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# Harmonised Transparency Template

## 2023 Provisional

### Denmark

### Jyske Realkredit A/S

Reporting Date: 16/08/2022

Cut-off Date: 30/06/2022



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Worksheet B1: HTT Mortgage Assets

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Worksheet Tabel A & Onwards: Danish National Transparency Template

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## A. Harmonised Transparency Template - General Information

PROVISIONAL HTT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB A</b>	
1. Basic Facts	
2. Regulatory Summary	
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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	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	30-06-2022			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
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	<a href="#">Link</a>			
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	322.717			
G.3.1.2	Outstanding Covered Bonds	303.111			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8,0%	6,5%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weighted Assets	% of lending		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	303.111		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	19.606		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	322.717		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24,50	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	20.840	ND1	6%	
G.3.4.3	1 - 2 Y	10.194	ND1	3%	
G.3.4.4	2 - 3 Y	11.399	ND1	4%	
G.3.4.5	3 - 4 Y	8.643	ND1	3%	
G.3.4.6	4 - 5 Y	10.964	ND1	3%	
G.3.4.7	5 - 10 Y	58.675	ND1	18%	
G.3.4.8	10+ Y	202.002	ND1	63%	
G.3.4.9	Total	322.717	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)	11,83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	65.352	ND1	22%	
G.3.5.3	1 - 2 Y	27.845	ND1	9%	
G.3.5.4	2 - 3 Y	36.652	ND1	12%	
G.3.5.5	3 - 4 Y	21.834	ND1	7%	
G.3.5.6	4 - 5 Y	17.984	ND1	6%	
G.3.5.7	5 - 10 Y	10.592	ND1	3%	
G.3.5.8	10+ Y	122.851	ND1	41%	
G.3.5.9	Total	303.111	0,00	100%	0,00
G.3.5.10					
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	30	30	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	303.081	303.081	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18					
OG.3.6.1		Total	303.111	100%	100%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	20.669	30	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	282.441	303.081	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18					
OG.3.7.1		Total	303.111	100%	100%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	259.571	259.571	86%	86%
G.3.8.2	Floating coupon	43.540	43.540	14%	14%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4					
OG.3.8.1		Total	303.111	100%	100%
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	685	3%		
G.3.9.4	Exposures to credit institutions	18.922	97%		
G.3.9.5	Other	0	0%		
G.3.9.6		Total	100%		
OG.3.9.1			a/w EU govts or quasi govts ND1		
OG.3.9.2			a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts ND1		
OG.3.9.3			a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts ND1		
OG.3.9.4			a/w EU central banks 685		
OG.3.9.5			a/w third-party countries Credit Quality Step 1 (CQS1) central banks ND1		
OG.3.9.6			a/w third-party countries Credit Quality Step 2 (CQS2) central banks ND1		
OG.3.9.7			a/w CQS1 credit institutions 18.922		
OG.3.9.8			a/w CQS2 credit institutions 0		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	19.606	100,00%		
G.3.10.2	Eurozone	0	0,00%		
G.3.10.3	Rest of European Union (EU)	0	0,00%		
G.3.10.4	European Economic Area (not member of EU)	0	0,00%		
G.3.10.5	Switzerland	0	0,00%		
G.3.10.6	Australia	0	0,00%		
G.3.10.7	Brazil	0	0,00%		
G.3.10.8	Canada	0	0,00%		
G.3.10.9	Japan	0	0,00%		
G.3.10.10	Korea	0	0,00%		
G.3.10.11	New Zealand	0	0,00%		
G.3.10.12	Singapore	0	0,00%		
G.3.10.13	US	0	0,00%		
G.3.10.14	Other	0	0,00%		
G.3.10.15		Total EU	19.606		
G.3.10.16		Total	19.606		
OG.3.10.1			100,00%		
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%	0,0%
G.3.11.2	Central bank eligible assets	19.606	6,1%	6,5%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	19.606	6,1%	6,5%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

#### 12. Bond List

G.3.12.1	Bond list	<a href="#">Link</a>
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13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	70.534
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-680,8
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0
OG.3.13.4		
OG.3.13.5		

#### 14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2
G.3.14.3	specific criteria	ESG and SDG
G.3.14.4	link to the committed objective criteria	<a href="#">Green Finance Framework</a>
OG.3.14.1	Link to Second-Party Opinion	<a href="#">Sustainalytics</a>
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

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

		Row	Row
G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">ISIN</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">link to Glossary HG.1.15</a>	
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>
OG.4.1.1	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
OG.4.1.2	(d) Hedging Strategy:	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG.1.7</a>	
OG.4.1.6	(f) Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
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	18922
OG.5.1.1	Exposure to credit institute credit quality step 2	0
OG.5.1.2	Exposure to credit institute credit quality step 3	0
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	Jyske Bank A/S
OG.6.1.5	Stand-by Account Bank	Nordea Bank Abp
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

PROVISIONAL HTT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB B1</b>	
<a href="#">7. Mortgage Assets</a>	
<a href="#">7.A Residential Cover Pool</a>	
<a href="#">7.B Commercial Cover Pool</a>	

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	255.605	84,3%
M.7.1.2	Commercial	47.506	15,7%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	303.111	100,0%
OM.7.1.1	o/w Cooperative Housing	13.131	
OM.7.1.2	o/w Agriculture	149	
OM.7.1.3	o/w Owner-occupied homes	155.348	
OM.7.1.4	o/w Holiday houses	8.232	
OM.7.1.5	o/w Subsidised Housing	11.458	
OM.7.1.6	o/w Private rental	67.435	
OM.7.1.7	o/w Manufacturing and Manual Industries	2.793	
OM.7.1.8	o/w Office and Business	36.041	
OM.7.1.9	o/w Social and cultural purposes	8.464	
OM.7.1.10	o/w Other	60	
OM.7.1.11			
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	129.598	3.425
OM.7.2.1	Optional information eg, Number of borrowers	ND1	
OM.7.2.2	Optional information eg, Number of guarantors	ND1	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	3,5%	8,6%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	99,3%	100,0%
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	99,3%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,7%	0,0%
OM.7.4.1	o/w Greenland	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,7%	0,0%
OM.7.4.3			
OM.7.4.4			
OM.7.4.5			
OM.7.4.6			
OM.7.4.7			
OM.7.4.8			
OM.7.4.9			
OM.7.4.10			



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	53%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	6%	5%	6%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	69%	55%	67%
M.7.6.2	Floating rate	31%	45%	33%
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	42%	34%	41%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	10%	35%	14%
OM.7.6.6	o/w Capped floaters	4%	0%	3%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / Interest only	52%	48%	51%
M.7.7.2	Amortising	48%	52%	49%
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				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	21%	21%	21%
M.7.8.2	≥ 12 - < 24 months	17%	14%	17%
M.7.8.3	≥ 24 - < 36 months	22%	20%	21%
M.7.8.4	≥ 36 - < 60 months	17%	18%	17%
M.7.8.5	≥ 60 months	23%	28%	24%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0,06%	0,01%	0,05%
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)	1.972			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	91.376	99.149	36%	77%
M.7A.10.3	DKK 2 - 5m	72.220	25.332	28%	20%
M.7A.10.4	DKK 5 - 20m	36.531	4.066	14%	3%
M.7A.10.5	DKK 20 - 50m	23.034	757	9%	1%
M.7A.10.6	DKK 50 - 100m	13.067	193	5%	0%
M.7A.10.7	> DKK 100m	19.377	101	8%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	255.605	129.598	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	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48,5%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	195.590	ND1	77%	
M.7A.12.3	>40 - <=50 %	30.128	ND1	12%	
M.7A.12.4	>50 - <=60 %	18.623	ND1	7%	
M.7A.12.5	>60 - <=70 %	7.953	ND1	3%	
M.7A.12.6	>70 - <=80 %	2.396	ND1	1%	
M.7A.12.7	>80 - <=90 %	457	ND1	0%	
M.7A.12.8	>90 - <=100 %	210	ND1	0%	
M.7A.12.9	>100 %	247	ND1	0%	
M.7A.12.10	Total	255.605	0,00%	100%	0%
OM.7A.12.1	a/w >100 - <=110 %	114	0,00%	0%	
OM.7A.12.2	a/w >110 - <=120 %	62	0,00%	0%	
OM.7A.12.3	a/w >120 - <=130 %	44	0,00%	0%	
OM.7A.12.4	a/w >130 - <=140 %	14	0,00%	0%	
OM.7A.12.5	a/w >140 - <=150 %	3	0,00%	0%	
OM.7A.12.6	a/w >150 %	10	0,00%	0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	61%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	36%			
OM.7A.13.1	a/w Subsidised housing	4%			
OM.7A.13.2	a/w Private rental	26%			
OM.7A.13.3	a/w Multi-family housing	5%			
OM.7A.13.4	a/w Buildings under construction	0%			
OM.7A.13.5	a/w Buildings land	0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					





15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	40.781	6.720	16%	3%
M.7A.15.2	B	16.258	4.711	6%	2%
M.7A.15.3	C	52.499	17.023	21%	8%
M.7A.15.4	D	42.340	16.362	17%	8%
M.7A.15.5	E	16.581	6.888	6%	3%
M.7A.15.6	F	7.186	3.487	3%	2%
M.7A.15.7	G	4.159	2.461	2%	1%
M.7A.15.8	Estimate A	6.981	1.456	3%	1%
M.7A.15.9	Estimate B	4.329	2.487	2%	1%
M.7A.15.10	Estimate C	18.283	12.131	7%	6%
M.7A.15.11	Estimate D	18.809	13.208	7%	6%
M.7A.15.12	Estimate E	9.786	7.039	4%	3%
M.7A.15.13	Estimate F	5.325	4.055	2%	2%
M.7A.15.14	Estimate G	3.809	3.081	1%	1%
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	8.478	110.653	3,3%	52,3%
M.7A.15.19	Total	255.605	211.762	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	40.781	6.720	16%	6%
M.7A.16.2	<=70 + 2,200/M^2	16.258	4.711	6%	4%
M.7A.16.3	<=110 + 3,200/M^2	52.499	17.023	21%	15%
M.7A.16.4	<=150 + 4,200/M^2	42.340	16.362	17%	15%
M.7A.16.5	<=190 + 5,200/M^2	16.581	6.888	6%	6%
M.7A.16.6	<=240 + 6,500/M^2	7.186	3.487	3%	3%
M.7A.16.7	>240 + 6,500/M^2	4.159	2.461	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	6.981	1.456	3%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	4.329	2.487	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	18.283	12.131	7%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	18.809	13.208	7%	12%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	9.786	7.039	4%	6%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	5.325	4.055	2%	4%
M.7A.16.14	Estimate: >240 + 6,500/M^2	3.809	3.081	1%	3%
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	8.478	9.544	3%	9%
M.7A.16.19	Total	255.605	110.653	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	43.283	16.106	17%	15%
M.7A.17.2	1919 - 1945	36.584	15.635	14%	14%
M.7A.17.3	1946 - 1960	24.048	11.328	9%	10%
M.7A.17.4	1961 - 1970	28.892	17.137	11%	15%
M.7A.17.5	1971 - 1980	27.747	19.840	11%	18%
M.7A.17.6	1981 - 1990	12.919	7.750	5%	7%
M.7A.17.7	1991 - 2000	9.280	4.304	4%	4%
M.7A.17.8	2001 - 2005	9.991	3.986	4%	4%
M.7A.17.9	2006 and later	57.429	13.865	22%	13%
M.7A.17.10	no data	5.432	702	2%	1%
M.7A.17.11	Total	255.605	110.653	100%	100%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	124.737	81.013	49%	73%
M.7A.18.2	Flat or Apartment	26.356	13.423	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	30.074	12.097	12%	11%
M.7A.18.5	Multifamily House	74.074	4.104	29%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	364	16	0%	0%
M.7A.18.8	Total	255.605	110.653	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	30.479	4.241	12%	4%
M.7A.19.2	Existing property	225.125	106.412	88%	96%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	255.605	110.653	100%	100%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	185.985	95.123	15	
M.7A.20.2	Flat or Apartment	4.382	2.367	9	
M.7A.20.3	Bungalow	0	0	0	
M.7A.20.4	Terraced House	22.695	12.398	9	
M.7A.20.5	Multifamily House	61.482	36.979	7	
M.7A.20.6	Land Only	0	0	0	
M.7A.20.7	other	36	21	27	
M.7A.20.8	no data	698	304	16	
M.7A.20.9	Total	275.279	147.192		
M.7A.20.10	Weighted Average			11	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					



7B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	13.870			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	917	798	2%	23%
M.7B.21.3	DKK 2 - 5m	2.922	871	6%	25%
M.7B.21.4	DKK 5 - 20m	12.696	1.236	27%	36%
M.7B.21.5	DKK 20 - 50m	9.997	324	21%	9%
M.7B.21.6	DKK 20 - 50m	9.303	135	20%	4%
M.7B.21.7	> DKK 100m	11.671	61	25%	2%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	47.506	3.425	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100%	ND1	ND1		
M.7B.22.10	Total	0,00%	0,00%		
OM.7B.22.1	a/w >100 - <=110 %	ND1			
OM.7B.22.2	a/w >110 - <=120 %	ND1			
OM.7B.22.3	a/w >120 - <=130 %	ND1			
OM.7B.22.4	a/w >130 - <=140 %	ND1			
OM.7B.22.5	a/w >140 - <=150 %	ND1			
OM.7B.22.6	a/w >150 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	45,2%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	38.033	ND1	80%	
M.7B.23.3	>40 - <=50 %	5.524	ND1	12%	
M.7B.23.4	>50 - <=60 %	2.581	ND1	5%	
M.7B.23.5	>60 - <=70 %	908	ND1	2%	
M.7B.23.6	>70 - <=80 %	212	ND1	0%	
M.7B.23.7	>80 - <=90 %	120	ND1	0%	
M.7B.23.8	>90 - <=100 %	72	ND1	0%	
M.7B.23.9	>100%	57	0,00%		0%
M.7B.23.10	Total	47.506	0,00%	100%	
OM.7B.23.1	a/w >100 - <=110 %	25	0,00%	0%	
OM.7B.23.2	a/w >110 - <=120 %	19	0,00%	0%	
OM.7B.23.3	a/w >120 - <=130 %	10	0,00%	0%	
OM.7B.23.4	a/w >130 - <=140 %	3	0,00%	0%	
OM.7B.23.5	a/w >140 - <=150 %	1	0,00%	0%	
OM.7B.23.6	a/w >150 %	0	0,00%	0%	0%
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					



24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	27.2%			
M.7B.24.2	Office	45.6%			
M.7B.24.3	Hotel/Tourism	0.1%			
M.7B.24.4	Shopping malls	1.7%			
M.7B.24.5	Industry	6.0%			
M.7B.24.6	Agriculture	0.3%			
M.7B.24.7	Other commercially used	0.9%			
M.7B.24.8	Land	0.1%			
M.7B.24.9	Property developers / Building under construction	0.0%			
M.7B.24.10	Other	18.2%			
M.7B.24.11	<i>o/w Social &amp; Cultural purposes</i>	18.2%			
M.7B.24.12	<i>o/w [if relevant, please specify]</i>	ND1			
M.7B.24.13	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.1	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>	ND1			
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	5.783	229	12%	8%
M.7B.25.2	B	3.821	149	8%	5%
M.7B.25.3	C	10.438	410	22%	15%
M.7B.25.4	D	7.758	344	16%	12%
M.7B.25.5	E	3.456	171	7%	6%
M.7B.25.6	F	1.382	78	3%	3%
M.7B.25.7	G	1.057	51	2%	2%
M.7B.25.8	Estimate A	1.968	106	4%	4%
M.7B.25.9	Estimate B	1.114	97	2%	3%
M.7B.25.10	Estimate C	2.235	234	5%	8%
M.7B.25.11	Estimate D	2.248	243	5%	9%
M.7B.25.12	Estimate E	1.434	150	3%	5%
M.7B.25.13	Estimate F	1.107	101	2%	4%
M.7B.25.14	Estimate G	1.379	95	3%	3%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	2.326	305	5%	11%
M.7B.25.19	Total	47.506	2.763	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	5.783	229	12%	8%
M.7B.26.2	<=95 + 2,200/M^2	3.821	149	8%	5%
M.7B.26.3	<=135 + 3,200/M^2	10.438	410	22%	15%
M.7B.26.4	<=175 + 4,200/M^2	7.758	344	16%	12%
M.7B.26.5	<=215 + 5,200/M^2	3.456	171	7%	6%
M.7B.26.6	<=265 + 6,500/M^2	1.382	78	3%	3%
M.7B.26.7	>265 + 6,500/M^2	1.057	51	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	1.968	106	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1.114	97	2%	3%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2.235	234	5%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	2.248	243	5%	9%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1.434	150	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1.107	101	2%	4%
M.7B.26.14	Estimate: >265 + 6,500/M^2	1.379	95	3%	3%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	2.326	305	5%	11%
M.7B.26.19	Total	47.506	2.763	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	10.157	459	21%	17%
M.7B.27.2	1919 - 1945	2.775	195	6%	7%
M.7B.27.3	1946 - 1960	2.545	151	5%	5%
M.7B.27.4	1961 - 1970	5.187	320	11%	12%
M.7B.27.5	1971 - 1980	4.143	321	9%	12%
M.7B.27.6	1981 - 1990	5.184	328	11%	12%
M.7B.27.7	1991 - 2000	3.354	200	7%	7%
M.7B.27.8	2001 - 2005	2.398	173	5%	6%
M.7B.27.9	2006 and later	10.212	499	21%	18%
M.7B.27.10	no data	1.551	117	3%	4%
M.7B.27.11	Total	47.506	2.763	100%	100%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3.423	148	7%	5%
M.7B.28.2	Existing Property	44.083	2,615	93%	95%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	47.506	2,763	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	44.191	20.597	13	
M.7B.29.2	Office	17.119	8.758	9	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	908	626	14	
M.7B.29.5	Industry	7.662	7.235	10	
M.7B.29.6	Agriculture	2.807	2.798	10	
M.7B.29.7	Other commercially used	361	178	15	
M.7B.29.8	Hospital	0	0	0	
M.7B.29.9	School	374	224	7	
M.7B.29.10	other RE with a social relevant purpose	37.558	9.537	14	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Building under construction	0	0	0	
M.7B.29.13	Other	0	0	0	
M.7B.29.14	no data	0	0	0	
M.7B.29.15	Total	110.981	49.952		
M.7B.29.16	Weighted Average			13	
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## 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 2% of lending
HG.1.3	OC Calculation: Committed	ND2
	<b>Interest Rate Types</b>	
		<p><b>Index Loans:</b> 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><b>Fixed-rate loans:</b> 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><b>Adjustable Rate Mortgages:</b> 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><b>Money market based loans:</b> 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><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ.</p> <p><b>Capped floaters:</b> 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><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4		
	<b>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.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5		
	<b>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.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6		
HG.1.7	Maturity Extension Triggers	<a href="#">Jyske Realkredit Base Prospectus paragraph 4.14</a>
HG.1.8	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start 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.1.9	LTVs: Calculation of property/shipping value	
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.11	LTVs: Frequency and time of last valuation	Minimum once per year.
HG.1.12	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.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.14	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.15	Valuation method	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
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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Reporting in Domestic Currency	0
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<b>CONTENT OF TAB E</b>
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	Servicer	Jyske Reakredit	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 Reakredit	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GGGK17HIGCPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	5299000D03047E2L1V03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Reakredit	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	3M5E1GGGK17HIGCPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	5299000D03047E2L1V03	FX/IRS		
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMSX0Y22MGG683	IRS		
E.2.1.4	Danske Bank A/S	0	MAE50622104R2ZU7M96	FX/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					
	2. General information			Total Assets		
E.3.1.1	Weighted Average Seasoning (months)			126,2		
E.3.1.2	Weighted Average Maturity (months)			294,0		
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	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	0	0,0%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB F1</b>	
1. Share of sustainable loans in the total mortgage program 2. Additional information on the sustainable section of the mortgage stock 2A. Sustainable Residential Cover Pool 2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	74.663	15.292	24,6%	11%
SM.1.1.2	Social impact mortgage loans	9.562	1.748	3,2%	
SM.1.1.3	other	1.115	100	0,4%	
SM.1.1.4	Total sustainable mortgage loans	85.340	17.140	28,2%	13%
OSM.1.1.1	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [f relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	72.963		85%	
SM.2.1.2	Commercial	12.378		15%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	85.340		0%	
OSM.2.1.1	<i>o/w Forest &amp; Agriculture</i>				
OSM.2.1.2	<i>o/w EE residential</i>				
OSM.2.1.3	<i>o/w EE commercial</i>				
OSM.2.1.4	<i>o/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>o/w Social residential</i>				
OSM.2.1.7	<i>o/w Social Commercial</i>				
OSM.2.1.8	<i>o/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.11	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [f relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [f relevant, please specify]</i>				
2. General Information					
	Residential Loans	Commercial Loans	% Total sustainable Mortgages		
SM.2.2.1	Number of sustainable mortgage loans	16.465	675	100%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages		
SM.2.3.1	10 largest exposures	11,9%	16,9%	5,3%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages		
SM.2.4.1	European Union	100,0%	100,0%	100,0%	
SM.2.4.2	Austria	0,0%	0,0%	0,0%	
SM.2.4.3	Belgium	0,0%	0,0%	0,0%	
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%	
SM.2.4.5	Croatia	0,0%	0,0%	0,0%	
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%	
SM.2.4.7	Czechia	0,0%	0,0%	0,0%	
SM.2.4.8	Denmark	100,0%	100,0%	100,0%	
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	
SM.2.4.10	Finland	0,0%	0,0%	0,0%	
SM.2.4.11	France	0,0%	0,0%	0,0%	
SM.2.4.12	Germany	0,0%	0,0%	0,0%	
SM.2.4.13	Greece	0,0%	0,0%	0,0%	
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	
SM.2.4.17	Italy	0,0%	0,0%	0,0%	
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	
SM.2.4.21	Malta	0,0%	0,0%	0,0%	
SM.2.4.22	Poland	0,0%	0,0%	0,0%	
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	
SM.2.4.24	Romania	0,0%	0,0%	0,0%	
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	
SM.2.4.27	Spain	0,0%	0,0%	0,0%	
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	
SM.2.4.32	Norway	0,0%	0,0%	0,0%	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	
SM.2.4.36	Australia	0,0%	0,0%	0,0%	
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	
SM.2.4.38	Canada	0,0%	0,0%	0,0%	
SM.2.4.39	Japan	0,0%	0,0%	0,0%	
SM.2.4.40	Korea	0,0%	0,0%	0,0%	
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	
SM.2.4.43	US	0,0%	0,0%	0,0%	
SM.2.4.44	Other	0,0%	0,0%	0,0%	
SM.2.4.45	<i>o/w [f relevant, please specify]</i>				
SM.2.4.46	<i>o/w [f relevant, please specify]</i>				
SM.2.4.47	<i>o/w [f relevant, please specify]</i>				
SM.2.4.48	<i>o/w [f relevant, please specify]</i>				
SM.2.4.49	<i>o/w [f relevant, please specify]</i>				
SM.2.4.50	<i>o/w [f relevant, please specify]</i>				
SM.2.4.51	<i>o/w [f relevant, please specify]</i>				
SM.2.4.52	<i>o/w [f relevant, please specify]</i>				
SM.2.4.53	<i>o/w [f relevant, please specify]</i>				
SM.2.4.54	<i>o/w [f relevant, please specify]</i>				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	47%	46%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	11%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	1%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24%	22%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	16%	14%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	72%	59%	70%
SM.2.6.2	Floating rate	28%	41%	30%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	39%	31%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	13%	35%	
OSM.2.6.6	o/w Capped floaters	3%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	53%	39%	51%
SM.2.7.2	Amortising	47%	61%	49%
SM.2.7.3	Other	0%	0%	0%
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	24%	26%	24%
SM.2.8.2	≥ 12 - < 24 months	19%	19%	19%
SM.2.8.3	≥ 24 - < 36 months	28%	21%	27%
SM.2.8.4	≥ 36 - < 60 months	16%	15%	16%
SM.2.8.5	≥ 60 months	14%	20%	15%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0,00%	0,00%	0,00%
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				

<b>A. Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
SM.2A.10.1	Average loan size (000s)	4.431			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9.945	8.630	14%	52%
SM.2A.10.3	DKK 2 - 5m	17.435	6.046	24%	37%
SM.2A.10.4	DKK 5 - 20m	12.183	1.250	17%	8%
SM.2A.10.5	DKK 20 - 50m	11.003	361	15%	2%
SM.2A.10.6	DKK 50 - 100m	6.840	99	9%	1%
SM.2A.10.7	> DKK 100m	15.557	79	21%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	72.963	16.465	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OSM.2A.11.1	a/w >100 - <=110 %	ND1			
OSM.2A.11.2	a/w >110 - <=120 %	ND1			
OSM.2A.11.3	a/w >120 - <=130 %	ND1			
OSM.2A.11.4	a/w >130 - <=140 %	ND1			
OSM.2A.11.5	a/w >140 - <=150 %	ND1			
OSM.2A.11.6	a/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
SM.2A.12.1	Weighted Average LTV (%)	45,30%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	53.975	ND1	74%	
SM.2A.12.3	>40 - <=50 %	9.077	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.269	ND1	9%	
SM.2A.12.5	>60 - <=70 %	2.718	ND1	4%	
SM.2A.12.6	>70 - <=80 %	728	ND1	1%	
SM.2A.12.7	>80 - <=90 %	65	ND1	0%	
SM.2A.12.8	>90 - <=100 %	38	ND1	0%	
SM.2A.12.9	>100%	92	ND1	0%	
SM.2A.12.10	Total	72.963	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	3			
OSM.2A.12.2	a/w >110 - <=120 %	3			
OSM.2A.12.3	a/w >120 - <=130 %	2			
OSM.2A.12.4	a/w >130 - <=140 %	1			
OSM.2A.12.5	a/w >140 - <=150 %	1			
OSM.2A.12.6	a/w >150 %	0			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
<b>13. Breakdown by type</b>					
SM.2A.13.1	Owner occupied	35,5%			
SM.2A.13.2	Second home/Holiday houses	0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	15,7%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	48,5%			
OSM.2A.13.1	a/w Private rental	0,0%			
OSM.2A.13.2	a/w Multi-family housing	48,5%			
OSM.2A.13.3	a/w Buildings under construction	0,0%			
OSM.2A.13.4	a/w Buildings land	0,0%			
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
<b>14. Loan by Ranking</b>					
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					



15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	40.781	6.720	56%	52%
SM.2A.15.2	B	16.258	4.711	22%	36%
SM.2A.15.3	C	3.935	205	5%	2%
SM.2A.15.4	D	2.821	170	4%	1%
SM.2A.15.5	E	1.198	75	2%	1%
SM.2A.15.6	F	135	12	0%	0%
SM.2A.15.7	G	38	3	0%	0%
SM.2A.15.8	Estimate A	5.866	782	8%	6%
SM.2A.15.9	Estimate B	375	117	1%	1%
SM.2A.15.10	Estimate C	591	52	1%	0%
SM.2A.15.11	Estimate D	518	42	1%	0%
SM.2A.15.12	Estimate E	246	22	0%	0%
SM.2A.15.13	Estimate F	99	15	0%	0%
SM.2A.15.14	Estimate G	102	25	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	72.963	12.951,0	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m <sup>2</sup> )		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M <sup>2</sup>	40.781	6.720	56%	52%
SM.2A.16.2	<=70 + 2,200/M <sup>2</sup>	16.258	4.711	22%	36%
SM.2A.16.3	<=110 + 3,200/M <sup>2</sup>	3.935	205	5%	2%
SM.2A.16.4	<=150 + 4,200/M <sup>2</sup>	2.821	170	4%	1%
SM.2A.16.5	<=190 + 5,200/M <sup>2</sup>	1.198	75	2%	1%
SM.2A.16.6	<=240 + 6,500/M <sup>2</sup>	135	12	0%	0%
SM.2A.16.7	>240 + 6,500/M <sup>2</sup>	38	3	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M <sup>2</sup>	5.866	782	8%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M <sup>2</sup>	375	117	1%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M <sup>2</sup>	591	52	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M <sup>2</sup>	518	42	1%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M <sup>2</sup>	246	22	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M <sup>2</sup>	99	15	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M <sup>2</sup>	102	25	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0		
SM.2A.16.19	Total	72.963	12.951	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	1.568	374	2%	3%
SM.2A.17.2	1919 - 1945	2.310	292	3%	2%
SM.2A.17.3	1945 - 1960	4.878	324	7%	3%
SM.2A.17.4	1961 - 1970	3.673	360	5%	3%
SM.2A.17.5	1971 - 1980	2.911	480	4%	4%
SM.2A.17.6	1981 - 1990	1.916	621	3%	5%
SM.2A.17.7	1991 - 2000	1.690	291	2%	2%
SM.2A.17.8	2001 - 2005	2.396	536	3%	4%
SM.2A.17.9	2006 and later	48.298	9.456	66%	73%
SM.2A.17.10	no data	3.322	217	5%	2%
SM.2A.17.11	Total	72.963	12.951	100%	100%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	17.178	6.800	24%	53%
SM.2A.18.2	Flat or Apartment	5.515	2.179	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	14.542	3.013	20%	23%
SM.2A.18.5	Multifamily House	35.684	957	49%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	44	2	0%	0%
SM.2A.18.8	Total	72.963	12.951	100%	100%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	29.285	3.684	40%	28%
SM.2A.19.2	Existing Property	43.677	9.267	60%	72%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	72.963	12.951	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m <sup>2</sup> (per year)	
SM.2A.20.1	House, detached or semi-detached	5.521	3.032	4	
SM.2A.20.2	Flat or Apartment	288	157	5	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	3.511	2.154	4	
SM.2A.20.5	Multifamily House	6.040	3.811	3	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	13	7	4	
SM.2A.20.9	Total	15.374	9.159	19	
SM.2A.20.10	Weighted Average	0	0	0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

<b>B. Sustainable Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
SM.28.21.1	Average loan size (000s)	18.337			
	By buckets (mn):				
SM.28.21.2	DKK 0 - 2m	85	69	1%	10%
SM.28.21.3	DKK 2 - 5m	404	118	3%	17%
SM.28.21.4	DKK 5 - 20m	3,806	350	31%	52%
SM.28.21.5	DKK 20 - 50m	2,462	85	20%	13%
SM.28.21.6	DKK 20 - 50m	2,184	32	18%	5%
SM.28.21.7	> DKK 100m	3,436	21	28%	3%
SM.28.21.8	TBC at a country level	ND1	ND1		
SM.28.21.9	TBC at a country level	ND1	ND1		
SM.28.21.10	TBC at a country level	ND1	ND1		
SM.28.21.11	TBC at a country level	ND1	ND1		
SM.28.21.12	TBC at a country level	ND1	ND1		
SM.28.21.13	TBC at a country level	ND1	ND1		
SM.28.21.14	TBC at a country level	ND1	ND1		
SM.28.21.15	TBC at a country level	ND1	ND1		
SM.28.21.16	TBC at a country level	ND1	ND1		
SM.28.21.17	TBC at a country level	ND1	ND1		
SM.28.21.18	TBC at a country level	ND1	ND1		
SM.28.21.19	TBC at a country level	ND1	ND1		
SM.28.21.20	TBC at a country level	ND1	ND1		
SM.28.21.21	TBC at a country level	ND1	ND1		
SM.28.21.22	TBC at a country level	ND1	ND1		
SM.28.21.23	TBC at a country level	ND1	ND1		
SM.28.21.24	TBC at a country level	ND1	ND1		
SM.28.21.25	TBC at a country level	ND1	ND1		
SM.28.21.26	Total	12,378	675	100%	100%
	<b>22. Loan to Value (LTV) Information - UNINDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
SM.28.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.28.22.2	>0 - <=40 %	ND1	ND1		
SM.28.22.3	>40 - <=50 %	ND1	ND1		
SM.28.22.4	>50 - <=60 %	ND1	ND1		
SM.28.22.5	>60 - <=70 %	ND1	ND1		
SM.28.22.6	>70 - <=80 %	ND1	ND1		
SM.28.22.7	>80 - <=90 %	ND1	ND1		
SM.28.22.8	>90 - <=100 %	ND1	ND1		
SM.28.22.9	>100%	ND1	ND1		
SM.28.22.10	Total	0,0	0	0,0%	0,0%
OSM.28.22.1	a/w >100 - <=110 %	ND1	ND1		
OSM.28.22.2	a/w >110 - <=120 %	ND1	ND1		
OSM.28.22.3	a/w >120 - <=130 %	ND1	ND1		
OSM.28.22.4	a/w >130 - <=140 %	ND1	ND1		
OSM.28.22.5	a/w >140 - <=150 %	ND1	ND1		
OSM.28.22.6	a/w >150 %	ND1	ND1		
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
	<b>23. Loan to Value (LTV) Information - INDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
SM.28.23.1	Weighted Average LTV (%)	29%			
	By LTV buckets (mn):				
SM.28.23.2	>0 - <=40 %	9,937	ND1	80%	
SM.28.23.3	>40 - <=50 %	1,575	ND1	13%	
SM.28.23.4	>50 - <=60 %	687	ND1	6%	
SM.28.23.5	>60 - <=70 %	157	ND1	1%	
SM.28.23.6	>70 - <=80 %	5	ND1	0%	
SM.28.23.7	>80 - <=90 %	3	ND1	0%	
SM.28.23.8	>90 - <=100 %	3	ND1	0%	
SM.28.23.9	>100%	10	ND1	0%	
SM.28.23.10	Total	12,378	0	100%	0,0%
OSM.28.23.1	a/w >100 - <=110 %	0			
OSM.28.23.2	a/w >110 - <=120 %	0			
OSM.28.23.3	a/w >120 - <=130 %	0			
OSM.28.23.4	a/w >130 - <=140 %	0			
OSM.28.23.5	a/w >140 - <=150 %	0			
OSM.28.23.6	a/w >150 %	0			
OSM.28.23.7					
OSM.28.23.8					
OSM.28.23.9					
	<b>24. Breakdown by Type</b>	<b>% Commercial loans</b>	<b>% CRE</b>		
SM.28.24.1	Retail	30%	ND1		
SM.28.24.2	Office	43%	ND1		
SM.28.24.3	Hotel/Tourism	0%	ND1		
SM.28.24.4	Shopping malls	0%	ND1		
SM.28.24.5	Industry	8%	ND1		
SM.28.24.6	Agriculture	0%	ND1		
SM.28.24.7	Other commercially used	0%	ND1		
SM.28.24.8	Hospital	0%	ND1		
SM.28.24.9	School	0%	ND1		
SM.28.24.10	other RE with a social relevant purpose	19%	ND1		
SM.28.24.11	Land	0%	ND1		
SM.28.24.12	Property developers / Building under construction	0%	ND1		
SM.28.24.13	Other	1%	ND1		
OSM.28.24.1	a/w Cultural purposes				
OSM.28.24.2	a/w [if relevant, please specify]				
OSM.28.24.3	a/w [if relevant, please specify]				
OSM.28.24.4	a/w [if relevant, please specify]				
OSM.28.24.5	a/w [if relevant, please specify]				
OSM.28.24.6	a/w [if relevant, please specify]				
OSM.28.24.7	a/w [if relevant, please specify]				
OSM.28.24.8	a/w [if relevant, please specify]				
OSM.28.24.9	a/w [if relevant, please specify]				
OSM.28.24.10	a/w [if relevant, please specify]				
OSM.28.24.11	a/w [if relevant, please specify]				
OSM.28.24.12	a/w [if relevant, please specify]				
OSM.28.24.13	a/w [if relevant, please specify]				
OSM.28.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	A	5,783	229	47%	43%
SM.28.25.2	B	3,821	149	31%	28%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1,570	62	13%	12%
SM.28.25.9	Estimate B	273	18	2%	3%
SM.28.25.10	Estimate C	176	13	1%	3%
SM.28.25.11	Estimate D	191	15	2%	3%
SM.28.25.12	Estimate E	169	13	1%	3%
SM.28.25.13	Estimate F	172	14	1%	3%
SM.28.25.14	Estimate G	223	16	2%	3%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	12,378	530	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.26.1	<=71.3 + 1,650/M^2	5,783	229	47%	43%
SM.28.26.2	<=95 + 2,200/M^2	3,821	149	31%	28%
SM.28.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1,570	62	13%	12%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	273	18	2%	3%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	176	13	1%	3%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	191	15	2%	3%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	169	13	1%	3%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	172	14	1%	3%
SM.28.26.14	Estimate: >240 + 6,500/M^2	223	16	2%	3%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	12,378	530	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	331	22	3%	4%
SM.28.27.2	1919 - 1965	476	14	4%	3%
SM.28.27.3	1945 - 1960	186	7	2%	1%
SM.28.27.4	1961 - 1970	603	17	5%	3%
SM.28.27.5	1971 - 1980	466	8	4%	2%
SM.28.27.6	1981 - 1990	1,029	28	8%	5%
SM.28.27.7	1991 - 2000	925	23	7%	4%
SM.28.27.8	2001 - 2005	508	27	4%	5%
SM.28.27.9	2006 and later	6,987	317	56%	60%
SM.28.27.10	no data	866	67	7%	13%
SM.28.27.11	Total	12,378	530	100%	100%
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.28.1	New property	3,241	117	26%	22%
SM.28.28.2	Existing property	9,137	413	74%	78%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	12,378	530	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	3,707	1,778	5	
SM.28.29.2	Office	2,149	1,147	4	
SM.28.29.3	Hotel/Tourism	0	0	0	
SM.28.29.4	Shopping malls	0	0	0	
SM.28.29.5	Industry	231	131	1	
SM.28.29.6	Agriculture	228	225	362	
SM.28.29.7	Other commercially used	23	11	7	
SM.28.29.8	Hospital	0	0	0	
SM.28.29.9	School	71	45	4	
SM.28.29.10	other RE with a social relevant purpose	925	512	3	
SM.28.29.11	Land	0	0	0	
SM.28.29.12	Property developers / Building under construction	0	0	0	
SM.28.29.13	Other	0	0	0	
SM.28.29.14	no data	0	0	0	
SM.28.29.15	Total	7,334	3,849	387	
SM.28.29.16	Weighted Average	2,635	1,250	1,223	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

## Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

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

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

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool			
COV.1.1.1	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	
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>a/w // relevant, please specify</i>						
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 E, Q2 2022**

**Published 16 August 2022 • Data per 30 June 2022**


 As of **30 June 2022**
**Specialised finance institutes**
**General Issuer Detail**

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

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

 G2 [Outstanding CBs](#)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

 X1 [Key Concepts Explanation](#)

 X2 [Key Concept Explanation](#)

 X3 [General explanation](#)
**Voluntary information**

 V1 [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

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

**Voluntary tables**

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

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

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



**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q2 2022</b>	<b>Q1 2022</b>	<b>Q4 2021</b>	<b>Q3 2021</b>
Total Balance Sheet Assets	341,8	357,4	369,0	367,8
Total Customer Loans(fair value)	319,1	340,2	341,0	338,5
of which: Used/registered for covered bond collateral pool	319,1	340,2	341,0	338,5
Tier 1 Ratio (%)	28,4%	28,4%	27,6%	27,5%
Solvency Ratio (%)	28,4%	28,4%	27,6%	27,5%
Outstanding Covered Bonds (fair value)	316,2	326,4	338,2	339,7
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)	41,2	44,4	45,2	45,2
Net loan losses (Net loan losses and net loan loss provisions)	0,1	0,1	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,1	0,1	0,1

**Customer loans (mortgage) (DKKbn)**

Total customer loans (market value)	344,0	344,0	339,2	339,2
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**Composition by**

Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	2,2	2,2	1,1	1,1
- over 5 years	341,8	341,8	338,0	338,0
Currency	-	-	-	-
- DKK	344,0	344,0	339,1	339,1
- EUR	0,0	0,0	0,1	0,1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	248,7	248,7	245,6	245,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	47,8	47,8	45,8	45,8
- Subsidised	47,4	47,4	47,7	47,7
eligibility as covered bond collateral	344,0	344,0	339,2	339,2
Non-performing loans (See definition in table X1)	0,05	0,05	0,10	0,10
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,41	0,41	0,47	0,47



Table G1.1 – General cover pool information

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q2 2022</b>	<b>Q1 2022</b>	<b>Q4 2021</b>	<b>Q3 2021</b>
Nominal cover pool (total value)		322,7	319,4	320,9	325,8
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		19,6	19,3	19,5	26,2
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		303,1	300,1	301,4	299,6
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,8	0,8	0,8	0,8
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		18,9	18,6	18,8	25,5
Total capital coverage (rating compliant capital)		19,6	19,3	19,5	26,2
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,5	0,5	0,5	0,5

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q2 2022</b>	<b>Q1 2022</b>	<b>Q4 2021</b>	<b>Q3 2021</b>
Nominal value of outstanding CBs		303,1	300,1	301,4	299,6
Fair value of outstanding CBs (marked value)		273,1	281,7	294,6	295,9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	65,5	57,9	58,1	58,4
	1 year	-	-	-	-
	> 1 and ≤ 2 years	27,8	28,2	29,8	30,6
	> 2 and ≤ 3 years	32,6	28,2	29,6	30,8
	> 3 and ≤ 4 years	21,2	28,4	19,6	23,0
	> 4 and ≤ 5 years	17,2	15,3	20,4	18,7
	5-10 years	9,6	11,5	14,9	14,5
	10-20 years	14,4	16,0	18,1	18,7
Amortisation profile of issued CBs	> 20 years	84,9	96,2	104,3	101,2
	Bullet	44,4%	43,8%	43,7%	43,4%
	Annuity	55,6%	56,2%	56,3%	56,6%
	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)	85,6%	86,9%	86,9%	86,5%
	Floating rate ( Floating rate constant for less than 1 year)	14,3%	13,1%	13,1%	13,4%
	Capped floating rate	0,0%	0,1%	0,1%	0,1%
	DKK	256,5	263,9	276,8	274,2
Currency denomination profile of issued CBs	EUR	16,6	17,8	17,8	21,6
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
	UCITS compliant	100%	100%	100%	100%
CRD compliant	100%	100%	100%	100%	
Eligible for central bank repo	100%	100%	100%	100%	
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-
		-	-	-	-



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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	18,9	-	-	-	-	-	-	-	-	-
0-≤1 year	7,1	-	-	-	-	-	-	-	-	-
>1- ≤5 years	11,6	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	18,9	-	-	-	-	-	-	-	-	-

**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	0,7	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	18,9	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	19,6	-	-	-	-	-	-	-	-	-

**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	-	-	0,7	0,7
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	7,1	11,6	0,2	18,9
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	7,1	11,6	0,9	19,6

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0,0
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**Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)**

0-≤1 year	14.926,08
>1- ≤5 years	44.266,02
> 5 years	11.341,47
Total	70.533,56

**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)	303,1
Match funded (without interest and/or currency risk)	91%
Completely hedged with derivatives	9%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

## Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>

	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	110.559	9.963	1.945	1.054	6.077	297	2.772	23	292	41	<b>133.023</b>
In %	83,1%	7,5%	1,5%	0,8%	4,6%	0,2%	2,1%	0,0%	0,2%	0,0%	

**Table M2/B2**

**Lending by property category, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	155,3	8,2	11,5	13,1	67,4	2,8	36,0	0,1	8,5	0,1	<b>303,111</b>
In %	51,3%	2,7%	3,8%	4,3%	22,2%	0,9%	11,9%	0,0%	2,8%	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	92,3	75,1	49,2	33,0	22,4	31,0	<b>303,1</b>
In %	30,4%	24,8%	16,2%	10,9%	7,4%	10,2%	

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	66,4	55,0	18,0	9,9	4,0	1,3	0,2	0,1	0,1	0,1
Holiday houses	4,2	3,0	0,7	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,0	3,4	0,5	0,2	0,1	0,1	0,0	0,0	0,0	0,0
Cooperative Housing	6,7	3,9	1,3	0,8	0,2	0,1	0,0	0,0	0,0	0,0
Private rental	23,5	22,4	9,7	7,4	3,5	0,9	0,1	0,0	0,0	0,0
Manufacturing and Manual Industries	1,2	1,0	0,4	0,2	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	15,1	13,1	4,4	2,2	0,8	0,2	0,1	0,1	0,0	0,0
Agricultural properties	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Properties for social and cultural purposes	4,2	3,2	0,8	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
<b>Total</b>	<b>128,5</b>	<b>105,1</b>	<b>35,7</b>	<b>21,2</b>	<b>8,9</b>	<b>2,6</b>	<b>0,3</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>

**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	42,8%	35,5%	11,6%	6,4%	2,6%	0,9%	0,1%	0,1%	0,1%	0,0%
Holiday houses	51,3%	36,0%	7,9%	3,4%	0,9%	0,2%	0,1%	0,0%	0,0%	0,0%
Subsidised Housing	61,3%	30,0%	4,0%	2,0%	1,3%	1,0%	0,1%	0,1%	0,1%	0,1%
Cooperative Housing	51,2%	30,0%	10,2%	6,1%	1,8%	0,5%	0,1%	0,1%	0,0%	0,0%
Private rental	34,9%	33,2%	14,4%	10,9%	5,2%	1,3%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	43,6%	34,9%	12,7%	6,6%	1,7%	0,2%	0,1%	0,1%	0,1%	0,0%
Office and Business	42,0%	36,5%	12,1%	6,2%	2,2%	0,5%	0,2%	0,1%	0,1%	0,1%
Agricultural properties	36,8%	34,1%	13,2%	7,0%	5,7%	2,5%	0,3%	0,3%	0,0%	0,0%
Properties for social and cultural purposes	50,1%	37,7%	9,2%	2,0%	0,8%	0,1%	0,0%	0,0%	0,0%	0,0%
Other	68,6%	27,6%	1,9%	0,9%	0,7%	0,3%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>42,4%</b>	<b>34,7%</b>	<b>11,8%</b>	<b>7,0%</b>	<b>2,9%</b>	<b>0,9%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,0%</b>

**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	6,2	36,2	75,4	21,4	12,1	1,3	0,8	0,5	0,4	1,0	49,7%
Holiday houses	0,4	3,3	3,7	0,6	0,2	0,0	0,0	0,0	0,0	0,0	42,7%
Subsidised Housing	5,2	4,4	1,4	0,1	0,1	0,1	0,0	0,0	0,0	0,1	20,4%
Cooperative Housing	3,0	3,3	4,9	1,5	0,3	0,1	0,1	0,0	0,0	0,0	39,1%
Private rental	3,0	13,5	27,5	15,1	7,3	1,3	0,8	0,5	0,4	1,0	52,2%
Manufacturing and Manual Industries	0,2	36,2	75,4	21,4	7,3	0,5	0,3	0,1	0,1	0,2	44,3%
Office and Business	2,0	9,8	18,3	3,4	1,4	0,1	0,1	0,3	0,2	0,4	47,1%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	0,0	-	-	-	52,0%
Properties for social and cultural purposes	1,4	3,1	3,4	0,4	0,0	0,0	0,0	0,0	-	0,0	36,6%
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-	31,2%
<b>Total</b>	<b>21,2</b>	<b>109,8</b>	<b>210,1</b>	<b>63,9</b>	<b>28,8</b>	<b>3,5</b>	<b>2,2</b>	<b>1,5</b>	<b>0,9</b>	<b>2,7</b>	<b>48,0%</b>

**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	4,0%	23,3%	48,5%	13,8%	7,8%	0,9%	0,5%	0,3%	0,2%	0,6%	49,7%
Holiday houses	4,8%	40,1%	44,8%	6,9%	2,4%	0,1%	0,2%	0,2%	0,1%	0,5%	42,7%
Subsidised Housing	45,1%	38,2%	12,2%	1,2%	1,3%	0,9%	0,0%	0,1%	0,0%	0,9%	20,4%
Cooperative Housing	22,7%	25,1%	37,6%	11,1%	2,2%	0,5%	0,5%	0,1%	0,0%	0,2%	39,1%
Private rental	4,2%	19,2%	39,0%	21,5%	10,3%	1,9%	1,2%	0,8%	0,5%	1,4%	52,2%
Manufacturing and Manual Industries	0,1%	25,6%	53,3%	15,1%	5,1%	0,4%	0,2%	0,1%	0,0%	0,1%	44,3%
Office and Business	5,5%	27,1%	50,9%	9,5%	4,0%	0,2%	0,3%	0,9%	0,5%	1,0%	47,1%
Agricultural properties	2,9%	14,5%	66,8%	3,7%	10,4%	0,0%	1,8%	0,0%	0,0%	0,0%	52,0%
Properties for social and cultural purposes	16,0%	37,2%	40,3%	5,0%	0,5%	0,4%	0,2%	0,0%	0,0%	0,4%	36,6%
Other	19,8%	68,2%	5,7%	1,4%	5,0%	0,0%	0,0%	0,0%	0,0%	0,0%	31,2%
<b>Total</b>	<b>4,8%</b>	<b>24,7%</b>	<b>47,2%</b>	<b>14,4%</b>	<b>6,5%</b>	<b>0,8%</b>	<b>0,5%</b>	<b>0,3%</b>	<b>0,2%</b>	<b>0,6%</b>	<b>48,0%</b>

**Table M5/B5 - Total**
*Lending by region, DKKbn*

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	65,0	21,2	9,9	39,6	17,7	1,8	155,3
Holiday houses	2,0	2,0	1,3	1,9	1,1	-	8,2
Subsidised Housing	6,9	0,8	1,4	1,1	1,2	-	11,5
Cooperative Housing	10,4	1,5	0,2	0,4	0,6	-	13,1
Private rental	31,2	5,1	3,9	13,2	14,0	-	67,4
Manufacturing and Manual Industries	0,8	0,3	0,3	0,8	0,7	-	2,8
Office and Business	18,8	2,5	1,7	6,5	6,5	-	36,0
Agricultural properties	0,0	0,1	0,0	0,0	-	-	0,1
Properties for social and cultural purposes	5,5	1,2	0,4	1,2	0,2	-	8,5
Other	0,0	0,0	0,0	0,0	0,0	-	0,1
<b>Total</b>	<b>140,7</b>	<b>34,7</b>	<b>19,0</b>	<b>64,7</b>	<b>42,1</b>	<b>1,8</b>	<b>303,1</b>

**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	22,5	0,6	0,0	3,2	11,1	0,0	1,8	-	0,4	0,0	39,8
Fixed-rate shorter period than maturity (ARM's etc.)	42,8	2,5	0,0	2,3	20,1	0,1	9,2	0,0	0,1	0,0	77,2
- rate fixed ≤ 1 year	23,1	1,5	-	0,0	1,7	0,0	2,9	-	-	0,0	29,2
- rate fixed > 1 and ≤ 3 years	5,9	0,3	-	0,1	1,6	-	1,1	-	-	0,0	9,1
- rate fixed > 3 and ≤ 5 years	13,0	0,6	-	0,6	8,1	0,1	4,0	0,0	0,0	0,0	26,5
- rate fixed > 5 years	0,8	0,0	0,0	1,5	8,7	0,0	1,3	-	0,0	-	12,5
Money market based loans	0,8	0,1	-	-	-	-	-	-	-	0,0	0,8
Non Capped floaters	6,2	0,4	0,0	0,0	14,8	0,3	9,0	0,0	1,6	-	32,3
Capped floaters	4,4	0,2	-	-	0,6	-	-	-	-	0,0	5,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>76,7</b>	<b>3,8</b>	<b>0,1</b>	<b>5,5</b>	<b>46,7</b>	<b>0,5</b>	<b>20,0</b>	<b>0,0</b>	<b>2,0</b>	<b>0,0</b>	<b>155,4</b>

\*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	42,7	2,2	10,8	7,2	9,7	0,8	6,4	0,1	5,3	0,0	85,2
Fixed-rate shorter period than maturity (ARM's etc.)	30,5	1,9	0,6	0,4	7,4	0,8	5,1	0,0	0,6	0,0	47,2
- rate fixed ≤ 1 year	14,9	1,0	0,1	0,0	1,0	0,1	1,3	-	0,2	0,0	18,7
- rate fixed > 1 and ≤ 3 years	6,2	0,3	0,1	0,0	1,2	0,1	0,8	-	0,1	0,0	8,8
- rate fixed > 3 and ≤ 5 years	8,9	0,5	0,3	0,1	3,8	0,4	2,3	0,0	0,2	-	16,7
- rate fixed > 5 years	0,5	0,0	0,1	0,2	1,4	0,2	0,7	-	0,0	-	3,1
Money market based loans	0,2	0,0	-	-	-	-	-	-	-	-	0,3
Non Capped floaters	0,4	0,0	-	0,0	3,7	0,7	4,5	0,0	0,5	0,0	10,0
Capped floaters	4,8	0,2	-	-	0,0	-	-	-	-	-	5,0
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>78,7</b>	<b>4,4</b>	<b>11,4</b>	<b>7,6</b>	<b>20,8</b>	<b>2,3</b>	<b>16,0</b>	<b>0,1</b>	<b>6,4</b>	<b>0,0</b>	<b>147,7</b>

**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	65,3	2,9	10,8	10,4	20,8	0,8	8,2	0,1	5,7	0,0	125,1
Fixed-rate shorter period than maturity (ARM's etc.)	73,3	4,4	0,6	2,7	27,5	0,9	14,4	0,1	0,6	0,0	124,4
- rate fixed ≤ 1 year	38,0	2,5	0,1	0,1	2,6	0,1	4,2	-	0,2	0,0	47,9
- rate fixed > 1 and ≤ 3 years	12,1	0,6	0,1	0,1	2,8	0,1	1,9	-	0,1	0,0	17,8
- rate fixed > 3 and ≤ 5 years	21,9	1,2	0,3	0,7	11,9	0,5	6,3	0,1	0,3	0,0	43,1
- rate fixed > 5 years	1,4	0,1	0,1	1,7	10,1	0,2	2,0	-	0,1	-	15,6
Money market based loans	1,0	0,1	-	-	-	-	-	-	-	0,0	1,1
Non Capped floaters	6,6	0,5	0,0	0,0	18,5	1,1	13,5	0,0	2,1	0,0	42,3
Capped floaters	9,1	0,5	-	-	0,6	-	-	-	-	0,0	10,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>155,3</b>	<b>8,2</b>	<b>11,5</b>	<b>13,1</b>	<b>67,4</b>	<b>2,8</b>	<b>36,0</b>	<b>0,1</b>	<b>8,5</b>	<b>0,1</b>	<b>303,1</b>


**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	6,2	0,2	0,0	0,2	5,3	0,1	0,9	-	0,8	-	13,7
≥ 12 - ≤ 24 months	7,6	0,3	0,0	0,6	5,2	0,4	1,7	0,0	0,1	0,0	16,1
≥ 24 - ≤ 36 months	7,7	0,3	0,1	0,3	4,9	0,4	2,2	0,0	0,6	0,0	16,5
≥ 36 - ≤ 60 months	21,1	0,9	0,2	1,1	13,5	0,6	5,2	0,0	1,1	0,0	43,7
≥ 60 months	112,8	6,4	11,1	10,9	38,4	1,4	26,0	0,1	5,8	0,0	213,0
<b>Total</b>	<b>155,3</b>	<b>8,2</b>	<b>11,5</b>	<b>13,1</b>	<b>67,4</b>	<b>2,8</b>	<b>36,0</b>	<b>0,1</b>	<b>8,5</b>	<b>0,1</b>	<b>303,1</b>

**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	-	0,0
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,1	-	0,0	0,0	0,4
≥ 3 - ≤ 5 Years	0,3	0,0	0,1	0,0	0,0	0,0	1,0	-	0,0	0,0	1,5
≥ 5 - ≤ 10 Years	2,8	0,2	0,7	0,1	0,3	0,4	0,8	-	0,2	0,0	5,5
≥ 10 - ≤ 20 Years	22,6	1,3	3,4	0,5	3,6	1,7	15,8	0,1	1,1	0,0	50,1
≥ 20 Years	129,5	6,7	7,3	12,6	63,4	0,6	18,3	0,1	7,1	0,0	245,7
<b>Total</b>	<b>155,3</b>	<b>8,2</b>	<b>11,5</b>	<b>13,1</b>	<b>67,4</b>	<b>2,8</b>	<b>36,0</b>	<b>0,1</b>	<b>8,5</b>	<b>0,1</b>	<b>303,1</b>

**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	0,12	0,10	-	-	-	-	0,02	-	-	-	0,24

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,09	0,04	-	-	-	-	0,01	-	-	-	0,05

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	0,08	0,04	-	-	-	-	0,01	-	-	-	0,04
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

**Table M12/B12**
**Realised losses (DKKbn)**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	13,4	-0,0	-	-	2,1	-	46,6	-	-	-	61,9

**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, %	0,00	-0,00	-	-	0,00	-	0,02	-	-	-	0,02

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

**Table X2**
**Key Concepts Explanation**
**Issuer specific**  
*(N/A for some issuers)*

<b>Guaranteed loans (if part of the cover pool)</b> How are the loans guaranteed? Please provide details of guarantors																																																													
<b>Loan-to-Value (LTV)</b> Describe the method on which your LTV calculation is based	<p><a href="#">Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007</a></p> <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>          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" style="width: 100%; border-collapse: collapse;"> <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>&gt;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>          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" style="width: 100%; border-collapse: collapse;"> <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>&gt;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>          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" style="width: 100%; border-collapse: collapse;"> <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>&gt;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
<b>Table A</b>	
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
<b>Table G1.1</b>	
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
<b>Table G3</b>		
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	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.  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.  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.	

General explanation	General practice in Danish market
<b>Table G4</b>	
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
<b>Table M1-M5</b>	
Owner-occupied homes	Private owned residentials 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
<b>Table M6-M8</b>	
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
<b>Table M9-10</b>	
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	<a href="http://www.realkreditraadet.dk/Default.aspx?ID=2926">http://www.realkreditraadet.dk/Default.aspx?ID=2926</a>