTV	<p>Example 1a</p> <p><u>Explanation</u></p> <p>Example of a proportionally distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1" data-bbox="416 1032 1235 1081"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>266,667</td> <td>266,667</td> <td>266,667</td> <td>133,333</td> <td>66,667</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 1b</p> <p><u>Explanation</u></p> <p>Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.</p> <p style="text-align: center;"><u>Loan-to-value (distribution continuously)</u></p> <table border="1" data-bbox="416 1323 1235 1373"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>571,429</td> <td>285,714</td> <td>142,857</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Example 2</p> <p><u>Explanation</u></p> <p>Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75</p> <p style="text-align: center;"><u>Loan-to-value (discrete/"Sidste krone" distribution)</u></p> <table border="1" data-bbox="416 1637 1235 1686"> <thead> <tr> <th>0-19.9</th> <th>20-39.9</th> <th>40-59.9</th> <th>60-69.9</th> <th>70-79.9</th> <th>80-84.9</th> <th>85-89.9</th> <th>90-94.9</th> <th>95-100</th> <th>>100</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>1,000,000</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	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	266,667	266,667	266,667	133,333	66,667	-	-	-	-	-	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	-	-	571,429	285,714	142,857	-	-	-	-	-	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	-	-	-	-	1,000,000	-	-	-	-	-
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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.realcreditraadet.dk/Default.aspx?ID=2926