
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 2/11/2021

Cut-off Date: 30/09/2021



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
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1. Basic Facts	
2. Regulatory Summary	
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4. References to Capital Requirements Regulation (CRR) 129(7)	
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6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-09-2021			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	318,761			
G.3.1.2	Outstanding Covered Bonds	299,620			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	6.4%	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)	% of Risk Weighted Assets	% of lending		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	299,620		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	19,141		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	318,761		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)	24.42	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22,181	ND1	7%	
G.3.4.3	1 - 2 Y	11,144	ND1	3%	
G.3.4.4	2 - 3 Y	9,307	ND1	3%	
G.3.4.5	3 - 4 Y	9,479	ND1	3%	
G.3.4.6	4 - 5 Y	9,797	ND1	3%	
G.3.4.7	5 - 10 Y	60,171	ND1	19%	
G.3.4.8	10+ Y	196,683	ND1	62%	
G.3.4.9	Total	318,761	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	11.83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	57,827	ND1	19%	
G.3.5.3	1 - 2 Y	30,231	ND1	10%	
G.3.5.4	2 - 3 Y	30,240	ND1	10%	
G.3.5.5	3 - 4 Y	22,518	ND1	8%	
G.3.5.6	4 - 5 Y	18,164	ND1	6%	
G.3.5.7	5 - 10 Y	14,070	ND1	5%	
G.3.5.8	10+ Y	126,571	ND1	42%	
G.3.5.9	Total	299,620	0.00	100%	0.00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	62	62	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	299,558	299,558	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18		<i>Total</i>	<i>299,620</i>	<i>100%</i>	<i>100%</i>

OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	21,707	62	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	277,913	299,558	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18		<i>Total</i>	<i>299,620</i>	<i>100%</i>	<i>100%</i>

OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	259,307	259,307	87%	87%
G.3.8.2	Floating coupon	40,313	40,313	13%	13%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4		<i>Total</i>	<i>299,620</i>	<i>100%</i>	<i>100%</i>

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	2,132	11%
G.3.9.4	Exposures to credit institutions	17,009	89%
G.3.9.5	Other	0	0%
G.3.9.6	<i>Total</i>	<i>19,141</i>	<i>100%</i>
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.4	<i>o/w EU central banks</i>	<i>ND1</i>	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	<i>ND1</i>	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	<i>ND1</i>	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	<i>ND1</i>	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	<i>ND1</i>	
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)	19,141	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	<i>Total EU</i>	<i>19,141</i>	<i>0.00%</i>
G.3.10.16	<i>Total</i>	<i>19,141</i>	<i>100.00%</i>

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	19,141	6.0%	6.4%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	Total	19,141	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

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	75,973
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)	217.0
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2
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) Row Row

129(7)

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

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

5. References to Capital Requirements Regulation (CRR) Row

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets
HTT 2021

Reporting in Domestic Currency DKK

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

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	254,391		84.9%
M.7.1.2	Commercial	45,229		15.1%
M.7.1.3	Other	0		0.0%
M.7.1.4		299,620	Total	100.0%
OM.7.1.1	o/w Cooperative Housing	12,941		
OM.7.1.2	o/w Agriculture	143		
OM.7.1.3	o/w Owner-occupied homes	158,284		
OM.7.1.4	o/w Holiday houses	8,185		
OM.7.1.5	o/w Subsidised Housing	14,847		
OM.7.1.6	o/w Private rental	60,134		
OM.7.1.7	o/w Manufacturing and Manual Industries	2,675		
OM.7.1.8	o/w Office and Business	34,997		
OM.7.1.9	o/w Social and cultural purposes	7,326		
OM.7.1.10	o/w Other	88		
2. General Information				
M.7.2.1	Number of mortgage loans	134,238	Residential Loans	3,396
OM.7.2.1	Optional information eg. Number of borrowers	ND1		137,634
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	3.2%	% Residential Loans	7.8%
OM.7.3.2				1.6%
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	99.3%	% Residential Loans	100.0%
M.7.4.2	Austria	0.0%		99.4%
M.7.4.3	Belgium	0.0%		0.0%
M.7.4.4	Bulgaria	0.0%		0.0%
M.7.4.5	Croatia	0.0%		0.0%
M.7.4.6	Cyprus	0.0%		0.0%
M.7.4.7	Czech Republic	0.0%		0.0%
M.7.4.8	Denmark	99.3%		100.0%
M.7.4.9	Estonia	0.0%		0.0%
M.7.4.10	Finland	0.0%		0.0%
M.7.4.11	France	0.0%		0.0%
M.7.4.12	Germany	0.0%		0.0%
M.7.4.13	Greece	0.0%		0.0%
M.7.4.14	Netherlands	0.0%		0.0%
M.7.4.15	Hungary	0.0%		0.0%
M.7.4.16	Ireland	0.0%		0.0%
M.7.4.17	Italy	0.0%		0.0%
M.7.4.18	Latvia	0.0%		0.0%
M.7.4.19	Lithuania	0.0%		0.0%
M.7.4.20	Luxembourg	0.0%		0.0%
M.7.4.21	Malta	0.0%		0.0%
M.7.4.22	Poland	0.0%		0.0%
M.7.4.23	Portugal	0.0%		0.0%
M.7.4.24	Romania	0.0%		0.0%
M.7.4.25	Slovakia	0.0%		0.0%
M.7.4.26	Slovenia	0.0%		0.0%
M.7.4.27	Spain	0.0%		0.0%
M.7.4.28	Sweden	0.0%		0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%
M.7.4.30	Iceland	0.0%		0.0%
M.7.4.31	Liechtenstein	0.0%		0.0%
M.7.4.32	Norway	0.0%		0.0%
M.7.4.33	Other	0.0%		0.0%
M.7.4.34	Switzerland	0.0%		0.0%
M.7.4.35	United Kingdom	0.0%		0.0%
M.7.4.36	Australia	0.0%		0.0%
M.7.4.37	Brazil	0.0%		0.0%
M.7.4.38	Canada	0.0%		0.0%
M.7.4.39	Japan	0.0%		0.0%
M.7.4.40	Korea	0.0%		0.0%
M.7.4.41	New Zealand	0.0%		0.0%
M.7.4.42	Singapore	0.0%		0.0%
M.7.4.43	US	0.0%		0.0%
M.7.4.44	Other	0.7%		0.6%
OM.7.4.1	o/w Greenland	0.0%		0.0%
OM.7.4.2	o/w Faroe Islands	0.7%		0.6%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	53%	46%
M.7.5.2	Remainder Zealand & Bornholm (Region Sjælland)	12%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	17%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	72%	58%	70%
M.7.6.2	Floating rate	28%	42%	30%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	41%	35%	41%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	9%	33%	12%
OM.7.6.6	o/w Capped floaters	4%	0%	3%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	49%	47%	48%
M.7.7.2	Amortising	51%	53%	52%
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 Scheduling		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	20%	18%	19%
M.7.8.2	≥ 12 - < 24 months	25%	20%	24%
M.7.8.3	≥ 24 - < 36 months	16%	15%	16%
M.7.8.4	≥ 36 - < 60 months	18%	20%	18%
M.7.8.5	≥ 60 months	22%	27%	23%
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	0.08%	0.30%	0.11%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,895			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	95,594	103,702	37%	77%
M.7A.10.3	DKK 2 - 5m	72,562	25,609	29%	19%
M.7A.10.4	DKK 5 - 20m	35,000	3,918	14%	3%
M.7A.10.5	DKK 20 - 50m	22,019	729	9%	1%
M.7A.10.6	DKK 60 - 100m	12,657	187	5%	0%
M.7A.10.7	> DKK 100m	16,958	93	7%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	254,391	134,238	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7A.11.1	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	52.1%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	180,744	ND1	71%	
M.7A.12.3	>40 - <=50 %	31,296	ND1	12%	
M.7A.12.4	>50 - <=60 %	22,741	ND1	9%	
M.7A.12.5	>60 - <=70 %	13,630	ND1	5%	
M.7A.12.6	>70 - <=80 %	4,535	ND1	2%	
M.7A.12.7	>80 - <=90 %	966	ND1	0%	
M.7A.12.8	>90 - <=100 %	509	ND1	0%	
M.7A.12.9	>100 %	571	ND1	0%	
M.7A.12.10	Total	254,391	0.00%	100%	0%
OM.7A.12.1	a/w >100 - <=110 %	287	0.00%	0%	
OM.7A.12.2	a/w >110 - <=120 %	152	0.00%	0%	
OM.7A.12.3	a/w >120 - <=130 %	69	0.00%	0%	
OM.7A.12.4	a/w >130 - <=140 %	28	0.00%	0%	
OM.7A.12.5	a/w >140 - <=150 %	17	0.00%	0%	
OM.7A.12.6	a/w >150 %	17	0.00%	0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	62%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	35%			
OM.7A.13.1	o/w Subsidised housing	6%			
OM.7A.13.2	o/w Private rental	24%			
OM.7A.13.3	o/w Multi-family housing	5%			
OM.7A.13.4	o/w Buildings under construction	0%			
OM.7A.13.5	o/w Buildings land	0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
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	34,375	6,316	14%	6%
M.7A.15.2	B	16,012	4,576	6%	4%
M.7A.15.3	C	50,591	16,572	20%	15%
M.7A.15.4	D	49,919	16,931	17%	15%
M.7A.15.5	E	17,913	7,258	7%	6%
M.7A.15.6	F	7,247	3,409	3%	3%
M.7A.15.7	G	3,581	1,906	1%	2%
M.7A.15.8	Estimate A	5,215	970	2%	1%
M.7A.15.9	Estimate B	1,968	989	1%	1%
M.7A.15.10	Estimate C	13,671	8,847	5%	8%
M.7A.15.11	Estimate D	42,295	27,528	17%	24%
M.7A.15.12	Estimate E	1,965	1,873	1%	2%
M.7A.15.13	Estimate F	553	520	0%	0%
M.7A.15.14	Estimate G	5,171	5,218	2%	5%
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	9,915	11,057	3.9%	9.7%
M.7A.15.19	Total	254,391	113,970	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m ²) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=2.5 + 1,650/M ²	34,375	6,316	14%	6%
M.7A.16.2	<=70 + 2,200/M ²	16,012	4,576	6%	4%
M.7A.16.3	<=110 + 3,200/M ²	50,591	16,572	20%	15%
M.7A.16.4	<=150 + 4,200/M ²	49,919	16,931	17%	15%
M.7A.16.5	<=190 + 5,200/M ²	17,913	7,258	7%	6%
M.7A.16.6	<=240 + 6,500/M ²	7,247	3,409	3%	3%
M.7A.16.7	>240 + 6,500/M ²	3,581	1,906	1%	2%
M.7A.16.8	Estimate: <=2.5 + 1,650/M ²	5,215	970	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M ²	1,968	989	1%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M ²	13,671	8,847	5%	8%
M.7A.16.11	Estimate: <=150 + 4,200/M ²	42,295	27,528	17%	24%
M.7A.16.12	Estimate: <=190 + 5,200/M ²	1,965	1,873	1%	2%
M.7A.16.13	Estimate: <=240 + 6,500/M ²	553	520	0%	0%
M.7A.16.14	Estimate: >240 + 6,500/M ²	5,171	5,218	2%	5%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	9,915	11,057	4%	10%
M.7A.16.19	Total	254,391	113,970	100%	100%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	42,865	16,022	17%	15%
M.7A.17.2	1919 - 1945	36,199	16,158	14%	14%
M.7A.17.3	1945 - 1960	24,615	11,744	10%	10%
M.7A.17.4	1961 - 1970	29,538	17,796	12%	16%
M.7A.17.5	1971 - 1980	29,248	20,550	11%	18%
M.7A.17.6	1981 - 1990	13,188	7,971	5%	7%
M.7A.17.7	1991 - 2000	9,669	4,476	4%	4%
M.7A.17.8	2001 - 2005	10,280	4,165	4%	4%
M.7A.17.9	2006 and later	53,127	13,844	21%	12%
M.7A.17.10	no data	5,663	644	2%	1%
M.7A.17.11	Total	254,391	113,970	100%	100%
OM.7A.17.1					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	126,864	83,465	50%	73%
M.2A.18.2	Flat or Apartment	26,403	13,949	10%	12%
M.2A.18.3	Bungalow	0	0	0%	0%
M.2A.18.4	Terraced House	29,676	12,451	12%	11%
M.2A.18.5	Multifamily House	71,449	4,105	28%	4%
M.2A.18.6	Land Only	0	0	0%	0%
M.2A.18.7	other	0	0	0%	0%
M.2A.18.8	Total	254,391	113,970	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	26,329	4,659	11%	4%
M.2A.19.2	Existing property	226,062	109,311	89%	96%
M.2A.19.3	other	0	0	0%	0%
M.2A.19.4	no data	0	0	0%	0%
M.2A.19.5	Total	254,391	113,970	100%	100%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		13,318			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	940	815	2%	24%
M.7B.15.3	DKK 2 - 5m	2,821	850	6%	23%
M.7B.15.4	DKK 5 - 20m	12,595	1,228	28%	36%
M.7B.15.5	DKK 20 - 50m	9,948	323	22%	10%
M.7B.15.6	DKK 50 - 100m	8,512	123	19%	4%
M.7B.15.7	> DKK 100m	10,413	57	23%	2%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	45,239	3,295	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.17.1	Weighted Average LTV (%)	47.8%			
By LTV buckets (mn):					
M.78.17.2	>0 - <=40 %	34,250	ND1	76%	
M.78.17.3	>40 - <=50 %	6,034	ND1	13%	
M.78.17.4	>50 - <=60 %	3,323	ND1	7%	
M.78.17.5	>60 - <=70 %	1,087	ND1	2%	
M.78.17.6	>70 - <=80 %	264	ND1	1%	
M.78.17.7	>80 - <=90 %	150	ND1	0%	
M.78.17.8	>90 - <=100 %	99	ND1	0%	
M.78.17.9	>100 %	122	ND1	0%	
M.78.17.10	Total	45,229	0.00%	100%	0%
OM.78.17.1	a/w >100 - <=110 %	66	0.00%	0%	
OM.78.17.2	a/w >110 - <=120 %	40	0.00%	0%	
OM.78.17.3	a/w >120 - <=130 %	12	0.00%	0%	
OM.78.17.4	a/w >130 - <=140 %	3	0.00%	0%	
OM.78.17.5	a/w >140 - <=150 %	1	0.00%	0%	
OM.78.17.6	a/w >150 %	0	0.00%	0%	
OM.78.17.7					
OM.78.17.8					
OM.78.17.9					
23. Breakdown by Type		% Commercial loans			
M.78.18.1	Retail	26.4%			
M.78.18.2	Office	46.2%			
M.78.18.3	Hotel/Tourism	0.1%			
M.78.18.4	Shopping malls	3.2%			
M.78.18.5	Industry	6.0%			
M.78.18.6	Agriculture	0.3%			
M.78.18.7	Other commercially used	0.9%			
M.78.18.8	Land	0.2%			
M.78.18.9	Property developers / building under construction	0.0%			
M.78.18.10	Other	16.5%			
OM.78.18.1	a/w Social & Cultural purposes	16.5%			
OM.78.18.2	a/w [if relevant, please specify]	ND1			
OM.78.18.3	a/w [if relevant, please specify]	ND1			
OM.78.18.4	a/w [if relevant, please specify]	ND1			
OM.78.18.5	a/w [if relevant, please specify]	ND1			
OM.78.18.6	a/w [if relevant, please specify]	ND1			
OM.78.18.7	a/w [if relevant, please specify]	ND1			
OM.78.18.8	a/w [if relevant, please specify]	ND1			
OM.78.18.9	a/w [if relevant, please specify]	ND1			
OM.78.18.10	a/w [if relevant, please specify]	ND1			
OM.78.18.11	a/w [if relevant, please specify]	ND1			
OM.78.18.12	a/w [if relevant, please specify]	ND1			
OM.78.18.13	a/w [if relevant, please specify]	ND1			
OM.78.18.14	a/w [if relevant, please specify]	ND1			
OM.78.18.15	a/w [if relevant, please specify]	ND1			
OM.78.18.16	a/w [if relevant, please specify]	ND1			
OM.78.18.17	a/w [if relevant, please specify]	ND1			
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.24.1	A	6,216	208	14%	8%
M.28.24.2	B	3,424	134	8%	5%
M.28.24.3	C	9,041	392	20%	14%
M.28.24.4	D	7,858	354	17%	13%
M.28.24.5	E	3,603	178	8%	7%
M.28.24.6	F	1,280	84	3%	3%
M.28.24.7	G	839	52	2%	2%
M.28.24.8	Estimate A	1,671	69	4%	3%
M.28.24.9	Estimate B	695	45	2%	2%
M.28.24.10	Estimate C	1,195	161	3%	6%
M.28.24.11	Estimate D	4,486	437	10%	10%
M.28.24.12	Estimate E	598	75	1%	3%
M.28.24.13	Estimate F	305	16	1%	1%
M.28.24.14	Estimate G	1,592	172	4%	6%
M.28.24.15	TBC at a country level	ND1	ND1		
M.28.24.16	TBC at a country level	ND1	ND1		
M.28.24.17	TBC at a country level	ND1	ND1		
M.28.24.18	no data	2,425	253	5%	12%
M.28.24.19	Total	45,229	2,730	100%	100%
OM.28.24.2					
OM.28.24.3					
25. Average energy use intensity (kWh/m ²) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	<=71.3 + 1,650/M ²	6,216	208	14%	8%
M.28.25.2	<=95 + 2,200/M ²	3,424	134	8%	5%
M.28.25.3	<=135 + 3,200/M ²	9,041	392	20%	14%
M.28.25.4	<=175 + 4,200/M ²	7,858	354	17%	13%
M.28.25.5	<=215 + 5,200/M ²	3,603	178	8%	7%
M.28.25.6	<=265 + 6,500/M ²	1,280	84	3%	3%
M.28.25.7	>265 + 6,500/M ²	839	52	2%	2%
M.28.25.8	Estimate <=71.3 + 1,650/M ²	1,671	69	4%	3%
M.28.25.9	Estimate <=95 + 2,200/M ²	695	45	2%	2%
M.28.25.10	Estimate <=135 + 3,200/M ²	1,195	161	3%	6%
M.28.25.11	Estimate <=175 + 4,200/M ²	4,486	437	10%	10%
M.28.25.12	Estimate <=215 + 5,200/M ²	598	75	1%	3%
M.28.25.13	Estimate <=265 + 6,500/M ²	305	16	1%	1%
M.28.25.14	Estimate >265 + 6,500/M ²	1,592	172	4%	6%
M.28.25.15	TBC at a country level	ND1	ND1		
M.28.25.16	TBC at a country level	ND1	ND1		
M.28.25.17	TBC at a country level	ND1	ND1		
M.28.25.18	no data	2,425	253	5%	12%
M.28.25.19	Total	45,229	2,730	100%	100%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	8,388	454	19%	17%
M.28.26.2	1919 - 1945	2,566	200	6%	7%
M.28.26.3	1945 - 1960	2,537	151	6%	6%
M.28.26.4	1961 - 1970	5,378	308	12%	11%
M.28.26.5	1971 - 1980	2,591	229	8%	12%
M.28.26.6	1981 - 1990	4,854	333	11%	12%
M.28.26.7	1991 - 2000	3,423	197	8%	7%
M.28.26.8	2001 - 2005	2,280	168	5%	6%
M.28.26.9	2006 and later	10,474	179	23%	18%
M.28.26.10	no data	1,739	121	4%	4%
M.28.26.11	Total	45,229	2,730	100%	100%
OM.28.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	3,457	160	8%	6%
M.28.27.2	Existing Property	41,772	2,570	92%	94%
M.28.27.3	other	0	0	0%	0%
M.28.27.4	no data	0	0	0%	0%
M.28.27.5	Total	45,229	2,730	100%	100%



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7	LTVs: Calculation of property/shipping value	
HG.1.8	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	Sustainability - strategy pursued in the cover pool	
HG.1.14	Subsidised Housing (definitions of affordable, social housing)	
HG.1.15	New Property and Existing Property	
HG.1.16	NPV assumptions (when stated)	ND1
HG.1.17		
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		



E. Optional ECB-ECALs data

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Reporting in Domestic Currency 0

CONTENT OF TAB E

1. Swap Transaction Counterparties
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.2	Service	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.3	Back-up servicer	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.4	BUS facilitator	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.5	Cash manager	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.6	Back-up cash manager	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.7	Account bank	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.8	Standby account bank	Jyske Realkredit	5299000D3047E2LIV03			
E.1.1.9	Account bank guarantor	Jyske Realkredit	0			
E.1.1.10	Trustee	Jyske Realkredit	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	0			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GG4L17H6CPM30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	5299000D3047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20VLUJ8J2UQ0E75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2JMBX0Y22MAGS883	IRS		
E.2.1.5	Danske Bank A/S	0	MAES062221048ZUJ7M96	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)		124.6			
E.3.1.2	Weighted Average Maturity (months)		293.0			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	0	0.1%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	66,951	14,628	22%	11%
SM.1.1.2	Social impact mortgage loans	12,953	2,467	4%	
SM.1.1.3	other	ND1	ND1		
SM.1.1.4	Total sustainable mortgage loans	79,904	17,095	27%	12%
OSM.1.1.1	a/w [if relevant, please specify]				
OSM.1.1.2	a/w [if relevant, please specify]				
OSM.1.1.3	a/w [if relevant, please specify]				
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			Nominal (mm)		% Total sustainable Mortgages
SM.2.1.1	Residential		68,518		86%
SM.2.1.2	Commercial		11,386		14%
SM.2.1.3	Other		0		0%
SM.2.1.4	Total		79,904		0%
OSM.2.1.1	a/w Forest & Agriculture				
OSM.2.1.2	a/w EE residential		55,564		70%
OSM.2.1.3	a/w EE commercial		11,386		14%
OSM.2.1.4	a/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	a/w Social residential				
OSM.2.1.7	a/w Social Commercial				
OSM.2.1.8	a/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	a/w [if relevant, please specify]				
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information					
SM.2.2.1	Number of sustainable mortgage loans		1,312	4	8%
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
SM.2.3.1	10 largest exposures		11.6%	21.7%	5.4%
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

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

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	46%	53%	47%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	11%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8%	4%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	19%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	13%	13%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	78%	52%	74%
SM.2.6.2	Floating rate	22%	48%	26%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	40%	30%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	9%	42%	
OSM.2.6.6	o/w Capped floaters	3%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	46%	45%	46%
SM.2.7.2	Amortising	54%	55%	54%
SM.2.7.3	Other	0%	0%	0%
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	22%	19%	21%
SM.2.8.2	≥ 12 - < 24 months	32%	22%	31%
SM.2.8.3	≥ 24 - < 36 months	16%	19%	16%
SM.2.8.4	≥ 36 - < 60 months	17%	9%	16%
SM.2.8.5	≥ 60 months	14%	30%	16%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0.02%	0.00%	0.02%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

A. Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4,147			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	9,731	8,661	14%	52%
SM.2A.10.3	DKK 2 - 5m	17,537	6,107	26%	37%
SM.2A.10.4	DKK 5 - 20m	12,043	1,254	18%	8%
SM.2A.10.5	DKK 20 - 50m	10,263	338	15%	2%
SM.2A.10.6	DKK 50 - 100m	6,918	99	10%	1%
SM.2A.10.7	> DKK 100m	12,026	62	18%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	68,518	15,521	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		
OSM.2A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OSM.2A.11.11	o/w >100 - <=110%	ND1			
OSM.2A.11.12	o/w >110 - <=120%	ND1			
OSM.2A.11.13	o/w >120 - <=130%	ND1			
OSM.2A.11.14	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 (%)	46.38%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	48,158	ND1	70%	
SM.2A.12.3	>40 - <=50 %	8,105	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6,377	ND1	9%	
SM.2A.12.5	>60 - <=70 %	4,000	ND1	6%	
SM.2A.12.6	>70 - <=80 %	1,340	ND1	2%	
SM.2A.12.7	>80 - <=90 %	212	ND1	0%	
SM.2A.12.8	>90 - <=100 %	126	ND1	0%	
SM.2A.12.9	>100%	199	ND1	0%	
SM.2A.12.10	Total	68,518	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	3			
OSM.2A.12.2	a/w >110 - <=120 %	3			
OSM.2A.12.3	a/w >120 - <=130 %	2			
OSM.2A.12.4	a/w >130 - <=140 %	1			
OSM.2A.12.5	a/w >140 - <=150 %	1			
OSM.2A.12.6	a/w >150 %	0			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35.7%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	35.7%			
SM.2A.13.4	Subsidised housing	18.6%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	9.0%			
OSM.2A.13.1	o/w Private rental	0.0%			
OSM.2A.13.2	o/w Multi-family housing	35.7%			
OSM.2A.13.3	o/w Buildings under construction	0.0%			
OSM.2A.13.4	o/w Buildings land	0.0%			
OSM.2A.13.5	o/w [if relevant, please specify]				
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	34,375	6,316	50%	50%
SM.2A.15.2	B	16,012	4,576	23%	36%
SM.2A.15.3	C	4,457	286	7%	2%
SM.2A.15.4	D	3,692	230	5%	2%
SM.2A.15.5	E	1,733	99	3%	1%
SM.2A.15.6	F	177	22	0%	0%
SM.2A.15.7	G	135	7	0%	0%
SM.2A.15.8	Estimate A	4,995	858	7%	7%
SM.2A.15.9	Estimate B	166	59	0%	0%
SM.2A.15.10	Estimate C	1,312	61	2%	0%
SM.2A.15.11	Estimate D	1,414	96	2%	1%
SM.2A.15.12	Estimate E	11	2	0%	0%
SM.2A.15.13	Estimate F	9	3	0%	0%
SM.2A.15.14	Estimate G	28	13	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	68,518	12,628.0	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m ²)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	34,375	6,316	50%	50%
SM.2A.16.2	<=70 + 2,200/M ²	16,012	4,576	24%	36%
SM.2A.16.3	<=110 + 3,200/M ²	4,457	286	7%	2%
SM.2A.16.4	<=150 + 4,200/M ²	3,692	230	5%	2%
SM.2A.16.5	<=190 + 5,200/M ²	1,733	99	3%	1%
SM.2A.16.6	<=240 + 6,500/M ²	177	22	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	135	7	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	4,376	805	6%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	166	61	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	1,357	68	2%	1%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	1,519	104	2%	1%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	14	4	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	10	3	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	46	12	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	68,070	12,593	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	1,348	331	2%	3%
SM.2A.17.2	1919 - 1945	1,916	273	3%	2%
SM.2A.17.3	1945 - 1960	4,795	320	7%	3%
SM.2A.17.4	1961 - 1970	3,916	395	6%	3%
SM.2A.17.5	1971 - 1980	3,746	479	5%	4%
SM.2A.17.6	1981 - 1990	1,884	611	3%	5%
SM.2A.17.7	1991 - 2000	1,786	319	3%	3%
SM.2A.17.8	2001 - 2005	2,820	580	4%	5%
SM.2A.17.9	2006 and later	43,121	9,137	63%	72%
SM.2A.17.10	no data	3,184	183	5%	1%
SM.2A.17.11	Total	68,518	12,628	100%	100%
OSM.2A.17.1					

18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	16,341	6,498	24%	51%
SM.2A.18.2	Flat or Apartment	5,355	2,114	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	13,881	3,004	20%	24%
SM.2A.18.5	Multifamily House	32,940	1,012	48%	8%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	68,518	12,628	100%	100%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	26,481	4,008	39%	32%
SM.2A.19.2	Existing Property	42,036	8,620	61%	68%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	68,518	12,628	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
OSM.2A.19.12					
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OSM.2A.19.45					
OSM.2A.19.46					
OSM.2A.19.47					
OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					

B. Sustainable Commercial Cover Pool

20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	19,837			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	80	66	1%	11%
SM.2B.20.3	DKK 2 - 5m	364	106	3%	18%
SM.2B.20.4	DKK 5 - 20m	3,191	281	28%	49%
SM.2B.20.5	DKK 20 - 50m	2,129	76	19%	13%
SM.2B.20.6	DKK 50 - 100m	1,616	23	14%	4%
SM.2B.20.7	> DKK 100m	4,007	22	35%	4%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	11,386	574	100%	100%

21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100%	ND1	ND1		
SM.2B.21.10	Total	0.0	0	0.0%	0.0%
OSM.2B.21.1	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.21.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.21.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.21.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.21.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.21.6	a/w >150 %	ND1	ND1		
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	26%			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	8,694	ND1	76%	
SM.2B.22.3	>40 - <=50 %	1,624	ND1	14%	
SM.2B.22.4	>50 - <=60 %	815	ND1	7%	
SM.2B.22.5	>60 - <=70 %	200	ND1	2%	
SM.2B.22.6	>70 - <=80 %	34	ND1	0%	
SM.2B.22.7	>80 - <=90 %	7	ND1	0%	
SM.2B.22.8	>90 - <=100 %	5	ND1	0%	
SM.2B.22.9	>100%	10	ND1	0%	
SM.2B.22.10	Total	11,386	0	100%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	0			
OSM.2B.22.2	a/w >110 - <=120 %	0			
OSM.2B.22.3	a/w >120 - <=130 %	0			
OSM.2B.22.4	a/w >130 - <=140 %	0			
OSM.2B.22.5	a/w >140 - <=150 %	0			
OSM.2B.22.6	a/w >150 %	0			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.23.1	Retail	27%	ND1		
SM.2B.23.2	Office	43%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	6%	ND1		
SM.2B.23.5	Industry	8%	ND1		
SM.2B.23.6	Agriculture	0%	ND1		
SM.2B.23.7	Other commercially used	0%	ND1		
SM.2B.23.8	Hospital	0%	ND1		
SM.2B.23.9	School	0%	ND1		
SM.2B.23.10	other RE with a social relevant purpose	16%	ND1		
SM.2B.23.11	Land	0%	ND1		
SM.2B.23.12	Property developers / Building under construction	0%	ND1		
SM.2B.23.13	Other	1%	ND1		
OSM.2B.23.1	a/w Cultural purposes				
OSM.2B.23.2	a/w [(relevant, please specify)]				
OSM.2B.23.3	a/w [(relevant, please specify)]				
OSM.2B.23.4	a/w [(relevant, please specify)]				
OSM.2B.23.5	a/w [(relevant, please specify)]				
OSM.2B.23.6	a/w [(relevant, please specify)]				
OSM.2B.23.7	a/w [(relevant, please specify)]				
OSM.2B.23.8	a/w [(relevant, please specify)]				
OSM.2B.23.9	a/w [(relevant, please specify)]				
OSM.2B.23.10	a/w [(relevant, please specify)]				
OSM.2B.23.11	a/w [(relevant, please specify)]				
OSM.2B.23.12	a/w [(relevant, please specify)]				
OSM.2B.23.13	a/w [(relevant, please specify)]				
OSM.2B.23.14	a/w [(relevant, please specify)]				
24. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.24.1	A	6,216	208	55%	45%
SM.2B.24.2	B	3,424	134	30%	29%
SM.2B.24.3	C	0	0	0%	0%
SM.2B.24.4	D	0	0	0%	0%
SM.2B.24.5	E	0	0	0%	0%
SM.2B.24.6	F	0	0	0%	0%
SM.2B.24.7	G	0	0	0%	0%
SM.2B.24.8	Estimate A	946	45	8%	10%
SM.2B.24.9	Estimate B	80	8	1%	2%
SM.2B.24.10	Estimate C	0	0	0%	0%
SM.2B.24.11	Estimate D	0	0	0%	0%
SM.2B.24.12	Estimate E	0	0	0%	0%
SM.2B.24.13	Estimate F	0	0	0%	0%
SM.2B.24.14	Estimate G	0	0	0%	0%
SM.2B.24.15	TBC at a country level	ND1	ND1		
SM.2B.24.16	TBC at a country level	ND1	ND1		
SM.2B.24.17	TBC at a country level	ND1	ND1		
SM.2B.24.18	no data	719	70	6%	15%
SM.2B.24.19	Total	11,386	465	100%	100%
OSM.2B.24.1					
OSM.2B.24.2					
OSM.2B.24.3					

25. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.ZB.25.1	<=71.3 + 1,650/M^2	6,216	208	55%	45%
SM.ZB.25.2	<=95 + 2,200/M^2	3,424	134	30%	29%
SM.ZB.25.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.ZB.25.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.ZB.25.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.ZB.25.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.ZB.25.7	>265 + 6,500/M^2	0	0	0%	0%
SM.ZB.25.8	Estimate: <=52.5 + 1,650/M^2	841	45	7%	10%
SM.ZB.25.9	Estimate: <=70 + 2,200/M^2	80	8	1%	2%
SM.ZB.25.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.ZB.25.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.ZB.25.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.ZB.25.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.ZB.25.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.ZB.25.15	TBC at a country level	ND1	ND1		
SM.ZB.25.16	TBC at a country level	ND1	ND1		
SM.ZB.25.17	TBC at a country level	ND1	ND1		
SM.ZB.25.18	no data	719	70	6%	15%
SM.ZB.25.19	Total	11,282	465	100%	100%
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.ZB.26.1	older than 1919	506	16	4%	3%
SM.ZB.26.2	1919 - 1945	272	13	2%	3%
SM.ZB.26.3	1945 - 1960	195	7	2%	2%
SM.ZB.26.4	1961 - 1970	1,042	14	9%	3%
SM.ZB.26.5	1971 - 1980	178	9	2%	2%
SM.ZB.26.6	1981 - 1990	721	22	6%	5%
SM.ZB.26.7	1991 - 2000	790	16	7%	3%
SM.ZB.26.8	2001 - 2005	360	22	3%	5%
SM.ZB.26.9	2006 and later	6,728	307	59%	66%
SM.ZB.26.10	no data	596	39	5%	8%
SM.ZB.26.11	Total	11,386	465	100%	100%
27. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.ZB.27.1	New property	2,650	144	23%	31%
SM.ZB.27.2	Existing property	8,736	321	77%	69%
SM.ZB.27.3	other	0	0	0%	0%
SM.ZB.27.4	no data	0	0	0%	0%
SM.ZB.27.5	Total	11,386	465	100%	100%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

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

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

ECBC Label Template

Capital Centre E, Q3 2021

Published 2 November 2021 • Data per 30 September 2021


 As of **30 September 2021**
Specialised finance institutes
General Issuer Detail

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

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

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 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

 X1 [Key Concepts Explanation](#)
 X2 [Key Concept Explanation](#)
 X3 [General explanation](#)
Voluntary information

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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


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

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Total Balance Sheet Assets	367.8	366.6	378.3	377.1
Total Customer Loans(fair value)	338.5	339.6	340.7	345.0
of which: Used/registered for covered bond collateral pool	338.5	339.6	340.7	345.0
Tier 1 Ratio (%)	27.5%	27.0%	26.5%	25.4%
Solvency Ratio (%)	27.5%	27.0%	26.5%	25.4%
Outstanding Covered Bonds (fair value)	339.7	339.7	341.8	342.9
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	45.2	44.2	45.1	45.1
Net loan losses (Net loan losses and net loan loss provisions)	0.0	0.0	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1	0.1

Customer loans (mortgage) (DKKbn)

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



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q3 2021	Q2 2021	Q1 2021	Q4 2020
Nominal cover pool (total value)		318.8	314.2	313.2	312.6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		19.1	18.7	18.9	20.0
Overcollateralisation ratio	Total	0.1	0.1	0.1	0.1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		299.6	295.5	294.3	292.6
– hereof amount maturing 0-1 day		0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.8	0.8	0.8	0.8
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		18.4	17.9	18.1	17.9
Total capital coverage (rating compliant capital)		19.1	18.7	18.9	20.0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0.5	0.5	0.5	0.6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2021	Q2 2021	Q1 2021	Q4 2020
Nominal value of outstanding CBs		296.8	295.5	294.3	292.6
Fair value of outstanding CBs (marked value)		297.5	297.6	295.9	295.9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	58.4	56.8	61.1	63.3
	1 year	-	-	-	-
	> 1 and ≤ 2 years	30.6	33.3	33.8	34.5
	> 2 and ≤ 3 years	30.8	28.7	28.2	27.4
	> 3 and ≤ 4 years	23.0	24.6	23.5	22.9
	> 4 and ≤ 5 years	18.7	8.8	7.5	9.7
	5-10 years	14.5	28.0	27.8	25.2
	10-20 years	18.7	21.6	22.3	11.5
	> 20 years	101.2	95.7	91.7	101.5
Amortisation profile of issued CBs	Bullet	43.4%	46.5%	46.6%	47.4%
	Annuity	56.6%	53.5%	53.4%	52.6%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	86.5%	86.8%	86.2%	86.2%
	Floating rate (Floating rate constant for less than 1 year)	13.4%	13.2%	13.7%	13.7%
	Capped floating rate	0.1%	0.1%	0.1%	0.1%
Currency denomination profile of issued CBs	DKK	274.2	273.8	272.5	268.9
	EUR	21.6	23.8	23.4	27.0
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	19.1	-	-	-	-	-	-	-	-	-
0-≤1 year	2.7	-	-	-	-	-	-	-	-	-
>1- ≤5 years	13.2	-	-	-	-	-	-	-	-	-
> 5 years	3.3	-	-	-	-	-	-	-	-	-
Total	19.1	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	19.1	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	19.1	-	-	-	-	-	-	-	-	-

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	2.7	13.2	3.3	19.1
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	2.7	13.2	3.3	19.1

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0
--	-----

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

0-≤1 year	17,712.01
>1- ≤5 years	47,285.33
> 5 years	10,976.15
Total	75,973.49

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	299.6
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	114,836	10,141	2,599	1,033	5,629	288	2,758	22	283	45	137,634
In %	83.4%	7.4%	1.9%	0.8%	4.1%	0.2%	2.0%	0.0%	0.2%	0.0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	158.3	8.2	14.8	12.9	60.1	2.7	35.0	0.1	7.3	0.1	299.620
In %	52.8%	2.7%	5.0%	4.3%	20.1%	0.9%	11.7%	0.0%	2.4%	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	96.1	75.4	47.6	32.0	21.2	27.4	299.6
In %	32.1%	25.2%	15.9%	10.7%	7.1%	9.1%	



Table M4a/B4a

Lending, by-loan to-value (LTV), current property value, DKKbn

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	60.7	53.4	34.1	6.9	2.1	0.3	0.2	0.1	0.1	0.2
Holiday houses	4.0	3.0	1.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	9.2	4.1	1.0	0.2	0.1	0.0	0.0	0.0	0.0	0.2
Cooperative Housing	5.7	3.7	2.4	0.7	0.3	0.1	0.0	0.0	0.0	0.0
Private rental	18.7	18.2	15.5	5.1	2.0	0.2	0.1	0.1	0.1	0.2
Manufacturing and Manual Industries	1.1	0.9	0.6	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	13.1	12.8	7.6	0.9	0.2	0.1	0.1	0.1	0.0	0.1
Agricultural properties	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Properties for social and cultural purposes	3.7	2.3	1.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Total	116.4	98.5	63.4	14.1	4.8	0.7	0.5	0.3	0.3	0.7

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	38.4%	33.7%	21.5%	4.4%	1.4%	0.2%	0.1%	0.1%	0.1%	0.1%
Holiday houses	48.4%	36.3%	13.3%	1.4%	0.4%	0.1%	0.1%	0.0%	0.0%	0.1%
Subsidised Housing	62.2%	27.8%	6.4%	1.0%	0.5%	0.3%	0.3%	0.2%	0.2%	1.0%
Cooperative Housing	43.9%	28.7%	18.3%	5.7%	2.3%	0.4%	0.2%	0.2%	0.1%	0.1%
Private rental	31.2%	30.2%	25.8%	8.5%	3.3%	0.3%	0.2%	0.1%	0.1%	0.3%
Manufacturing and Manual Industries	41.2%	35.1%	21.4%	1.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Office and Business	37.5%	36.5%	21.8%	2.5%	0.7%	0.2%	0.2%	0.1%	0.1%	0.3%
Agricultural properties	36.8%	34.3%	26.6%	0.9%	0.7%	0.2%	0.1%	0.0%	0.0%	0.4%
Properties for social and cultural purposes	50.3%	32.0%	15.1%	2.0%	0.4%	0.1%	0.0%	0.0%	0.0%	0.1%
Other	69.7%	27.9%	1.6%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	38.8%	32.9%	21.2%	4.7%	1.6%	0.2%	0.2%	0.1%	0.1%	0.2%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	4.6	25.3	64.4	36.9	20.1	2.4	1.4	0.9	0.6	1.7	53.8%
Holiday houses	0.3	2.8	3.8	0.8	0.3	0.0	0.0	0.0	0.0	0.0	44.3%
Subsidised Housing	7.0	4.6	2.5	0.2	0.1	0.1	0.0	0.0	0.2	0.2	20.0%
Cooperative Housing	1.9	3.5	3.2	1.5	2.0	0.2	0.2	0.2	0.2	0.1	46.0%
Private rental	1.9	9.2	15.8	17.1	13.0	1.4	0.3	0.2	0.2	1.0	57.8%
Manufacturing and Manual Industries	0.1	0.8	1.3	0.2	0.3	-	0.0	-	-	0.0	45.7%
Office and Business	1.2	7.5	18.3	5.1	1.3	0.2	0.4	0.1	0.2	0.7	49.5%
Agricultural properties	0.0	0.0	0.1	0.0	0.0	0.0	0.0	-	-	0.0	52.9%
Properties for social and cultural purposes	0.8	2.2	3.1	0.9	0.1	0.1	0.0	0.0	0.0	0.0	40.6%
Other	0.0	0.1	0.0	0.0	0.0	-	-	0.0	-	-	30.5%
Total	17.8	56.0	112.6	62.6	37.3	4.4	2.3	1.4	1.4	3.8	51.4%

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	2.9%	16.0%	40.7%	23.3%	12.7%	1.5%	0.9%	0.6%	0.4%	1.1%	53.8%
Holiday houses	3.8%	34.5%	46.5%	9.3%	4.2%	0.4%	0.2%	0.2%	0.1%	0.6%	44.3%
Subsidised Housing	46.8%	31.1%	17.0%	1.5%	0.7%	0.4%	0.0%	0.0%	1.1%	1.2%	20.0%
Cooperative Housing	14.7%	26.9%	24.6%	11.6%	15.6%	1.9%	1.2%	1.2%	1.3%	1.0%	46.0%
Private rental	3.1%	15.3%	26.3%	28.4%	21.7%	2.3%	0.6%	0.3%	0.4%	1.7%	57.8%
Manufacturing and Manual Industries	5.2%	31.2%	48.2%	5.6%	9.5%	0.0%	0.1%	0.0%	0.0%	0.2%	45.7%
Office and Business	3.5%	21.4%	52.3%	14.6%	3.6%	0.5%	1.2%	0.3%	0.6%	2.0%	49.5%
Agricultural properties	3.3%	3.0%	85.3%	1.0%	2.6%	1.6%	2.2%	0.0%	0.0%	1.1%	52.9%
Properties for social and cultural purposes	10.8%	29.8%	42.7%	12.0%	1.5%	1.9%	0.4%	0.3%	0.0%	0.5%	40.6%
Other	10.0%	81.9%	3.0%	1.1%	3.3%	0.0%	0.0%	0.6%	0.0%	0.0%	30.5%
Total	5.9%	18.7%	37.6%	20.9%	12.4%	1.5%	0.8%	0.5%	0.5%	1.3%	51.4%


Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	65.8	21.5	10.4	40.5	18.5	1.7	158.3
Holiday houses	1.9	2.0	1.3	1.9	1.2	-	8.2
Subsidised Housing	8.5	1.1	1.7	1.9	1.7	-	14.8
Cooperative Housing	10.4	1.4	0.2	0.4	0.6	-	12.9
Private rental	27.3	4.4	3.9	11.5	13.0	-	60.1
Manufacturing and Manual Industries	0.8	0.2	0.3	0.7	0.7	-	2.7
Office and Business	18.5	2.6	1.7	5.8	6.4	-	35.0
Agricultural properties	0.0	0.1	0.0	0.0	-	-	0.1
Properties for social and cultural purposes	4.8	1.0	0.3	1.0	0.2	-	7.3
Other	0.0	0.0	0.0	0.0	0.0	-	0.1
Total	137.9	34.2	19.8	63.8	42.1	1.7	299.6

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	23.3	0.7	0.0	2.6	10.3	0.0	1.8	0.0	0.1	-	38.9
Fixed-rate shorter period than maturity (ARM's etc.)	38.0	2.2	0.0	2.7	18.9	0.1	9.3	0.0	0.1	0.0	71.4
- rate fixed ≤ 1 year	19.3	1.3	-	0.0	1.6	0.0	2.8	-	-	0.0	25.1
- rate fixed > 1 and ≤ 3 years	6.2	0.3	-	0.1	0.8	-	1.0	-	-	0.0	8.5
- rate fixed > 3 and ≤ 5 years	11.7	0.6	-	0.7	8.2	0.1	3.6	0.0	0.0	0.0	25.0
- rate fixed > 5 years	0.8	0.0	0.0	1.8	8.3	-	1.9	-	0.0	-	12.9
Money market based loans	1.0	0.1	-	-	-	-	-	-	-	0.0	1.0
Non Capped floaters	6.8	0.5	0.0	0.0	11.6	0.4	8.4	-	0.9	0.0	28.5
Capped floaters	4.5	0.2	-	-	0.6	-	-	-	-	0.0	5.3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	73.4	3.6	0.1	5.3	41.5	0.5	19.6	0.0	1.1	0.0	145.2

*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	48.8	2.5	11.0	7.2	8.8	0.8	6.3	0.1	5.0	0.0	90.4
Fixed-rate shorter period than maturity (ARM's etc.)	30.5	1.8	3.7	0.4	7.2	0.8	5.0	0.0	0.6	0.0	50.1
- rate fixed ≤ 1 year	14.0	0.9	0.1	0.0	1.0	0.1	1.1	-	0.2	0.0	17.4
- rate fixed > 1 and ≤ 3 years	6.8	0.3	0.1	0.0	1.0	0.0	1.5	-	0.1	0.0	9.9
- rate fixed > 3 and ≤ 5 years	9.2	0.5	3.4	0.2	4.0	0.4	1.8	0.0	0.3	-	19.8
- rate fixed > 5 years	0.5	0.0	0.1	0.2	1.2	0.2	0.7	-	0.0	-	3.0
Money market based loans	0.2	0.0	-	-	-	-	-	-	-	-	0.2
Non Capped floaters	0.5	0.0	-	0.0	2.8	0.6	4.1	0.0	0.6	0.0	8.6
Capped floaters	4.8	0.2	-	-	0.0	-	-	0.0	-	-	5.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	84.8	4.5	14.7	7.7	18.7	2.2	15.4	0.1	6.2	0.0	154.4

Table M8/B8
Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	72.0	3.1	11.1	9.8	19.0	0.8	8.1	0.1	5.2	0.0	129.3
Fixed-rate shorter period than maturity (ARM's etc.)	68.5	4.0	3.8	3.1	26.1	0.9	14.4	0.1	0.7	0.0	121.5
- rate fixed ≤ 1 year	33.3	2.2	0.1	0.0	2.6	0.2	3.9	-	0.2	0.0	42.4
- rate fixed > 1 and ≤ 3 years	13.1	0.6	0.1	0.1	1.8	0.0	2.5	-	0.1	0.0	18.4
- rate fixed > 3 and ≤ 5 years	20.8	1.2	3.4	0.9	12.2	0.5	5.4	0.1	0.3	0.0	44.8
- rate fixed > 5 years	1.3	0.1	0.1	2.1	9.5	0.2	2.6	-	0.1	-	15.9
Money market based loans	1.2	0.1	-	-	-	-	-	-	-	0.0	1.2
Non Capped floaters	7.3	0.5	0.0	0.0	14.4	1.0	12.5	0.0	1.5	0.0	37.1
Capped floaters	9.3	0.4	-	-	0.6	-	-	0.0	-	0.0	10.4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	158.3	8.2	14.8	12.9	60.1	2.7	35.0	0.1	7.3	0.1	299.6

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	6.9	0.3	0.0	0.3	3.7	0.3	1.3	0.0	0.6	0.0	13.5
≥ 12 - ≤ 24 months	7.0	0.3	0.1	0.4	4.0	0.3	2.3	0.1	0.5	0.0	14.8
≥ 24 - ≤ 36 months	9.9	0.4	0.0	0.3	7.0	0.2	1.7	0.0	0.2	0.0	19.8
≥ 36 - ≤ 60 months	29.1	1.3	0.1	1.6	14.0	0.5	4.2	0.0	1.1	0.0	51.8
≥ 60 months	105.4	6.0	14.6	10.4	31.5	1.4	25.5	0.1	4.9	0.1	199.6
Total	158.3	8.2	14.8	12.9	60.1	2.7	35.0	0.1	7.3	0.1	299.6

Table M10/B10
Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.1	-	0.0	-	0.2
≥ 3 - ≤ 5 Years	0.3	0.0	0.2	0.0	0.0	0.0	0.1	-	0.0	0.0	0.7
≥ 5 - ≤ 10 Years	2.9	0.2	0.9	0.1	0.3	0.4	0.8	0.0	0.2	0.0	5.9
≥ 10 - ≤ 20 Years	24.9	1.4	4.8	0.4	2.9	1.6	16.4	0.1	1.1	0.0	53.6
≥ 20 Years	130.1	6.6	8.9	12.4	56.9	0.6	17.6	0.1	6.0	0.0	239.2
Total	158.3	8.2	14.8	12.9	60.1	2.7	35.0	0.1	7.3	0.1	299.6

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0.11	0.07	-	-	0.25	-	0.22	-	-	-	0.12

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0.08	0.04	-	-	0.07	-	-	-	-	-	0.06

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

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0.07	0.04	-	-	0.05	-	-	-	-	-	0.05
60-69.9 per cent LTV	0.01	-	-	-	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	-	-	-	-	0.01	-	-	-	-	-	0.00

Table M12/B12
Realised losses (DKKbn)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	36.4	0.0	-	-	3.8	-	-	-	-	-	40.2

Table M12a/B12a
Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0.01	0.00	-	-	0.00	-	-	-	-	-	0.01

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

Table X3

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

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

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

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

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

General explanation	General practice in Danish market
Table M6-M8	
Index Loans	These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
Adjustable Rate Mortgages	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a
Other	Any other loan types, which not comply with the above mentioned.

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

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