
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 28/02/2023

Cut-off Date: 31/12/2022



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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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	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-12-2022			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
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	331.321			
G.3.1.2	Outstanding Covered Bonds	311.328			
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 (%)	2,0%	6,4%	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)	ND1			
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	311.328		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	19.992		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	331.321		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)	24,38			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	29.450	ND1	9%	0
G.3.4.3	1 - 2 Y	17.376	ND1	5%	
G.3.4.4	2 - 3 Y	14.682	ND1	4%	
G.3.4.5	3 - 4 Y	12.870	ND1	4%	
G.3.4.6	4 - 5 Y	12.327	ND1	4%	
G.3.4.7	5 - 10 Y	61.866	ND1	19%	
G.3.4.8	10+Y	182.751	ND1	55%	
G.3.4.9	Total	331.321	0	100%	
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	11,83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	69.511	ND1	22%	
G.3.5.3	1 - 2 Y	28.874	ND1	9%	
G.3.5.4	2 - 3 Y	45.616	ND1	15%	
G.3.5.5	3 - 4 Y	29.742	ND1	10%	
G.3.5.6	4 - 5 Y	17.435	ND1	6%	
G.3.5.7	5 - 10 Y	9.446	ND1	3%	
G.3.5.8	10+Y	110.704	ND1	36%	
G.3.5.9	Total	311.328	0,00	100%	
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	25	25	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	311.304	311.304	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	ISK	0	0	0%	0%
G.3.6.11	JPY	0	0	0%	0%
G.3.6.12	KRW	0	0	0%	0%
G.3.6.13	NOK	0	0	0%	0%
G.3.6.14	PLN	0	0	0%	0%
G.3.6.15	SEK	0	0	0%	0%
G.3.6.16	SGD	0	0	0%	0%
G.3.6.17	USD	0	0	0%	0%
G.3.6.18	Other	0	0	0%	0%
OG.3.6.1	Total	311.328	311.328	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	3	25	0%	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	311.325	311.304	100%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	ISK	0	0	0%	0%
G.3.7.11	JPY	0	0	0%	0%
G.3.7.12	KRW	0	0	0%	0%
G.3.7.13	NOK	0	0	0%	0%
G.3.7.14	PLN	0	0	0%	0%
G.3.7.15	SEK	0	0	0%	0%
G.3.7.16	SGD	0	0	0%	0%
G.3.7.17	USD	0	0	0%	0%
G.3.7.18	Other	0	0	0%	0%
OG.3.7.1	Total	311.328	311.328	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	259.432	259.432	83%	83%
G.3.8.2	Floating coupon	51.896	51.896	17%	17%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	311.328	311.328	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	0	0%		
G.3.9.4	Exposures to credit institutions	19.992	100%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	19.992	100%		
OG.3.9.1	o/w EU gvts or quasi gvts	ND1			
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts	ND1			
OG.3.9.4	o/w EU central banks	0			
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1			
OG.3.9.7	o/w CQS1 credit institutions	19.992			
OG.3.9.8	o/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)	19.992	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	19.992	100,00%		
G.3.10.16	Total	19.992	100,00%		
OG.3.10.1					
OG.3.10.2					
OG.3.10.3					
OG.3.10.4					
OG.3.10.5					
OG.3.10.6					
OG.3.10.7					



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	19.992	6,0%	6,4%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	19.992	6,0%	6,4%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List

G.3.12.1	Bond list	Link
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13. Derivatives & Swaps

G.3.13.1	Derivatives in the cover pool [notional] (mn)	83.898
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)	-1.481
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional

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

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

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

G.4.1.1	(a) Value of the cover pool total assets:	38	
G.4.1.2	(a) Value of outstanding covered bonds:	39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	ISIN	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	52	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15	
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d) Currency risk - cover pool:	111	
G.4.1.10	(d) Interest rate risk - covered bond:	163	
G.4.1.11	(d) Currency risk - covered bond:	137	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		441 LTV Commercial Mortgage
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	
OG.4.1.1	(d) Market Risk:	230 Derivatives and Swaps	
OG.4.1.2	(d) Hedging Strategy	18 for Harmonised Glossary	
OG.4.1.3	(e) Maturity Structure - cover assets:	65	
OG.4.1.4	(e) Maturity Structure - covered bond:	88	
OG.4.1.5	(e) Overview maturity extension triggers:	link to Glossary HG 1.7	
OG.4.1.6	(f) Levels of OC:	44	
OG.4.1.7	(g) Percentage of loans in default:	179 for Mortgage Assets	
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	0
OG.5.1.1	Exposure to credit institute credit quality step 2	19992,47055
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

HTT 2023

Reporting in Domestic Currency: DKK

CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages	
1. Property Type Information				
M.7.1.1	Residential	263.075		84,5%
M.7.1.2	Commercial	48.254		15,5%
M.7.1.3	Other	0		0,0%
M.7.1.4	Total	311.328		100,0%
OM.7.1.1	o/w Cooperative Housing	12.931		
OM.7.1.2	o/w Agriculture	176		
OM.7.1.3	o/w Owner-occupied homes	160.527		
OM.7.1.4	o/w Holiday houses	8.775		
OM.7.1.5	o/w Subsidised Housing	11.689		
OM.7.1.6	o/w Private rental	69.153		
OM.7.1.7	o/w Manufacturing and Manual Industries	3.495		
OM.7.1.8	o/w Office and Business	36.183		
OM.7.1.9	o/w Social and cultural purposes	8.356		
OM.7.1.10	o/w Other	44		
OM.7.1.11				
2. General Information				
M.7.2.1	Number of mortgage loans	131.283	3.482	134.765
OM.7.2.1	Optional information eg. Number of borrowers	ND1		
OM.7.2.2	Optional information eg. Number of guarantors	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	3,3%	6,2%	1,7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	99,3%	100,0%	99,4%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	99,3%	100,0%	99,4%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,7%	0,0%	0,6%
OM.7.4.1	o/w Greenland	0,0%	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,7%	0,0%	0,6%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	52%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	6%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	19%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	16%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	66%	54%	64%
M.7.6.2	Floating rate	34%	46%	36%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1	o/w Index loans	0%	0%	0%
OM.7.6.2	o/w Adjustable Rate Mortgages	45%	33%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	12%	37%	16%
OM.7.6.6	o/w Capped floaters	5%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	53%	46%	52%
M.7.7.2	Amortising	47%	54%	48%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	23%	23%	23%
M.7.8.2	≥ 12 - < 24 months	16%	11%	15%
M.7.8.3	≥ 24 - < 36 months	14%	14%	14%
M.7.8.4	≥ 36 - < 60 months	22%	20%	22%
M.7.8.5	≥ 60 months	25%	32%	26%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,06%	0,21%	0,09%
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)	2.004			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	91.396	99.239	35%	76%
M.7A.10.3	DKK 2 - 5m	76.133	26.669	29%	20%
M.7A.10.4	DKK 5 - 20m	38.247	4.297	15%	3%
M.7A.10.5	DKK 20 - 50m	22.375	769	9%	1%
M.7A.10.6	DKK 50 - 100m	13.680	203	5%	0%
M.7A.10.7	> DKK 100m	20.244	106	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	263.075	131.283	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%
M.7A.11.11	o/w >100 - <=110 %	ND1			
OM.7A.11.12	o/w >110 - <=120 %	ND1			
OM.7A.11.13	o/w >120 - <=130 %	ND1			
OM.7A.11.14	o/w >130 - <=140 %	ND1			
OM.7A.11.15	o/w >140 - <=150 %	ND1			
OM.7A.11.16	o/w >150 %	ND1			
OM.7A.11.17					
OM.7A.11.18					
OM.7A.11.19					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47,5%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	204.909	ND1	78%	
M.7A.12.3	>40 - <=50 %	30.045	ND1	11%	
M.7A.12.4	>50 - <=60 %	17.894	ND1	7%	
M.7A.12.5	>60 - <=70 %	7.348	ND1	3%	
M.7A.12.6	>70 - <=80 %	2.191	ND1	1%	
M.7A.12.7	>80 - <=90 %	355	ND1	0%	
M.7A.12.8	>90 - <=100 %	163	ND1	0%	
M.7A.12.9	>100 %	169	ND1	0%	
M.7A.12.10	Total	263.075		100%	0%
OM.7A.12.11	o/w >100 - <=110 %	73			
OM.7A.12.12	o/w >110 - <=120 %	48			
OM.7A.12.13	o/w >120 - <=130 %	26			
OM.7A.12.14	o/w >130 - <=140 %	13			
OM.7A.12.15	o/w >140 - <=150 %	8			
OM.7A.12.16	o/w >150 %	2			
OM.7A.12.17					
OM.7A.12.18					
OM.7A.12.19					



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	Subsidised housing		4%		
M.7A.13.5	Agricultural		0%		
M.7A.13.6	Other		31%		
OM.7A.13.1			26%		
OM.7A.13.2		<i>o/w Private rental</i>	5%		
OM.7A.13.3		<i>o/w Multi-family housing</i>	0%		
OM.7A.13.4		<i>o/w Buildings under construction</i>	0%		
OM.7A.13.5		<i>o/w Buildings land</i>	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	43.808	7.383	17%	7%
M.7A.15.2	B	16.722	4.837	6%	4%
M.7A.15.3	C	52.883	16.930	20%	15%
M.7A.15.4	D	44.162	16.716	17%	15%
M.7A.15.5	E	17.155	7.039	7%	6%
M.7A.15.6	F	7.373	3.511	3%	3%
M.7A.15.7	G	4.281	2.495	2%	2%
M.7A.15.8	Estimate A	7.134	1.495	3%	1%
M.7A.15.9	Estimate B	4.288	2.546	2%	2%
M.7A.15.10	Estimate C	18.350	12.268	7%	11%
M.7A.15.11	Estimate D	19.100	13.263	7%	12%
M.7A.15.12	Estimate E	9.870	7.011	4%	6%
M.7A.15.13	Estimate F	5.324	3.974	2%	4%
M.7A.15.14	Estimate G	3.790	2.956	1%	3%
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	8.834	9.588	3.4%	8.6%
M.7A.15.19	Total	263.075	112.012	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	43.808	7.383	17%	7%
M.7A.16.2	<<70 + 2,200/M**2	16.722	4.837	6%	4%
M.7A.16.3	<=110 + 3,200/M**2	52.883	16.930	20%	15%
M.7A.16.4	<=150 + 4,200/M**2	44.162	16.716	17%	15%
M.7A.16.5	<=190 + 5,200/M**2	17.155	7.039	7%	6%
M.7A.16.6	<=240 + 6,500/M**2	7.373	3.511	3%	3%
M.7A.16.7	>240 + 6,500/M**2	4.281	2.495	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M**2	7.134	1.495	3%	1%
M.7A.16.9	Estimate: <<70 + 2,200/M**2	4.288	2.546	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M**2	18.350	12.268	7%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M**2	19.100	13.263	7%	12%
M.7A.16.12	Estimate: <=190 + 5,200/M**2	9.870	7.011	4%	6%
M.7A.16.13	Estimate: <=240 + 6,500/M**2	5.324	3.974	2%	4%
M.7A.16.14	Estimate: >240 + 6,500/M**2	3.790	2.956	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	8.834	9.588	3%	9%
M.7A.16.19	Total	263.075	112.012	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	43.946	16.105	17%	14%
M.7A.17.2	1919 - 1945	37.087	15.658	14%	14%
M.7A.17.3	1946 - 1960	24.500	11.340	9%	10%
M.7A.17.4	1961 - 1970	29.403	17.138	11%	15%
M.7A.17.5	1971 - 1980	27.931	19.777	11%	18%
M.7A.17.6	1981 - 1990	12.739	7.682	5%	7%
M.7A.17.7	1991 - 2000	9.652	4.346	4%	4%
M.7A.17.8	2001 - 2005	10.147	4.007	4%	4%
M.7A.17.9	2006 - 2010	15.721	5.934	6%	5%
M.7A.17.10	2011 - 2015	8.893	3.143	3%	3%
M.7A.17.11	2016 - 2020	26.448	4.464	10%	4%
M.7A.17.12	2021 and onwards	10.629	1.270	4%	1%
M.7A.17.13	no data	5.878	1.149	2%	1%
M.7A.17.14	Total	263.075	112.013	100%	100%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	130.124	82.339	49%	74%
M.7A.18.2	Flat or Apartment	26.414	13.327	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	31.239	12.150	12%	11%
M.7A.18.5	Multi-family House	74.939	4.183	28%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	359	14	0%	0%
M.7A.18.8	Total	263.075	112.013	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	28.509	3.862	11%	3%
M.7A.19.2	Existing property	234.465	108.151	89%	97%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	263.075	112.013	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	171.828	86.253	13,6
M.7A.20.2	Flat or Apartment	3.766	1.969	8,2
M.7A.20.3	Bungalow	0	0	0,0
M.7A.20.4	Terraced House	21.452	11.565	6,2
M.7A.20.5	Multifamily House	55.467	31.200	4,5
M.7A.20.6	Land Only	0	0	0,0
M.7A.20.7	other	77	52	10,1
M.7A.20.8	no data	567	261	13,2
M.7A.20.9	Total	253.158	131.300	8,7
M.7A.20.10	Weighted Average			
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)	13.558			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	924	806	2%	23%
M.7B.21.3	DKK 2 - 5m	3.049	906	6%	26%
M.7B.21.4	DKK 5 - 20m	12.852	1.246	27%	36%
M.7B.21.5	DKK 20 - 50m	10.230	327	21%	9%
M.7B.21.6	DKK 20 - 50m	9.231	133	19%	4%
M.7B.21.7	> DKK 100m	11.969	64	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	48.254	3.482	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 (%)	44,5%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	38.961	ND1	81%	
M.7B.23.3	>40 - <=50 %	5.357	ND1	11%	
M.7B.23.4	>50 - <=60 %	2.576	ND1	5%	
M.7B.23.5	>60 - <=70 %	860	ND1	2%	
M.7B.23.6	>70 - <=80 %	208	ND1	0%	
M.7B.23.7	>80 - <=90 %	121	ND1	0%	
M.7B.23.8	>90 - <=100 %	78	ND1	0%	
M.7B.23.9	>100 %	92	ND1	0%	
M.7B.23.10	Total	48.254	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	48			
OM.7B.23.2	a/w >110 - <=120 %	27			
OM.7B.23.3	a/w >120 - <=130 %	11			0%
OM.7B.23.4	a/w >130 - <=140 %	3			
OM.7B.23.5	a/w >140 - <=150 %	1			
OM.7B.23.6	a/w >150 %	0			
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					



24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	26.6%			
M.7B.24.2	Office	45.0%			
M.7B.24.3	Hotel/Tourism	0.1%			
M.7B.24.4	Shopping malls	1.7%			
M.7B.24.5	Industry	7.4%			
M.7B.24.6	Agriculture	0.4%			
M.7B.24.7	Other commercially used	1.1%			
M.7B.24.8	Hospital	0.0%			
M.7B.24.9	School	0.0%			
M.7B.24.10	other RE with a social relevant purpose	17.7%			
M.7B.24.11	Land	0.1%			
M.7B.24.12	Property developers / Building under construction	0.0%			
M.7B.24.13	Other	0.0%			
OM.7B.24.1	a/w Social & Cultural purposes	17.7%			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			
25. EPIC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	6.608	247	14%	9%
M.7B.25.2	B	4.369	158	9%	6%
M.7B.25.3	C	10.251	411	21%	15%
M.7B.25.4	D	7.713	350	16%	13%
M.7B.25.5	E	3.153	170	7%	6%
M.7B.25.6	F	1.456	79	3%	3%
M.7B.25.7	G	1.063	53	2%	2%
M.7B.25.8	Estimate A	1.897	108	4%	4%
M.7B.25.9	Estimate B	1.128	100	2%	4%
M.7B.25.10	Estimate C	2.137	232	4%	8%
M.7B.25.11	Estimate D	2.107	236	4%	8%
M.7B.25.12	Estimate E	1.402	146	3%	5%
M.7B.25.13	Estimate F	1.048	96	2%	3%
M.7B.25.14	Estimate G	1.332	90	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	2.589	306	5%	11%
M.7B.25.19	Total	48.254	2.783	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	6.608	247	14%	9%
M.7B.26.2	<=95 + 2,200/M^2	4.369	158	9%	6%
M.7B.26.3	<=135 + 3,200/M^2	10.251	411	21%	15%
M.7B.26.4	<=175 + 4,200/M^2	7.713	350	16%	13%
M.7B.26.5	<=215 + 5,200/M^2	3.153	170	7%	6%
M.7B.26.6	<=265 + 6,500/M^2	1.456	79	3%	3%
M.7B.26.7	>265 + 6,500/M^2	1.063	53	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	1.897	108	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1.128	100	2%	4%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2.137	232	4%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	2.107	236	4%	8%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1.402	146	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1.048	96	2%	3%
M.7B.26.14	Estimate: >265 + 6,500/M^2	1.332	90	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	2.589	306	5%	11%
M.7B.26.19	Total	48.254	2.783	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	10.194	460	21%	17%
M.7B.27.2	1919 - 1945	3.416	205	7%	7%
M.7B.27.3	1946 - 1960	2.386	146	5%	5%
M.7B.27.4	1961 - 1970	5.754	333	12%	12%
M.7B.27.5	1971 - 1980	4.355	317	9%	11%
M.7B.27.6	1981 - 1990	5.166	333	11%	12%
M.7B.27.7	1991 - 2000	3.941	203	7%	7%
M.7B.27.8	2001 - 2005	2.372	173	5%	6%
M.7B.27.9	2006 - 2010	3.724	203	8%	7%
M.7B.27.10	2011 - 2015	1.978	108	4%	4%
M.7B.27.11	2016 - 2020	3.356	159	7%	6%
M.7B.27.12	2021 and onwards	656	27	1%	1%
M.7B.27.13	no data	1.557	116	3%	4%
M.7B.27.14	Total	48.254	2.783	100%	100%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3.325	125	7%	4%
M.7B.28.2	Existing Property	44.929	2.658	93%	96%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	48.254	2.783	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	48.399	21.794	13,7	
M.7B.29.2	Office	17.317	8.973	9,6	
M.7B.29.3	Hotel/Tourism	0	0	0,0	
M.7B.29.4	Shopping malls	828	510	12,0	
M.7B.29.5	Industry	9.582	8.814	9,9	
M.7B.29.6	Agriculture	3.427	3.419	933,9	
M.7B.29.7	Other commercially used	298	147	13,5	
M.7B.29.8	Hospital	0	0	0,0	
M.7B.29.9	School	242	210	7,0	
M.7B.29.10	other RE with a social relevant purpose	34.571	9.547	13,0	
M.7B.29.11	Land	0	0	0,0	
M.7B.29.12	Property developers / Building under construction	0	0	0,0	
M.7B.29.13	Other	0	0	0,0	
M.7B.29.14	no data	0	0	0,0	
M.7B.29.15	Total	114.765	53.416	12,6	
M.7B.29.16	Weighted Average				
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			Minimum legal required OC of 2% of lending
HG.1.3			OC Calculation: Committed ND2
	Interest Rate Types	<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in 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 and the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed rate 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 borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when 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. 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 the reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined by the reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate determined by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate movements. 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 offered at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>	
HG.1.4			
HG.1.5		Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrowers discretion is among other thing depending on interest rate and cannot be anticipated by issuer.
HG.1.6		Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrowers discretion is among other thing depending on interest rate and cannot be anticipated by issuer.
HG.1.7		Maturity Extension Triggers	Jyske Realkredit Base Prospectus paragraph 4.14
HG.1.8		LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first reported 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, 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 interest.
HG.1.15		Valuation method	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending, 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			
2. Glossary - ESG items (optional)		Definition	
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)		
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years	
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.	
OHG.2.2			
OHG.2.3			
OHG.2.4			
OHG.2.5			
OHG.2.6			
OHG.2.7			
OHG.2.8			
OHG.2.9			
OHG.2.10			
OHG.2.11			
OHG.2.12			
3. Reason for No Data		Value	
HG.3.1	Not applicable for the jurisdiction	ND1	
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2	
HG.3.3	Not available at the present time	ND3	
OHG.3.1			
OHG.3.2			
OHG.3.3			
4. Glossary - Extra national and/or Issuer Items		Definition	
HG.4.1	Other definitions deemed relevant	ND2	
OHG.4.1			
OHG.4.2			
OHG.4.3			
OHG.4.4			
OHG.4.5			



E. Optional ECB-ECALs data

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CONTENT OF TAB E	
1. Swap Transaction Counterparties	
2. Additional information on the swaps	
3. Additional information on the asset distribution	

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)
E.1.1.1	Sponsor (if applicable)	0	0
E.1.1.2	Servicer	Jyske Realkredit	529900RSHQNZRT20X826
E.1.1.3	Back-up servicer	0	0
E.1.1.4	BUS facilitator	0	0
E.1.1.5	Cash manager	Jyske Realkredit	529900RSHQNZRT20X826
E.1.1.6	Back-up cash manager	0	0
E.1.1.7	Account bank	Jyske Bank	3M5E1GGGK117H6CPN30
E.1.1.8	Standby account bank	Nordea Bank Abp	5299000D10347E21W03
E.1.1.9	Account bank guarantor	0	0
E.1.1.10	Trustee	0	0
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900RSHQNZRT20X826
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	3M5E1GGGK117H6CPN30	FX/IRS
E.2.1.2	Nordea Bank Abp	0	5299000D10347E21W03	FX/IRS
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2F2IM8YOY2M4G6883	IRS
E.2.1.4	Danske Bank A/S	0	MAE5062Z2104822U7M96	FX/IRS
E.2.1.5	Banco Santander S.A	0	5493006QMFDDMYWAM13	FX/IRS
E.2.1.6	Counterparty 6	0	0	0
E.2.1.7	Counterparty 7	0	0	0
E.2.1.8	Counterparty 8	0	0	0
E.2.1.9	Counterparty 9	0	0	0
E.2.1.10	Counterparty 10	0	0	0
E.2.1.11	Counterparty 11	0	0	0
E.2.1.12	Counterparty 12	0	0	0
E.2.1.13	Counterparty 13	0	0	0
E.2.1.14	Counterparty 14	0	0	0
E.2.1.15	Counterparty 15	0	0	0
E.2.1.16	Counterparty 16	0	0	0
E.2.1.17	Counterparty 17	0	0	0
E.2.1.18	Counterparty 18	0	0	0
E.2.1.19	Counterparty 19	0	0	0
E.2.1.20	Counterparty 20	0	0	0
E.2.1.21	Counterparty 21	0	0	0
E.2.1.22	Counterparty 22	0	0	0
E.2.1.23	Counterparty 23	0	0	0
E.2.1.24	Counterparty 24	0	0	0
E.2.1.25	Counterparty 25	0	0	0
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution						
1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	131,0				
E.3.1.2	Weighted Average Maturity (months)	292,5				
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%	0,2%	0,0%	0,0%	0,1%
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						

This addendum is optional

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
SM.1.1.1	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	79.620	16.406	26%	12%
SM.1.1.2	Social impact mortgage loans	9.548	1.690	3%	1%
SM.1.1.3	other	1.391	112	0%	0%
SM.1.1.4	Total sustainable mortgage loans	90.558	18.208	29%	14%
OSM.1.1.1	o/w (If relevant, please specify)				
OSM.1.1.2	o/w (If relevant, please specify)				
OSM.1.1.3	o/w (If relevant, please specify)				
OSM.1.1.4	o/w (If relevant, please specify)				
OSM.1.1.5	o/w (If relevant, please specify)				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information		Nominal (mn)	% Total sustainable Mortgages		
SM.2.1.1	Residential	76.565	85%		
SM.2.1.2	Commercial	13.993	15%		
SM.2.1.3	Other	0	0%		
SM.2.1.4	Total	90.558	0%		
OSM.2.1.1	o/w Forest & Agriculture				
OSM.2.1.2	o/w EE residential				
OSM.2.1.3	o/w EE commercial				
OSM.2.1.4	o/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	o/w Social residential				
OSM.2.1.7	o/w Social Commercial				
OSM.2.1.8	o/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	o/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	o/w (If relevant, please specify)				
OSM.2.1.12	o/w (If relevant, please specify)				
OSM.2.1.13	o/w (If relevant, please specify)				
OSM.2.1.14	o/w (If relevant, please specify)				
OSM.2.1.15	o/w (If relevant, please specify)				
OSM.2.1.16	o/w (If relevant, please specify)				
OSM.2.1.17	o/w (If relevant, please specify)				
OSM.2.1.18	o/w (If relevant, please specify)				
2. General Information		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	17.471	737	100%	
OSM.2.2.1	Optional information eg, Number of borrowers				
OSM.2.2.2	Optional information eg, Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	11,2%	14,6%	4,8%	
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	Oman	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 [if relevant, please specify]</i>			
SM.2.4.46	<i>o/w [if relevant, please specify]</i>			
SM.2.4.47	<i>o/w [if relevant, please specify]</i>			
SM.2.4.48	<i>o/w [if relevant, please specify]</i>			
SM.2.4.49	<i>o/w [if relevant, please specify]</i>			
SM.2.4.50	<i>o/w [if relevant, please specify]</i>			
SM.2.4.51	<i>o/w [if relevant, please specify]</i>			
SM.2.4.52	<i>o/w [if relevant, please specify]</i>			
SM.2.4.53	<i>o/w [if relevant, please specify]</i>			
SM.2.4.54	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	46%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	10%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	24%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	15%	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	69%	55%	67%	
SM.2.6.2	Floating rate	31%	45%	33%	
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	41%	31%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	16%	37%		
OSM.2.6.6	o/w Capped floaters	4%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	42%	25%	39%	
SM.2.7.2	Amortising	58%	75%	61%	
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	25%	27%	26%	
SM.2.8.2	≥ 12 - < 24 months	17%	15%	17%	
SM.2.8.3	≥ 24 - < 36 months	17%	16%	17%	
SM.2.8.4	≥ 36 - < 60 months	24%	24%	24%	
SM.2.8.5	≥ 60 months	16%	21%	17%	
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	0,03%	0,00%	0,02%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.382			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.348	9.025	14%	52%
SM.2A.10.3	DKK 2 - 5m	18.985	6.563	25%	38%
SM.2A.10.4	DKK 5 - 20m	12.672	1.325	17%	8%
SM.2A.10.5	DKK 20 - 50m	11.381	372	15%	2%
SM.2A.10.6	DKK 50 - 100m	7.227	105	9%	1%
SM.2A.10.7	> DKK 100m	15.952	81	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	76.565	17.471	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0	0	0,00%	0,00%
OSM.2A.11.1	o/w >100 - <=110 %	ND1			
OSM.2A.11.2	o/w >110 - <=120 %	ND1			
OSM.2A.11.3	o/w >120 - <=130 %	ND1			
OSM.2A.11.4	o/w >130 - <=140 %	ND1			
OSM.2A.11.5	o/w >140 - <=150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	44,79%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	58.038	ND1	76%	
SM.2A.12.3	>40 - <=50 %	9.257	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.007	ND1	8%	
SM.2A.12.5	>60 - <=70 %	2.516	ND1	3%	
SM.2A.12.6	>70 - <=80 %	611	ND1	1%	
SM.2A.12.7	>80 - <=90 %	51	ND1	0%	
SM.2A.12.8	>90 - <=100 %	30	ND1	0%	
SM.2A.12.9	>100%	54	ND1	0%	
SM.2A.12.10	Total	76.565	0	100%	0%
OSM.2A.12.1	<i>o/w</i> >100 - <=110 %	17			
OSM.2A.12.2	<i>o/w</i> >110 - <=120 %	17			
OSM.2A.12.3	<i>o/w</i> >120 - <=130 %	9			
OSM.2A.12.4	<i>o/w</i> >130 - <=140 %	4			
OSM.2A.12.5	<i>o/w</i> >140 - <=150 %	5			
OSM.2A.12.6	<i>o/w</i> >150 %	2			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
		% Residential Loans			
SM.2A.13.1	Owner occupied	37,1%			
SM.2A.13.2	Second home/vacation houses	0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	15,3%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	47,4%			
OSM.2A.13.1	<i>o/w</i> Private rental	0,0%			
OSM.2A.13.2	<i>o/w</i> Multi-family housing	47,4%			
OSM.2A.13.3	<i>o/w</i> Buildings under construction	0,0%			
OSM.2A.13.4	<i>o/w</i> Buildings land	0,0%			
OSM.2A.13.5	<i>o/w</i> [if relevant, please specify]				
OSM.2A.13.6	<i>o/w</i> [if relevant, please specify]				
OSM.2A.13.7	<i>o/w</i> [if relevant, please specify]				
OSM.2A.13.8	<i>o/w</i> [if relevant, please specify]				
OSM.2A.13.9	<i>o/w</i> [if relevant, please specify]				
OSM.2A.13.10	<i>o/w</i> [if relevant, please specify]				
14. Loan by Ranking					
		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	43.808	7.383	57%	54%
SM.2A.15.2	B	16.722	4.837	22%	35%
SM.2A.15.3	C	3.995	205	5%	1%
SM.2A.15.4	D	2.968	170	4%	1%
SM.2A.15.5	E	976	66	1%	0%
SM.2A.15.6	F	117	13	0%	0%
SM.2A.15.7	G	37	4	0%	0%
SM.2A.15.8	Estimate A	5.991	809	8%	6%
SM.2A.15.9	Estimate B	381	116	0%	1%
SM.2A.15.10	Estimate C	609	49	1%	0%
SM.2A.15.11	Estimate D	523	41	1%	0%
SM.2A.15.12	Estimate E	243	21	0%	0%
SM.2A.15.13	Estimate F	97	14	0%	0%
SM.2A.15.14	Estimate G	98	27	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	76.565	13.755	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m2)					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52,5 + 1,650/M ²	43.808	7.383	57%	54%
SM.2A.16.2	<=70 + 2,200/M ²	16.722	4.837	22%	35%
SM.2A.16.3	<=110 + 3,200/M ²	3.995	205	5%	1%
SM.2A.16.4	<=150 + 4,200/M ²	2.968	170	4%	1%
SM.2A.16.5	<=190 + 5,200/M ²	976	66	1%	0%
SM.2A.16.6	<=240 + 6,500/M ²	117	13	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	37	4	0%	0%
SM.2A.16.8	Estimate: <=52,5 + 1,650/M ²	5.991	809	8%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	381	116	0%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	609	49	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	523	41	1%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	243	21	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	97	14	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	98	27	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	76.565	13.755	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	1.671	396	2%	2%
SM.2A.17.2	1919 - 1945	2.473	290	3%	2%
SM.2A.17.3	1946 - 1960	4.918	320	6%	2%
SM.2A.17.4	1961 - 1970	3.675	371	5%	3%
SM.2A.17.5	1971 - 1980	3.665	483	4%	4%
SM.2A.17.6	1981 - 1990	1.993	638	3%	5%
SM.2A.17.7	1991 - 2000	1.512	307	2%	2%
SM.2A.17.8	2001 - 2005	2.125	518	3%	4%
SM.2A.17.9	2006 - 2010	8.917	2.619	12%	19%
SM.2A.17.10	2011 - 2015	7.918	2.635	10%	19%
SM.2A.17.11	2016 - 2020	25.333	3.957	33%	29%
SM.2A.17.12	2021 and onwards	10.046	1.027	13%	7%
SM.2A.17.13	no data	3.029	194	4%	1%
SM.2A.17.14	Total	76.565	13.755	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	19.629	7.448	26%	54%
SM.2A.18.2	Flat or Apartment	5.840	2.232	8%	16%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	15.672	3.103	20%	23%
SM.2A.18.5	Multifamily House	35.424	972	46%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	76.565	13.755	100%	100%

19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	27.183	3.111	36%	24%
SM.2A.19.2	Existing Property	49.383	10.444	64%	76%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	76.565	13.755	100%	100%

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)
SM.2A.20.1	House, detached or semi-detached	5.419	2.952	4
SM.2A.20.2	Flat or Apartment	247	131	4
SM.2A.20.3	Bungalow	-	-	-
SM.2A.20.4	Terraced House	3.361	2.031	3
SM.2A.20.5	Multifamily House	5.602	3.297	2
SM.2A.20.6	Land Only	-	-	-
SM.2A.20.7	other	-	-	-
SM.2A.20.8	no data	0	0	0
SM.2A.20.9	Total	14.629	8.411	3
SM.2A.20.10	Weighted Average			

SM.2A.20.11
SM.2A.20.12
SM.2A.20.13
SM.2A.20.14
SM.2A.20.15
SM.2A.20.16
SM.2A.20.17
SM.2A.20.18
SM.2A.20.19
SM.2A.20.20
SM.2A.20.21
SM.2A.20.22
SM.2A.20.23
SM.2A.20.24
SM.2A.20.25
SM.2A.20.26
SM.2A.20.27
SM.2A.20.28
SM.2A.20.29
SM.2A.20.30
SM.2A.20.31
SM.2A.20.32
SM.2A.20.33
SM.2A.20.34
SM.2A.20.35
SM.2A.20.36
SM.2A.20.37
SM.2A.20.38
SM.2A.20.39
SM.2A.20.40
SM.2A.20.41
SM.2A.20.42
SM.2A.20.43
SM.2A.20.44
SM.2A.20.45
SM.2A.20.46
SM.2A.20.47
SM.2A.20.48

B. Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	18.986			
By buckets (mn):					
SM.2B.21.2	DKK 0 - 2m	85	71	1%	10%
SM.2B.21.3	DKK 2 - 5m	494	142	4%	19%
SM.2B.21.4	DKK 5 - 20m	4.090	373	29%	51%
SM.2B.21.5	DKK 20 - 50m	2.783	90	20%	12%
SM.2B.21.6	DKK 50 - 100m	2.370	34	17%	5%
SM.2B.21.7	> DKK 100m	4.170	27	30%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	13.993	737	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.23.1	Weighted Average LTV (%)	51%			
	By LTV buckets (mn):				
SM.28.23.2	>0 - <=40 %	11.277	ND1	81%	
SM.28.23.3	>40 - <=50 %	1.640	ND1	12%	
SM.28.23.4	>50 - <=60 %	807	ND1	6%	
SM.28.23.5	>60 - <=70 %	142	ND1	1%	
SM.28.23.6	>70 - <=80 %	34	ND1	0%	
SM.28.23.7	>80 - <=90 %	32	ND1	0%	
SM.28.23.8	>90 - <=100 %	31	ND1	0%	
SM.28.23.9	>100 %	29	ND1	0%	
SM.28.23.10	Total	13.993	0	100%	0,0%
OSM.28.23.1	a/w >100 - <=110 %	19			
OSM.28.23.2	a/w >110 - <=120 %	6			
OSM.28.23.3	a/w >120 - <=130 %	2			
OSM.28.23.4	a/w >130 - <=140 %	1			
OSM.28.23.5	a/w >140 - <=150 %	1			
OSM.28.23.6	a/w >150 %	0			
OSM.28.23.7					
OSM.28.23.8					
OSM.28.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.28.24.1	Retail	27%	ND1		
SM.28.24.2	Office	41%	ND1		
SM.28.24.3	Hotel/Tourism	0%	ND1		
SM.28.24.4	Shopping malls	1%	ND1		
SM.28.24.5	Industry	10%	ND1		
SM.28.24.6	Agriculture	0%	ND1		
SM.28.24.7	Other commercially used	1%	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	21%	ND1		
SM.28.24.11	Land	0%	ND1		
SM.28.24.12	Property developers / Building under construction	0%	ND1		
SM.28.24.13	Other	0%	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	6.608	247	47%	44%
SM.28.25.2	B	4.369	158	21%	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	1.440	63	10%	11%
SM.28.25.9	Estimate B	300	18	2%	3%
SM.28.25.10	Estimate C	207	11	1%	2%
SM.28.25.11	Estimate D	252	13	2%	2%
SM.28.25.12	Estimate E	278	16	2%	3%
SM.28.25.13	Estimate F	257	16	2%	3%
SM.28.25.14	Estimate G	283	19	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	13.993	561	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					

26. Average energy use intensity (kWh/m ²)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.26.1	<=71.3 + 1,650/M ²	6.608	247	47%	44%
SM.28.26.2	<=95 + 2,200/M ²	4.309	158	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	1.440	63	10%	11%
SM.28.26.9	Estimate: <=70 + 2,200/M ²	300	18	2%	3%
SM.28.26.10	Estimate: <=110 + 3,200/M ²	207	11	1%	2%
SM.28.26.11	Estimate: <=150 + 4,200/M ²	252	13	2%	2%
SM.28.26.12	Estimate: <=190 + 5,200/M ²	278	16	2%	3%
SM.28.26.13	Estimate: <=240 + 6,500/M ²	257	16	2%	3%
SM.28.26.14	Estimate: >240 + 6,500/M ²	283	19	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	13.993	561	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	281	18	2%	3%
SM.28.27.2	1919 - 1945	1.213	24	9%	4%
SM.28.27.3	1946 - 1960	284	8	2%	1%
SM.28.27.4	1961 - 1970	1.279	27	9%	5%
SM.28.27.5	1971 - 1980	354	11	3%	2%
SM.28.27.6	1981 - 1990	876	26	6%	5%
SM.28.27.7	1991 - 2000	1.282	26	9%	5%
SM.28.27.8	2001 - 2005	518	30	4%	5%
SM.28.27.9	2006 - 2010	1.393	69	10%	12%
SM.28.27.10	2011 - 2015	1.827	99	13%	18%
SM.28.27.11	2016 - 2020	3.176	131	23%	23%
SM.28.27.12	2021 and onwards	604	21	4%	4%
SM.28.27.13	no data	905	71	6%	13%
SM.28.27.14	Total	13.993	561	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.28.1	New property	3.160	102	23%	18%
SM.28.28.2	Existing property	10.833	459	77%	82%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	13.993	561	100%	100%
29. CO2 emission related to CRE - as per notional availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m ² (per year)	
SM.28.29.1	Retail	4.016	2.027	5	
SM.28.29.2	Office	2.213	1.219	4	
SM.28.29.3	Hotel/Tourism	0	0	0	
SM.28.29.4	Shopping malls	32	32	13	
SM.28.29.5	Industry	251	200	1	
SM.28.29.6	Agriculture	219	218	466	
SM.28.29.7	Other commercially used	26	12	7	
SM.28.29.8	Hospital	0	0	0	
SM.28.29.9	School	26	15	4	
SM.28.29.10	other RE with a social relevant purpose	1.054	548	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	7.838	4.270	9	
SM.28.29.16	Weighted Average	0	0	0	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

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

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

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

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

ECBC Label Template

Capital Centre E, Q4 2022

Published 28 February 2023 • Data per 31 December 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 continuous LTV bracket, %](#)M12/B12 [Realised losses \(DKKm\)](#)M12a/B12a [Realised losses \(%\)](#)**Key Concepts**X1 [Key Concepts Explanation](#)X2 [Key Concept Explanation](#)X3 [General explanation](#)**Voluntary information**V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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


Table A. General Issuer Detail
Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Total Balance Sheet Assets	359,6	332,7	341,8	357,4
Total Customer Loans (fair value)	333,7	304,5	319,1	340,2
of which: Used/registered for covered bond collateral pool	333,7	304,5	319,1	340,2
Tier 1 Ratio (%)	28,3%	29,6%	28,4%	28,4%
Solvency Ratio (%)	28,3%	29,6%	28,4%	28,4%
Outstanding Covered Bonds (fair value)	335,0	301,5	316,2	326,4
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)	38,8	39,3	41,2	44,4
Net loan losses (Net loan losses and net loan loss provisions)	0,1	0,1	0,1	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,1

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	365,6	342,8	344,0	340,9
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Composition by

Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	2,2	2,1	2,2	2,2
- over 5 years	363,4	340,7	341,8	341,8
Currency				
- DKK	365,6	342,8	344,0	344,0
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	269,1	246,6	248,7	248,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	48,6	48,1	47,8	47,8
- Subsidised	47,9	48,1	47,4	47,4
eligibility as covered bond collateral	365,6	342,8	344,0	344,0
Non-performing loans (See definition in table X1)	0,08	0,06	0,05	0,05
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,33	0,41	0,41	0,41



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q4 2022	Q3 2022	Q2 2022	Q1 2022
Nominal cover pool (total value)		331,3	322,0	322,7	319,4
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		20,0	20,1	19,6	19,3
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	8%	8%
Nominal value of outstanding CBs		311,3	301,9	303,1	300,1
– 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		19,2	19,4	18,9	18,6
Total capital coverage (rating compliant capital)		20,0	20,1	19,6	19,3
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,5	0,5	0,5

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2022	Q3 2022	Q2 2022	Q1 2022
Nominal value of outstanding CBs		311,3	301,9	303,1	300,1
Fair value of outstanding CBs (marked value)		280,5	260,3	273,1	281,7
Maturity of issued CBs	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	68,9	65,5	65,5	57,9
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	28,5	28,4	27,8	28,2
	> 2 and ≤ 3 years	44,8	35,3	32,6	28,2
	> 3 and ≤ 4 years	28,5	26,0	21,2	28,4
	> 4 and ≤ 5 years	15,7	13,3	17,2	15,3
	5-10 years	8,2	7,6	9,6	11,5
	10-20 years	11,7	12,1	14,4	16,0
	> 20 years	74,3	72,0	84,9	96,2
Amortisation profile of issued CBs	Bullet	47%	45%	44%	44%
	Annuity	53%	55%	56%	56%
	Serial	0%	0%	0%	0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	83%	85%	86%	87%
	Floating rate (Floating rate constant for less than 1 year)	17%	15%	14%	13%
	Capped floating rate	0%	0%	0%	0%
Currency denomination profile of issued CBs	DKK	280,5	244,3	256,5	263,9
	EUR	0,0	16,0	16,6	17,8
	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	20,0	-	-	-	-	-	-	-	-	-
0-≤1 year	3,2	-	-	-	-	-	-	-	-	-
>1- ≤5 years	16,1	-	-	-	-	-	-	-	-	-
> 5 years	0,8	-	-	-	-	-	-	-	-	-
Total	20,0	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	20,0	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	20,0	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	3,2	16,1	0,8	20,0
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	3,2	16,1	0,8	20,0

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	31.793,97
>1- ≤5 years	46.489,62
> 5 years	5.614,49
Total	83.898,08

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)	311,3
Match funded (without interest and/or currency risk)	91%
Completely hedged with derivatives	9%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	112.000	10.109	1.956	1.064	6.154	353	2.776	28	291	34	134.765
In %	83,1%	7,5%	1,5%	0,8%	4,6%	0,3%	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	160,5	8,8	11,7	12,9	69,2	3,5	36,2	0,2	8,4	0,0	311,328
In %	51,6%	2,8%	3,8%	4,2%	22,2%	1,1%	11,6%	0,1%	2,7%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	92,3	79,2	51,1	33,6	22,9	32,2	311,3
In %	29,7%	25,4%	16,4%	10,8%	7,4%	10,3%	



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	69,8	56,7	18,0	10,1	4,2	1,4	0,2	0,1	0,1	0,0
Holiday houses	4,6	3,1	0,7	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,6	3,4	0,4	0,1	0,1	0,0	0,0	0,0	0,0	0,0
Cooperative Housing	7,0	3,9	1,2	0,6	0,1	0,1	0,0	0,0	0,0	0,0
Private rental	25,2	23,7	9,8	6,9	2,8	0,7	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,6	1,2	0,4	0,2	0,1	0,0	0,0	0,0	0,0	-
Office and Business	15,3	13,2	4,3	2,2	0,7	0,2	0,1	0,1	0,0	0,0
Agricultural properties	0,1	0,1	0,0	0,0	0,0	0,0	-	-	-	-
Properties for social and cultural purposes	4,4	3,1	0,6	0,2	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Total	135,5	108,3	35,4	20,5	8,2	2,4	0,3	0,2	0,1	0,1

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	43,5%	35,3%	11,2%	6,3%	2,6%	0,9%	0,1%	0,1%	0,0%	0,0%
Holiday houses	52,2%	35,4%	7,7%	3,4%	0,9%	0,2%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	65,6%	28,8%	3,2%	0,9%	1,1%	0,2%	0,1%	0,1%	0,1%	0,1%
Cooperative Housing	54,0%	30,4%	9,5%	4,5%	1,1%	0,4%	0,1%	0,0%	0,0%	0,0%
Private rental	36,5%	34,3%	14,2%	9,9%	4,1%	1,0%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	45,2%	35,1%	11,5%	5,7%	2,2%	0,1%	0,0%	0,0%	0,0%	0,0%
Office and Business	42,4%	36,5%	11,9%	6,1%	2,0%	0,5%	0,2%	0,1%	0,1%	0,1%
Agricultural properties	41,4%	36,3%	10,7%	5,5%	4,9%	1,2%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	52,3%	37,2%	7,8%	1,9%	0,5%	0,1%	0,0%	0,0%	0,0%	0,0%
Other	68,3%	27,8%	1,6%	1,2%	1,0%	0,1%	0,0%	0,0%	0,0%	0,0%
Total	43,6%	34,8%	11,4%	6,6%	2,6%	0,8%	0,1%	0,1%	0,0%	0,0%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	6,8	39,5	75,3	21,7	13,3	1,8	0,6	0,4	0,3	0,7	49,1%
Holiday houses	0,5	3,6	3,8	0,6	0,2	0,0	0,0	0,0	0,0	0,0	42,0%
Subsidised Housing	5,8	4,6	1,0	0,2	0,0	0,0	0,0	0,0	0,0	0,0	19,2%
Cooperative Housing	3,3	3,5	5,1	0,8	0,3	0,1	0,0	-	0,0	0,0	36,4%
Private rental	3,3	15,3	31,1	12,5	5,9	0,7	0,1	0,0	0,1	0,1	50,3%
Manufacturing and Manual Industries	0,2	1,3	1,4	0,5	0,0	-	-	0,0	-	-	43,6%
Office and Business	2,3	9,9	18,2	3,5	1,2	0,1	0,2	0,1	0,1	0,5	46,6%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	-	-	-	-	47,6%
Properties for social and cultural purposes	1,4	3,9	2,5	0,3	0,1	0,0	0,0	-	0,0	0,0	34,8%
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-	30,8%
Total	23,7	81,7	138,5	40,1	21,1	2,7	1,0	0,6	0,5	1,5	47,0%

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	4,3%	24,6%	46,9%	13,5%	8,3%	1,1%	0,4%	0,3%	0,2%	0,4%	49,1%
Holiday houses	5,6%	41,1%	43,5%	6,3%	2,8%	0,2%	0,1%	0,0%	0,1%	0,3%	42,0%
Subsidised Housing	49,5%	39,4%	8,7%	1,4%	0,3%	0,0%	0,1%	0,1%	0,2%	0,3%	19,2%
Cooperative Housing	25,2%	26,9%	39,2%	5,9%	2,1%	0,4%	0,2%	0,0%	0,1%	0,1%	36,4%
Private rental	4,8%	22,2%	44,9%	18,0%	8,6%	1,0%	0,1%	0,1%	0,1%	0,2%	50,3%
Manufacturing and Manual Industries	7,1%	36,6%	39,9%	15,5%	0,0%	0,0%	0,0%	0,9%	0,0%	0,0%	43,6%
Office and Business	6,3%	27,3%	50,2%	9,8%	3,4%	0,4%	0,6%	0,2%	0,3%	1,4%	46,6%
Agricultural properties	3,7%	23,9%	60,4%	2,1%	9,9%	0,0%	0,0%	0,0%	0,0%	0,0%	47,6%
Properties for social and cultural purposes	17,3%	46,2%	30,5%	4,2%	1,4%	0,1%	0,0%	0,0%	0,1%	0,3%	34,8%
Other	24,4%	65,2%	2,0%	1,9%	6,5%	0,0%	0,0%	0,0%	0,0%	0,0%	30,8%
Total	7,6%	26,2%	44,5%	12,9%	6,8%	0,9%	0,3%	0,2%	0,2%	0,5%	47,0%


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	66,7	20,9	10,6	42,6	17,9	1,7	160,5
Holiday houses	2,1	2,0	1,4	2,0	1,2	-	8,8
Subsidised Housing	6,9	0,9	1,4	1,1	1,4	-	11,7
Cooperative Housing	10,2	1,5	0,2	0,4	0,6	-	12,9
Private rental	31,6	5,1	4,2	13,9	14,4	-	69,2
Manufacturing and Manual Industries	1,0	0,3	0,5	1,1	0,7	-	3,5
Office and Business	18,6	2,5	1,8	6,6	6,7	-	36,2
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,5	1,2	0,4	1,2	0,2	-	8,4
Other	0,0	0,0	0,0	0,0	0,0	-	0,0
Total	142,7	34,5	20,4	69,0	43,0	1,7	311,3

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	18,7	0,6	0,0	3,4	11,6	0,0	2,0	-	0,2	-	36,6
Fixed-rate shorter period than maturity (ARM's etc.)	49,5	2,8	0,0	2,2	20,4	0,1	9,3	0,0	0,1	0,0	84,4
- rate fixed ≤ 1 year	25,4	1,6	-	0,0	1,7	-	2,6	-	-	0,0	31,3
- rate fixed > 1 and ≤ 3 years	7,8	0,4	-	0,2	1,7	-	1,0	-	-	0,0	11,1
- rate fixed > 3 and ≤ 5 years	15,1	0,8	-	0,7	8,1	0,1	4,4	0,0	0,0	0,0	29,3
- rate fixed > 5 years	1,1	0,0	0,0	1,3	8,9	0,0	1,3	-	0,0	-	12,7
Money market based loans	0,6	0,0	-	-	-	-	-	-	-	0,0	0,7
Non Capped floaters	7,8	0,5	0,0	0,0	15,8	0,4	8,6	0,0	1,6	-	34,7
Capped floaters	5,7	0,3	-	-	0,6	-	-	-	-	0,0	6,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	82,4	4,2	0,1	5,6	48,4	0,5	19,9	0,0	1,9	0,0	163,0

*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	35,8	1,9	11,0	6,9	8,5	0,8	6,1	0,1	5,4	0,0	76,6
Fixed-rate shorter period than maturity (ARM's etc.)	34,0	2,2	0,5	0,4	7,4	0,8	5,0	0,1	0,6	0,0	50,9
- rate fixed ≤ 1 year	14,6	1,1	0,1	0,0	1,0	0,1	1,6	-	0,2	0,0	18,7
- rate fixed > 1 and ≤ 3 years	7,6	0,4	0,1	0,0	1,2	0,1	0,9	0,0	0,2	0,0	10,4
- rate fixed > 3 and ≤ 5 years	11,0	0,7	0,3	0,1	3,9	0,3	2,0	0,0	0,2	0,0	18,6
- rate fixed > 5 years	0,7	0,0	0,1	0,2	1,4	0,3	0,5	-	0,0	-	3,2
Money market based loans	0,3	0,0	-	-	-	-	-	-	-	-	0,3
Non Capped floaters	1,6	0,1	-	0,0	4,8	1,4	5,2	0,0	0,6	0,0	13,7
Capped floaters	6,4	0,3	-	-	-	-	-	0,0	-	-	6,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	78,2	4,6	11,6	7,3	20,7	3,0	16,3	0,1	6,5	0,0	148,3

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	54,6	2,5	11,1	10,3	20,1	0,9	8,1	0,1	5,6	0,0	113,2
Fixed-rate shorter period than maturity (ARM's etc.)	83,5	5,0	0,6	2,6	27,8	0,8	14,3	0,1	0,6	0,0	135,3
- rate fixed ≤ 1 year	40,1	2,7	0,1	0,0	2,7	0,1	4,2	-	0,2	0,0	50,0
- rate fixed > 1 and ≤ 3 years	15,4	0,7	0,1	0,2	2,9	0,1	1,9	0,0	0,2	0,0	21,6
- rate fixed > 3 and ≤ 5 years	26,2	1,5	0,3	0,8	11,9	0,4	6,4	0,1	0,2	0,0	47,8
- rate fixed > 5 years	1,8	0,1	0,1	1,5	10,3	0,3	1,8	-	0,0	-	16,0
Money market based loans	1,0	0,1	-	-	-	-	-	-	-	0,0	1,0
Non Capped floaters	9,4	0,6	0,0	0,0	20,6	1,8	13,8	0,0	2,1	0,0	48,3
Capped floaters	12,2	0,6	-	-	0,6	-	-	0,0	-	0,0	13,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	160,5	8,8	11,7	12,9	69,2	3,5	36,2	0,2	8,4	0,0	311,3

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 12 months	5,0	0,2	0,0	0,0	2,9	0,5	1,0	0,0	0,0	0,0	9,7
≥ 12 - ≤ 24 months	7,9	0,4	0,1	0,4	7,3	0,4	1,3	-	0,8	0,0	18,6
≥ 24 - ≤ 36 months	6,7	0,3	0,1	0,7	4,3	0,4	1,5	0,1	0,2	-	14,2
≥ 36 - ≤ 60 months	19,8	0,8	0,1	0,8	13,0	0,7	6,0	0,0	0,7	0,0	42,0
≥ 60 months	121,1	7,1	11,3	11,0	41,7	1,5	26,4	0,1	6,6	0,0	226,8
Total	160,5	8,8	11,7	12,9	69,2	3,5	36,2	0,2	8,4	0,0	311,3

Table M10/B10
Lending by remaining maturity, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 1 Years	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	0,7	-	0,2	0,0	5,4
≥ 10 - ≤ 20 Years	21,7	1,3	3,4	0,4	3,6	2,0	15,9	0,1	1,1	0,0	49,4
≥ 20 Years	135,6	7,2	7,4	12,4	65,2	1,0	18,4	0,1	7,1	0,0	254,6
Total	160,5	8,8	11,7	12,9	69,2	3,5	36,2	0,2	8,4	0,0	311,3

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	0,14	0,10	-	-	-	-	0,65	-	0,03	-	0,93

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	0,09	0,07	-	-	-	-	0,27	-	0,01	-	0,09

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 60per cent LTV	0,08	0,07	-	-	-	-	0,27	-	0,01	-	0,08
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		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Total realised losses	28,4	-0,0	-	-	2,1	-	46,4	-	-	-	76,9

Table M12a/B12a
Realised losses (%)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Total realised losses, %	0,01	-0,00	-	-	0,00	-	0,01	-	-	-	0,02