
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 15/08/2023

Cut-off Date: 30/06/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

| | |
|---|-----|
| Reporting in Domestic Currency | DKK |
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| Field Number | 1. Basic Facts | | | | |
|--|---|--|---------------------------|---------------------|-----------------------------------|
| G.1.1.1 | Country | Denmark | | | |
| G.1.1.2 | Issuer Name | Jyske Realkredit A/S | | | |
| G.1.1.3 | Link to Issuer's Website | www.jyskerealkredit.com | | | |
| G.1.1.4 | Cut-off date | 30-06-2023 | | | |
| 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 | 30.734 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 30.170 | | | |
| OG.3.1.1 | Cover Pool Size [NPV] (mn) | | | | |
| OG.3.1.2 | Outstanding Covered Bonds [NPV] (mn) | | | | |
| OG.3.1.3 | | | | | |
| OG.3.1.4 | | | | | |
| 2. Over-collateralisation (OC) | | Legal / Regulatory | Actual | Minimum Committed | Purpose |
| G.3.2.1 | OC (%) | 2,0% | 1,9% | 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) | | | | |
| 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 | 30.170 | | | 98,2% |
| G.3.3.2 | Public Sector | 0 | | | 0,0% |
| G.3.3.3 | Shipping | 0 | | | 0,0% |
| G.3.3.4 | Substitute Assets | 564 | | | 1,8% |
| G.3.3.5 | Other | 0 | | | 0,0% |
| G.3.3.6 | Total | 30.734 | | | 100,0% |
| 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) | 20,91 | ND1 | | |
| | Residual Life (mn) | | | | |
| | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 1.984 | ND1 | 6,5% | |
| G.3.4.3 | 1 - 2 Y | 1.590 | ND1 | 5,2% | |
| G.3.4.4 | 2 - 3 Y | 1.579 | ND1 | 5,1% | |
| G.3.4.5 | 3 - 4 Y | 1.561 | ND1 | 5,1% | |
| G.3.4.6 | 4 - 5 Y | 2.122 | ND1 | 6,9% | |
| G.3.4.7 | 5 - 10 Y | 7.527 | ND1 | 24,5% | |
| G.3.4.8 | 10+ Y | 14.370 | ND1 | 46,8% | |
| G.3.4.9 | Total | 30.734 | 0 | 100,0% | 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) | 5,06 | ND1 | | |
| | Maturity (mn) | | | | |
| | By buckets: | | | | |
| G.3.5.2 | 0 - 1 Y | 351 | ND1 | 1,2% | |
| G.3.5.3 | 1 - 2 Y | 1.422 | ND1 | 4,7% | |
| G.3.5.4 | 2 - 3 Y | 1.441 | ND1 | 4,8% | |
| G.3.5.5 | 3 - 4 Y | 1.436 | ND1 | 4,8% | |
| G.3.5.6 | 4 - 5 Y | 1.569 | ND1 | 5,2% | |
| G.3.5.7 | 5 - 10 Y | 23.951 | ND1 | 79,4% | |
| G.3.5.8 | 10+ Y | 0 | ND1 | 0,0% | |
| G.3.5.9 | | | | | |
| G.3.5.10 | Total | 30.170 | 0,00 | 100,0% | 0,00 |
| OG.3.5.1 | | | | | |
| OG.3.5.2 | | | | | |
| OG.3.5.3 | | | | | |
| OG.3.5.4 | | | | | |
| OG.3.5.5 | | | | | |
| OG.3.5.6 | | | | | |
| OG.3.5.7 | | | | | |
| OG.3.5.8 | | | | | |
| OG.3.5.9 | | | | | |
| OG.3.5.10 | | | | | |
| 6. Cover Assets - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.6.1 | EUR | 0 | 0 | 0,0% | 0,0% |
| G.3.6.2 | AUD | 0 | 0 | 0,0% | 0,0% |
| G.3.6.3 | BRL | 0 | 0 | 0,0% | 0,0% |
| G.3.6.4 | CAD | 0 | 0 | 0,0% | 0,0% |
| G.3.6.5 | CHF | 0 | 0 | 0,0% | 0,0% |
| G.3.6.6 | CZK | 0 | 0 | 0,0% | 0,0% |
| G.3.6.7 | DKK | 30.170 | 30.170 | 100,0% | 100,0% |
| G.3.6.8 | GBP | 0 | 0 | 0,0% | 0,0% |
| G.3.6.9 | HKD | 0 | 0 | 0,0% | 0,0% |
| G.3.6.10 | ISK | 0 | 0 | 0,0% | 0,0% |
| G.3.6.11 | JPY | 0 | 0 | 0,0% | 0,0% |
| G.3.6.12 | KRW | 0 | 0 | 0,0% | 0,0% |
| G.3.6.13 | NOK | 0 | 0 | 0,0% | 0,0% |
| G.3.6.14 | PLN | 0 | 0 | 0,0% | 0,0% |
| G.3.6.15 | SEK | 0 | 0 | 0,0% | 0,0% |
| G.3.6.16 | SGD | 0 | 0 | 0,0% | 0,0% |
| G.3.6.17 | USD | 0 | 0 | 0,0% | 0,0% |
| G.3.6.18 | Other | 30.170 | 30.170 | 100,0% | 100,0% |
| OG.3.6.1 | Total | 30.170 | 30.170 | 100,0% | 100,0% |
| OG.3.6.2 | | | | | |
| OG.3.6.3 | | | | | |
| OG.3.6.4 | | | | | |
| OG.3.6.5 | | | | | |
| OG.3.6.6 | | | | | |
| OG.3.6.7 | | | | | |
| 7. Covered Bonds - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | 0 | 0 | 0,0% | 0,0% |
| G.3.7.2 | AUD | 0 | 0 | 0,0% | 0,0% |
| G.3.7.3 | BRL | 0 | 0 | 0,0% | 0,0% |
| G.3.7.4 | CAD | 0 | 0 | 0,0% | 0,0% |
| G.3.7.5 | CHF | 0 | 0 | 0,0% | 0,0% |
| G.3.7.6 | CZK | 0 | 0 | 0,0% | 0,0% |
| G.3.7.7 | DKK | 30.170 | 30.170 | 100,0% | 100,0% |
| G.3.7.8 | GBP | 0 | 0 | 0,0% | 0,0% |
| G.3.7.9 | HKD | 0 | 0 | 0,0% | 0,0% |
| G.3.7.10 | ISK | 0 | 0 | 0,0% | 0,0% |
| G.3.7.11 | JPY | 0 | 0 | 0,0% | 0,0% |
| G.3.7.12 | KRW | 0 | 0 | 0,0% | 0,0% |
| G.3.7.13 | NOK | 0 | 0 | 0,0% | 0,0% |
| G.3.7.14 | PLN | 0 | 0 | 0,0% | 0,0% |
| G.3.7.15 | SEK | 0 | 0 | 0,0% | 0,0% |
| G.3.7.16 | SGD | 0 | 0 | 0,0% | 0,0% |
| G.3.7.17 | USD | 0 | 0 | 0,0% | 0,0% |
| G.3.7.18 | Other | 30.170 | 30.170 | 100,0% | 100,0% |
| OG.3.7.1 | Total | 30.170 | 30.170 | 100,0% | 100,0% |
| 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 | 30.170 | 30.170 | 100,0% | 100,0% |
| G.3.8.2 | Floating coupon | 0 | 0 | 0,0% | 0,0% |
| G.3.8.3 | Other | 0 | 0 | 0,0% | 0,0% |
| G.3.8.4 | Total | 30.170 | 30.170 | 100,0% | 100,0% |
| 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 | 0,0% | | |
| G.3.9.2 | Exposures to/guaranteed by governments or quasi governments | 0 | 0,0% | | |
| G.3.9.3 | Exposures to central banks | 0 | 0,0% | | |
| G.3.9.4 | Exposures to credit institutions | 564 | 100,0% | | |
| G.3.9.5 | Other | 0 | 0,0% | | |
| G.3.9.6 | Total | 564 | 100,0% | | |
| OG.3.9.1 | <i>o/w EU gvts or quasi govts</i> | ND1 | | | |
| OG.3.9.2 | <i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i> | ND1 | | | |
| OG.3.9.3 | <i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i> | ND1 | | | |
| OG.3.9.4 | <i>o/w EU central banks</i> | ND1 | | | |
| OG.3.9.5 | <i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i> | ND1 | | | |
| OG.3.9.6 | <i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i> | ND1 | | | |
| OG.3.9.7 | <i>o/w CQS1 credit institutions</i> | ND1 | | | |
| OG.3.9.8 | <i>o/w CQS2 credit institutions</i> | ND1 | | | |
| OG.3.9.9 | | | | | |
| OG.3.9.10 | | | | | |
| OG.3.9.11 | | | | | |
| OG.3.9.12 | | | | | |



| 10. Substitute Assets - Country | | Nominal (mn) | % Substitute Assets | |
|--|---|---|---------------------|-----------------|
| G.3.10.1 | Domestic (Country of Issuer) | 564 | 100,00% | |
| G.3.10.2 | Eurozone | 0 | 0,00% | |
| G.3.10.3 | Rest of European Union (EU) | 0 | 0,00% | |
| G.3.10.4 | European Economic Area (not member of EU) | 0 | 0,00% | |
| G.3.10.5 | Switzerland | 0 | 0,00% | |
| G.3.10.6 | Australia | 0 | 0,00% | |
| G.3.10.7 | Brazil | 0 | 0,00% | |
| G.3.10.8 | Canada | 0 | 0,00% | |
| G.3.10.9 | Japan | 0 | 0,00% | |
| G.3.10.10 | Korea | 0 | 0,00% | |
| G.3.10.11 | New Zealand | 0 | 0,00% | |
| G.3.10.12 | Singapore | 0 | 0,00% | |
| G.3.10.13 | US | 0 | 0,00% | |
| G.3.10.14 | Other | 0 | 0,00% | |
| G.3.10.15 | Total EU | 564 | 100,00% | |
| G.3.10.16 | Total | 564 | 100,00% | |
| OG.3.10.1 | | | | |
| OG.3.10.2 | | | | |
| OG.3.10.3 | | | | |
| OG.3.10.4 | | | | |
| OG.3.10.5 | | | | |
| OG.3.10.6 | | | | |
| OG.3.10.7 | | | | |
| 11. Liquid Assets | | Nominal (mn) | % Cover Pool | % Covered Bonds |
| G.3.11.1 | Substitute and other marketable assets | 0 | 0,0% | 0,0% |
| G.3.11.2 | Central bank eligible assets | 564 | 1,8% | 1,9% |
| G.3.11.3 | Other | 0 | 0,0% | 0,0% |
| G.3.11.4 | Total | 564 | 1,8% | 1,9% |
| OG.3.11.1 | | | | |
| OG.3.11.2 | | | | |
| OG.3.11.3 | | | | |
| OG.3.11.4 | | | | |
| OG.3.11.5 | | | | |
| OG.3.11.6 | | | | |
| OG.3.11.7 | | | | |
| 12. Bond List | | | | |
| G.3.12.1 | Bond list | Link | | |
| 13. Derivatives & Swaps | | | | |
| G.3.13.1 | Derivatives in the cover pool [notional] (mn) | 0,0 | | |
| G.3.13.2 | Type of interest rate swaps (intra-group, external or both) | 0,0 | | |
| G.3.13.3 | Type of currency rate swaps (intra-group, external or both) | 0,0 | | |
| OG.3.13.1 | NPV of Derivatives in the cover pool (mn) | 0,0 | | |
| OG.3.13.2 | Derivatives outside the cover pool [notional] (mn) | 0,0 | | |
| OG.3.13.3 | NPV of Derivatives outside the cover pool (mn) | 0,0 | | |
| OG.3.13.4 | | | | |
| OG.3.13.5 | | | | |
| 14. Sustainable or other special purpose strategy - optional | | | | |
| G.3.14.1 | Cover pool involved in a sustainable/special purpose strategy? (Y/N) | Y | | |
| G.3.14.2 | If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? | 2,0 | | |
| G.3.14.3 | specific criteria | ESG and SDG | | |
| G.3.14.4 | link to the committed objective criteria | Green Finance Framework | | |
| OG.3.14.1 | Link to Second-Party Opinion | Sustainalytics | | |
| OG.3.14.2 | | | | |
| OG.3.14.3 | | | | |
| OG.3.14.4 | | | | |
| OG.3.14.5 | | | | |
| OG.3.14.6 | | | | |
| OG.3.14.7 | | | | |
| OG.3.14.8 | | | | |
| OG.3.14.9 | | | | |
| OG.3.14.10 | | | | |
| OG.3.14.11 | | | | |
| OG.3.14.12 | | | | |
| OG.3.14.13 | | | | |
| OG.3.14.14 | | | | |
| OG.3.14.15 | | | | |
| OG.3.14.16 | | | | |
| OG.3.14.17 | | | | |
| OG.3.14.18 | | | | |
| OG.3.14.19 | | | | |
| OG.3.14.20 | | | | |
| OG.3.14.21 | | | | |
| OG.3.14.22 | | | | |
| OG.3.14.23 | | | | |
| OG.3.14.24 | | | | |
| OG.3.14.25 | | | | |
| OG.3.14.26 | | | | |
| OG.3.14.27 | | | | |
| OG.3.14.28 | | | | |
| OG.3.14.29 | | | | |
| OG.3.14.30 | | | | |
| OG.3.14.31 | | | | |
| OG.3.14.32 | | | | |
| OG.3.14.33 | | | | |
| OG.3.14.34 | | | | |
| OG.3.14.35 | | | | |
| OG.3.14.36 | | | | |
| OG.3.14.37 | | | | |
| OG.3.14.38 | | | | |
| OG.3.14.39 | | | | |
| OG.3.14.40 | | | | |
| OG.3.14.41 | | | | |



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

Row

Row

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

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

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

| | | |
|----------|--|---|
| G.5.1.1 | Exposure to credit institute credit quality step 1 | 0 |
| OG.5.1.1 | Exposure to credit institute credit quality step 2 | 0 |
| OG.5.1.2 | Exposure to credit institute credit quality step 3 | 0 |
| OG.5.1.3 | | |
| OG.5.1.4 | | |
| OG.5.1.5 | | |
| OG.5.1.6 | | |

6. Other relevant information

1. Optional information e.g. Rating triggers

| | | |
|-----------|--|-----|
| OG.6.1.1 | NPV Test (passed/failed) | ND1 |
| OG.6.1.2 | Interest Coverage Test (passed/failed) | ND1 |
| OG.6.1.3 | Cash Manager | ND1 |
| OG.6.1.4 | Account Bank | 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 2023

| | |
|--------------------------------|-----|
| Reporting in Domestic Currency | DKK |
|--------------------------------|-----|

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

| Field Number | 7. Mortgage Assets | | | |
|--------------|---|----------------------------|---------------------------|--------------------------|
| | 1. Property Type Information | Nominal (mn) | % Total Mortgages | |
| M.7.1.1 | Residential | 30.157 | | 100,0% |
| M.7.1.2 | Commercial | 13 | | 0,0% |
| M.7.1.3 | Other | 0 | | 0,0% |
| M.7.1.4 | Total | 30.170 | | 100,0% |
| OM.7.1.1 | o/w Cooperative Housing | 0 | | |
| OM.7.1.2 | o/w Agriculture | 0 | | |
| OM.7.1.3 | o/w Owner-occupied homes | 0 | | |
| OM.7.1.4 | o/w Holiday houses | 0 | | |
| OM.7.1.5 | o/w Subsidised Housing | 30.157 | | |
| OM.7.1.6 | o/w Private rental | 0 | | |
| OM.7.1.7 | o/w Manufacturing and Manual Industries | 0 | | |
| OM.7.1.8 | o/w Office and Business | 0 | | |
| OM.7.1.9 | o/w Social and cultural purposes | 13 | | |
| OM.7.1.10 | o/w Other | 0 | | |
| OM.7.1.11 | | | | |
| | 2. General Information | Residential Loans | Commercial Loans | Total Mortgages |
| M.7.2.1 | Number of mortgage loans | 1.881 | 4 | 1.885 |
| OM.7.2.1 | Optional information eg, Number of borrowers | ND1 | | |
| OM.7.2.2 | Optional information eg, Number of guarantors | ND1 | | |
| OM.7.2.3 | | | | |
| OM.7.2.4 | | | | |
| OM.7.2.5 | | | | |
| OM.7.2.6 | | | | |
| | 3. Concentration Risks | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1 | 10 largest exposures | 1,1% | 100,0% | 9,4% |
| OM.7.3.1 | | | | |
| OM.7.3.2 | | | | |
| OM.7.3.3 | | | | |
| OM.7.3.4 | | | | |
| OM.7.3.5 | | | | |
| OM.7.3.6 | | | | |
| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.4.1 | European Union | 100,0% | 100,0% | 100,0% |
| M.7.4.2 | Austria | 0,0% | 0,0% | 0,0% |
| M.7.4.3 | Belgium | 0,0% | 0,0% | 0,0% |
| M.7.4.4 | Bulgaria | 0,0% | 0,0% | 0,0% |
| M.7.4.5 | Croatia | 0,0% | 0,0% | 0,0% |
| M.7.4.6 | Cyprus | 0,0% | 0,0% | 0,0% |
| M.7.4.7 | Czech Republic | 0,0% | 0,0% | 0,0% |
| M.7.4.8 | Denmark | 100,0% | 100,0% | 100,0% |
| M.7.4.9 | Estonia | 0,0% | 0,0% | 0,0% |
| M.7.4.10 | Finland | 0,0% | 0,0% | 0,0% |
| M.7.4.11 | France | 0,0% | 0,0% | 0,0% |
| M.7.4.12 | Germany | 0,0% | 0,0% | 0,0% |
| M.7.4.13 | Greece | 0,0% | 0,0% | 0,0% |
| M.7.4.14 | Netherlands | 0,0% | 0,0% | 0,0% |
| M.7.4.15 | Hungary | 0,0% | 0,0% | 0,0% |
| M.7.4.16 | Ireland | 0,0% | 0,0% | 0,0% |
| M.7.4.17 | Italy | 0,0% | 0,0% | 0,0% |
| M.7.4.18 | Latvia | 0,0% | 0,0% | 0,0% |
| M.7.4.19 | Lithuania | 0,0% | 0,0% | 0,0% |
| M.7.4.20 | Luxembourg | 0,0% | 0,0% | 0,0% |
| M.7.4.21 | Malta | 0,0% | 0,0% | 0,0% |
| M.7.4.22 | Poland | 0,0% | 0,0% | 0,0% |
| M.7.4.23 | Portugal | 0,0% | 0,0% | 0,0% |
| M.7.4.24 | Romania | 0,0% | 0,0% | 0,0% |
| M.7.4.25 | Slovakia | 0,0% | 0,0% | 0,0% |
| M.7.4.26 | Slovenia | 0,0% | 0,0% | 0,0% |
| M.7.4.27 | Spain | 0,0% | 0,0% | 0,0% |
| M.7.4.28 | Sweden | 0,0% | 0,0% | 0,0% |
| M.7.4.29 | United Kingdom | 0,0% | 0,0% | 0,0% |
| M.7.4.30 | European Economic Area (not member of EU) | 0,0% | 0,0% | 0,0% |
| M.7.4.31 | Iceland | 0,0% | 0,0% | 0,0% |
| M.7.4.32 | Liechtenstein | 0,0% | 0,0% | 0,0% |
| M.7.4.33 | Norway | 0,0% | 0,0% | 0,0% |
| M.7.4.34 | Other | 0,0% | 0,0% | 0,0% |
| M.7.4.35 | Switzerland | 0,0% | 0,0% | 0,0% |
| M.7.4.36 | Australia | 0,0% | 0,0% | 0,0% |
| M.7.4.37 | Brazil | 0,0% | 0,0% | 0,0% |
| M.7.4.38 | Canada | 0,0% | 0,0% | 0,0% |
| M.7.4.39 | Japan | 0,0% | 0,0% | 0,0% |
| M.7.4.40 | Korea | 0,0% | 0,0% | 0,0% |
| M.7.4.41 | New Zealand | 0,0% | 0,0% | 0,0% |
| M.7.4.42 | Singapore | 0,0% | 0,0% | 0,0% |
| M.7.4.43 | US | 0,0% | 0,0% | 0,0% |
| M.7.4.44 | Other | 0,0% | 0,0% | 0,0% |
| OM.7.4.1 | | o/w Greenland | 0,0% | 0,0% |
| OM.7.4.2 | | o/w Faroe Islands | 0,0% | 0,0% |
| OM.7.4.3 | | | | |
| OM.7.4.4 | | | | |
| OM.7.4.5 | | | | |
| OM.7.4.6 | | | | |
| OM.7.4.7 | | | | |
| OM.7.4.8 | | | | |
| OM.7.4.9 | | | | |
| OM.7.4.10 | | | | |



| 5. Breakdown by domestic regions | | % Residential Loans | % Commercial Loans | % Total Mortgages |
|---|--|----------------------------|---------------------------|--------------------------|
| M.7.5.1 | Greater Copenhagen area (Region Hovedstaden) | 41,2% | 0,0% | 41,2% |
| M.7.5.2 | Remaining Zealand & Bornholm (Region Sjælland) | 12,4% | 0,0% | 12,4% |
| M.7.5.3 | Northern Jutland (Region Nordjylland) | 15,6% | 0,0% | 15,6% |
| M.7.5.4 | Eastern Jutland (Region Midtjylland) | 15,4% | 0,0% | 15,4% |
| M.7.5.5 | Southern Jutland & Funen (Region Syddanmark) | 15,4% | 100,0% | 15,4% |
| 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 | 100,0% | 100,0% | 100,0% |
| M.7.6.2 | Floating rate | 0,0% | 0,0% | 0,0% |
| M.7.6.3 | Other | 0,0% | 0,0% | 0,0% |
| OM.7.6.1 | | | | |
| OM.7.6.2 | o/w Index loans | 0,0% | 0,0% | 0,0% |
| OM.7.6.3 | o/w Adjustable Rate Mortgages | 100,0% | 100,0% | 100,0% |
| OM.7.6.4 | o/w Money market based loans | 0,0% | 0,0% | 0,0% |
| OM.7.6.5 | o/w Non capped floaters | 0,0% | 0,0% | 0,0% |
| OM.7.6.6 | o/w Capped floaters | 0,0% | 0,0% | 0,0% |
| 7. Breakdown by Repayment Type | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.7.1 | Bullet / interest only | 0,0% | 0,0% | 0,0% |
| M.7.7.2 | Amortising | 100,0% | 100,0% | 100,0% |
| M.7.7.3 | Other | 0,0% | 0,0% | 0,0% |
| OM.7.7.1 | | | | |
| OM.7.7.2 | | | | |
| OM.7.7.3 | | | | |
| OM.7.7.4 | | | | |
| OM.7.7.5 | | | | |
| OM.7.7.6 | | | | |
| 8. Loan Seasoning | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1 | Up to 12months | 6,1% | 0,0% | 6,0% |
| M.7.8.2 | ≥ 12 - ≤ 24 months | 6,5% | 0,0% | 6,5% |
| M.7.8.3 | ≥ 24 - ≤ 36 months | 5,4% | 0,0% | 5,4% |
| M.7.8.4 | ≥ 36 - ≤ 60 months | 37,1% | 100,0% | 37,1% |
| M.7.8.5 | ≥ 60 months | 45,0% | 0,0% | 45,0% |
| 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 | 0,00% | 0,00% | 0,00% |
| 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) | 16.032 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | DKK 0 - 2m | 434 | 780 | 1,4% | 41,5% |
| M.7A.10.3 | DKK 2 - 5m | 892 | 264 | 3,0% | 14,0% |
| M.7A.10.4 | DKK 5 - 20m | 4.560 | 424 | 15,1% | 22,5% |
| M.7A.10.5 | DKK 20 - 50m | 8.112 | 253 | 26,9% | 13,5% |
| M.7A.10.6 | DKK 50 - 100m | 7.324 | 104 | 24,3% | 5,5% |
| M.7A.10.7 | > DKK 100m | 8.835 | 56 | 29,3% | 3,0% |
| 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 | 30.157 | 1.881 | 100% | 100% |
| 11. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1 | Weighted Average LTV (%) | ND1 | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.11.2 | >0 - <=40 % | ND1 | ND1 | | |
| M.7A.11.3 | >40 - <=50 % | ND1 | ND1 | | |
| M.7A.11.4 | >50 - <=60 % | ND1 | ND1 | | |
| M.7A.11.5 | >60 - <=70 % | ND1 | ND1 | | |
| M.7A.11.6 | >70 - <=80 % | ND1 | ND1 | | |
| M.7A.11.7 | >80 - <=90 % | ND1 | ND1 | | |
| M.7A.11.8 | >90 - <=100 % | ND1 | ND1 | | |
| M.7A.11.9 | >100% | ND1 | ND1 | | |
| M.7A.11.10 | Total | 0,00% | 0,00% | 0,00% | 0,00% |
| OM.7A.11.1 | <i>o/w >100 - <=110 %</i> | ND1 | | | |
| OM.7A.11.2 | <i>o/w >110 - <=120 %</i> | ND1 | | | |
| OM.7A.11.3 | <i>o/w >120 - <=130 %</i> | ND1 | | | |
| OM.7A.11.4 | <i>o/w >130 - <=140 %</i> | ND1 | | | |
| OM.7A.11.5 | <i>o/w >140 - <=150 %</i> | ND1 | | | |
| OM.7A.11.6 | <i>o/w >150 %</i> | ND1 | | | |
| OM.7A.11.7 | | | | | |
| OM.7A.11.8 | | | | | |
| OM.7A.11.9 | | | | | |
| 12. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.12.1 | Weighted Average LTV (%) | 0,00% | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.12.2 | >0 - <=40 % | 30.157 | ND1 | 100,0% | |
| M.7A.12.3 | >40 - <=50 % | 0 | ND1 | 0,0% | |
| M.7A.12.4 | >50 - <=60 % | 0 | ND1 | 0,0% | |
| M.7A.12.5 | >60 - <=70 % | 0 | ND1 | 0,0% | |
| M.7A.12.6 | >70 - <=80 % | 0 | ND1 | 0,0% | |
| M.7A.12.7 | >80 - <=90 % | 0 | ND1 | 0,0% | |
| M.7A.12.8 | >90 - <=100 % | 0 | ND1 | 0,0% | |
| M.7A.12.9 | >100% | 0 | ND1 | 0,0% | |
| M.7A.12.10 | Total | 30.157 | 0,00% | 100,0% | 0,00% |
| OM.7A.12.1 | <i>o/w >100 - <=110 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.2 | <i>o/w >110 - <=120 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.3 | <i>o/w >120 - <=130 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.4 | <i>o/w >130 - <=140 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.5 | <i>o/w >140 - <=150 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.6 | <i>o/w >150 %</i> | 0 | 0,00% | 0,0% | |
| OM.7A.12.7 | | | | | |
| OM.7A.12.8 | | | | | |
| OM.7A.12.9 | | | | | |
| 13. Breakdown by type | | % Residential Loans | | | |
| M.7A.13.1 | Owner occupied | | | 0,0% | |
| M.7A.13.2 | Second home/Holiday houses | | | 0,0% | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | | | 0,0% | |
| M.7A.13.4 | Subsidised housing | | | 100,0% | |
| M.7A.13.5 | Agricultural | | | 0,0% | |
| OM.7A.13.1 | Other | | | 0,0% | |
| OM.7A.13.2 | <i>o/w Private rental</i> | | | 0,0% | |
| OM.7A.13.3 | <i>o/w Multi-family housing</i> | | | 0,0% | |
| OM.7A.13.4 | <i>o/w Buildings under construction</i> | | | 0,0% | |
| OM.7A.13.5 | <i>o/w Buildings land</i> | | | 0,0% | |
| OM.7A.13.6 | | | | | |
| OM.7A.13.7 | | | | | |
| OM.7A.13.8 | | | | | |
| OM.7A.13.9 | | | | | |
| OM.7A.13.10 | | | | | |
| OM.7A.13.11 | | | | | |
| 14. Loan by Ranking | | % Residential Loans | | | |
| M.7A.14.1 | 1st lien / No prior ranks | | | 100,0% | |
| M.7A.14.2 | Guaranteed | | | 0,0% | |
| M.7A.14.3 | Other | | | 0,0% | |
| OM.7A.14.1 | | | | | |
| OM.7A.14.2 | | | | | |
| OM.7A.14.3 | | | | | |
| OM.7A.14.4 | | | | | |
| OM.7A.14.5 | | | | | |
| OM.7A.14.6 | | | | | |



| 15. EPC Information of the financed RRE - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
|---|----------------------------------|--------------|---------------------|---------------------|--------------------|
| M.7A.15.1 | A | 13986 | 234 | 46,4% | 30,0% |
| M.7A.15.2 | B | 4384 | 143 | 14,5% | 18,3% |
| M.7A.15.3 | C | 7991 | 254 | 26,5% | 32,6% |
| M.7A.15.4 | D | 1002 | 47 | 3,3% | 6,0% |
| M.7A.15.5 | E | 594 | 20 | 2,0% | 2,6% |
| M.7A.15.6 | F | 90 | 3 | 0,3% | 0,4% |
| M.7A.15.7 | G | 0 | 0 | 0,0% | 0,0% |
| M.7A.15.8 | Estimate A | 552 | 12 | 1,8% | 1,6% |
| M.7A.15.9 | Estimate B | 185 | 12 | 0,6% | 1,6% |
| M.7A.15.10 | Estimate C | 580 | 31 | 1,9% | 3,9% |
| M.7A.15.11 | Estimate D | 431 | 13 | 1,4% | 1,7% |
| M.7A.15.12 | Estimate E | 196 | 5 | 0,6% | 0,7% |
| M.7A.15.13 | Estimate F | 96 | 3 | 0,3% | 0,4% |
| M.7A.15.14 | Estimate G | 70 | 2 | 0,2% | 0,3% |
| M.7A.15.15 | TBC at a country level | ND1 | ND1 | | |
| M.7A.15.16 | TBC at a country level | ND1 | ND1 | | |
| M.7A.15.17 | TBC at a country level | ND1 | ND1 | | |
| M.7A.15.18 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7A.15.19 | Total | 30157 | 779,99 | 100,0% | 100,0% |
| OM.7A.15.1 | | | | | |
| OM.7A.15.2 | | | | | |
| OM.7A.15.3 | | | | | |
| 16. Average energy use intensity (kWh/m2 per year) - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| M.7A.16.1 | <=52.5 + 1,650/M^2 | 13986 | 234 | 46,4% | 30,0% |
| M.7A.16.2 | <=70 + 2,200/M^2 | 4384 | 143 | 14,5% | 18,3% |
| M.7A.16.3 | <=110 + 3,200/M^2 | 7991 | 254 | 26,5% | 32,6% |
| M.7A.16.4 | <=150 + 4,200/M^2 | 1002 | 47 | 3,3% | 6,0% |
| M.7A.16.5 | <=190 + 5,200/M^2 | 594 | 20 | 2,0% | 2,6% |
| M.7A.16.6 | <=240 + 6,500/M^2 | 90 | 3 | 0,3% | 0,4% |
| M.7A.16.7 | >240 + 6,500/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7A.16.8 | Estimate: <=52.5 + 1,650/M^2 | 552 | 12 | 1,8% | 1,6% |
| M.7A.16.9 | Estimate: <=70 + 2,200/M^2 | 185 | 12 | 0,6% | 1,6% |
| M.7A.16.10 | Estimate: <=110 + 3,200/M^2 | 580 | 31 | 1,9% | 3,9% |
| M.7A.16.11 | Estimate: <=150 + 4,200/M^2 | 431 | 13 | 1,4% | 1,7% |
| M.7A.16.12 | Estimate: <=190 + 5,200/M^2 | 196 | 5 | 0,6% | 0,7% |
| M.7A.16.13 | Estimate: <=240 + 6,500/M^2 | 96 | 3 | 0,3% | 0,4% |
| M.7A.16.14 | Estimate: >240 + 6,500/M^2 | 70 | 2 | 0,2% | 0,3% |
| M.7A.16.15 | TBC at a country level | ND1 | ND1 | | |
| M.7A.16.16 | TBC at a country level | ND1 | ND1 | | |
| M.7A.16.17 | TBC at a country level | ND1 | ND1 | | |
| M.7A.16.18 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7A.16.19 | Total | 30157 | 779,99 | 100,0% | 100,0% |
| 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 | 373 | 17 | 1,2% | 2,2% |
| M.7A.17.2 | 1919 - 1945 | 638 | 29 | 2,1% | 3,7% |
| M.7A.17.3 | 1946 - 1960 | 2440 | 46 | 8,1% | 5,9% |
| M.7A.17.4 | 1961 - 1970 | 4423 | 104 | 14,7% | 13,3% |
| M.7A.17.5 | 1971 - 1980 | 5977 | 86 | 19,8% | 11,0% |
| M.7A.17.6 | 1981 - 1990 | 1381 | 44 | 4,6% | 5,6% |
| M.7A.17.7 | 1991 - 2000 | 396 | 38 | 1,3% | 4,9% |
| M.7A.17.8 | 2001 - 2005 | 1504 | 147 | 5,0% | 18,8% |
| M.7A.17.9 | 2006 - 2010 | 1195 | 55 | 4,0% | 7,1% |
| M.7A.17.10 | 2011 - 2015 | 6090 | 118 | 20,2% | 15,1% |
| M.7A.17.11 | 2016 - 2020 | 3264 | 55 | 10,8% | 7,1% |
| M.7A.17.12 | 2021 and onwards | 1410 | 21 | 4,7% | 2,7% |
| M.7A.17.13 | no data | 1066 | 20 | 3,5% | 2,6% |
| M.7A.17.14 | Total | 30157 | 780 | 100,0% | 100,0% |
| OM.7A.17.1 | | | | | |
| OM.7A.17.2 | | | | | |
| OM.7A.17.3 | | | | | |
| OM.7A.17.4 | | | | | |
| OM.7A.17.5 | | | | | |
| OM.7A.17.6 | | | | | |
| OM.7A.17.7 | | | | | |
| OM.7A.17.8 | | | | | |
| OM.7A.17.9 | | | | | |
| OM.7A.17.10 | | | | | |
| 18. Dwelling type - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| M.7A.18.1 | House, detached or semi-detached | 502 | 14 | 2% | 2% |
| M.7A.18.2 | Flat or Apartment | 6 | 2 | 0% | 0% |
| M.7A.18.3 | Bungalow | 0 | 0 | 0% | 0% |
| M.7A.18.4 | Terraced House | 6375 | 243 | 21% | 31% |
| M.7A.18.5 | Multifamily House | 23274 | 521 | 77% | 67% |
| M.7A.18.6 | Land Only | 0 | 0 | 0% | 0% |
| M.7A.18.7 | other | 0 | 0 | 0% | 0% |
| M.7A.18.8 | Total | 30157 | 780 | 100% | 100% |
| OM.7A.18.1 | | | | | |



| 19. New Residential Property - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
|---|-------------------|--------------|---------------------|---------------------|--------------------|
| M.7A.19.1 | New Property | 3261 | 49 | 11% | 6% |
| M.7A.19.2 | Existing property | 26896 | 731 | 89% | 94% |
| M.7A.19.3 | other | 0 | 0 | 0% | 0% |
| M.7A.19.4 | no data | 0 | 0 | 0% | 0% |
| M.7A.19.5 | Total | 30157 | 780 | 100% | 100% |
| M.7A.19.6 | | | | | |

| 20. CO2 emission - by dwelling type - as per national availability | | Ton CO2 (per year) | Ton CO2 (per year) (LTV adjusted) | kg CO2/m2 (per year) |
|--|----------------------------------|--------------------|-----------------------------------|----------------------|
| M.7A.20.1 | House, detached or semi-detached | 488 | 488 | 7 |
| M.7A.20.2 | Flat or Apartment | 5 | 5 | 3 |
| M.7A.20.3 | Bungalow | 0 | 0 | 0 |
| M.7A.20.4 | Terraced House | 2,572 | 2,572 | 2 |
| M.7A.20.5 | Multifamily House | 9,206 | 9,206 | 2 |
| M.7A.20.6 | Land Only | 0 | 0 | 0 |
| M.7A.20.7 | other | 0 | 0 | 0 |
| M.7A.20.8 | no data | 0 | 0 | 0 |
| M.7A.20.9 | Total | 12,271 | 12,271 | 2 |
| M.7A.20.10 | | | | |
| M.7A.20.11 | | | | |
| M.7A.20.12 | | | | |
| M.7A.20.13 | | | | |
| M.7A.20.14 | | | | |
| M.7A.20.15 | | | | |
| M.7A.20.16 | | | | |
| M.7A.20.17 | | | | |
| M.7A.20.18 | | | | |
| M.7A.20.19 | | | | |
| M.7A.20.20 | | | | |
| M.7A.20.21 | | | | |
| M.7A.20.22 | | | | |
| M.7A.20.23 | | | | |
| M.7A.20.24 | | | | |
| M.7A.20.25 | | | | |
| M.7A.20.26 | | | | |
| M.7A.20.27 | | | | |
| M.7A.20.28 | | | | |
| M.7A.20.29 | | | | |
| M.7A.20.30 | | | | |
| M.7A.20.31 | | | | |
| M.7A.20.32 | | | | |
| M.7A.20.33 | | | | |
| M.7A.20.34 | | | | |
| M.7A.20.35 | | | | |
| M.7A.20.36 | | | | |
| M.7A.20.37 | | | | |
| M.7A.20.38 | | | | |
| M.7A.20.39 | | | | |
| M.7A.20.40 | | | | |
| M.7A.20.41 | | | | |
| M.7A.20.42 | | | | |
| M.7A.20.43 | | | | |
| M.7A.20.44 | | | | |
| M.7A.20.45 | | | | |
| M.7A.20.46 | | | | |
| M.7A.20.47 | | | | |
| M.7A.20.48 | | | | |

| 7B Commercial Cover Pool | | | | | |
|---------------------------|--------------------------|---------|-----------------|--------------------|----------------|
| 21. Loan Size Information | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.21.1 | Average loan size (000s) | 3,369 | | | |
| | | 0 | | | |
| | By buckets (mn): | 0 | | | |
| M.7B.21.2 | DKK 0 - 2m | 3 | 2 | 21% | 50% |
| M.7B.21.3 | DKK 2 - 5m | 5 | 1 | 35% | 25% |
| M.7B.21.4 | DKK 5 - 20m | 6 | 1 | 45% | 25% |
| M.7B.21.5 | DKK 20 - 50m | 0 | 0 | 0% | 0% |
| M.7B.21.6 | DKK 20 - 50m | 0 | 0 | 0% | 0% |
| M.7B.21.7 | > DKK 100m | 0 | 0 | 0% | 0% |
| M.7B.21.8 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.9 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.10 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.11 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.12 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.13 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.14 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.15 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.16 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.17 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.18 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.19 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.20 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.21 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.22 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.23 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.24 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.25 | TBC at a country level | ND1 | ND1 | | |
| M.7B.21.26 | Total | 13 | 4 | 0% | 0% |



| 22. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---|--------------------|-----------------|--------------------|----------------|
| M.7B.22.1 | Weighted Average LTV (%) | ND1 | 0 | | |
| | | 0 | 0 | | |
| | By LTV buckets (mn): | 0 | 0 | | |
| M.7B.22.2 | >0 - <=40 % | ND1 | ND1 | | |
| M.7B.22.3 | >40 - <=50 % | ND1 | ND1 | | |
| M.7B.22.4 | >50 - <=60 % | ND1 | ND1 | | |
| M.7B.22.5 | >60 - <=70 % | ND1 | ND1 | | |
| M.7B.22.6 | >70 - <=80 % | ND1 | ND1 | | |
| M.7B.22.7 | >80 - <=90 % | ND1 | ND1 | | |
| M.7B.22.8 | >90 - <=100 % | ND1 | ND1 | | |
| M.7B.22.9 | >100 % | ND1 | ND1 | | |
| M.7B.22.10 | Total | 0 | 0 | | |
| OM.7B.22.1 | >80 - <=90 % | ND1 | 0 | | |
| OM.7B.22.2 | >90 - <=100 % | ND1 | 0 | | |
| OM.7B.22.3 | >100 % | ND1 | 0 | | |
| OM.7B.22.4 | Total | ND1 | 0 | | |
| OM.7B.22.5 | o/w >100 - <=110 % | ND1 | 0 | | |
| OM.7B.22.6 | o/w >110 - <=120 % | ND1 | 0 | | |
| OM.7B.22.7 | | | | | |
| OM.7B.22.8 | | | | | |
| OM.7B.22.9 | | | | | |
| 23. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.23.1 | Weighted Average LTV (%) | 0 | 0 | | |
| | | 0 | 0 | | |
| | By LTV buckets (mn): | 0 | 0 | | |
| M.7B.23.2 | >0 - <=40 % | 13 | ND1 | 100% | |
| M.7B.23.3 | >40 - <=50 % | 0 | ND1 | 0% | |
| M.7B.23.4 | >50 - <=60 % | 0 | ND1 | 0% | |
| M.7B.23.5 | >60 - <=70 % | 0 | ND1 | 0% | |
| M.7B.23.6 | >70 - <=80 % | 0 | ND1 | 0% | |
| M.7B.23.7 | >80 - <=90 % | 0 | ND1 | 0% | |
| M.7B.23.8 | >90 - <=100 % | 0 | ND1 | 0% | |
| M.7B.23.9 | >100 % | 0 | ND1 | 0% | |
| M.7B.23.10 | Total | 13 | 0 | 100% | |
| OM.7B.23.1 | o/w >100 - <=110 % | 0 | 0 | | |
| OM.7B.23.2 | o/w >110 - <=120 % | 0 | 0 | | |
| OM.7B.23.3 | o/w >120 - <=130 % | 0 | 0 | | |
| OM.7B.23.4 | o/w >130 - <=140 % | 0 | 0 | | 0,00% |
| OM.7B.23.5 | o/w >140 - <=150 % | 0 | 0 | | |
| OM.7B.23.6 | o/w >150 % | 0 | 0 | | |
| OM.7B.23.7 | | | | | |
| OM.7B.23.8 | | | | | |
| OM.7B.23.9 | | | | | |
| 24. Breakdown by Type | | % Commercial loans | | | |
| M.7B.24.1 | Retail | 0% | | | |
| M.7B.24.2 | Office | 0% | | | |
| M.7B.24.3 | Hotel/Tourism | 0% | | | |
| M.7B.24.4 | Shopping malls | 0% | | | |
| M.7B.24.5 | Industry | 0% | | | |
| M.7B.24.6 | Agriculture | 0% | | | |
| M.7B.24.7 | Other commercially used | 0% | | | |
| M.7B.24.8 | Hospital | 0% | | | |
| M.7B.24.9 | School | 0% | | | |
| M.7B.24.10 | other RE with a social relevant purpose | 100% | | | |
| M.7B.24.11 | Land | 0% | | | |
| M.7B.24.12 | Property developers / Building under construction | 0% | | | |
| M.7B.24.13 | Other | 0% | | | |
| OM.7B.24.1 | o/w Social & Cultural purposes | 100% | | | |
| OM.7B.24.2 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.3 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.4 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.5 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.6 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.7 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.8 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.9 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.10 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.11 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.12 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.13 | o/w [If relevant, please specify] | ND1 | | | |
| OM.7B.24.14 | o/w [If relevant, please specify] | ND1 | | | |



| 25. EPC Information of the financed CRE - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|--|---|--------------------|-----------------------------------|----------------------|--------------|
| M.7B.25.1 | A | 13 | 1 | 100,0% | 100,0% |
| M.7B.25.2 | B | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.3 | C | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.4 | D | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.5 | E | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.6 | F | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.7 | G | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.8 | Estimate A | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.9 | Estimate B | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.10 | Estimate C | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.11 | Estimate D | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.12 | Estimate E | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.13 | Estimate F | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.14 | Estimate G | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.15 | TBC at a country level | ND1 | ND1 | | |
| M.7B.25.16 | TBC at a country level | ND1 | ND1 | | |
| M.7B.25.17 | TBC at a country level | ND1 | ND1 | | |
| M.7B.25.18 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7B.25.19 | Total | 13 | 1 | 100,0% | 100,0% |
| OM.7B.25.1 | | | | | |
| OM.7B.25.2 | | | | | |
| OM.7B.25.3 | | | | | |
| 26. Average energy use intensity (kWh/m2 per year) - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| M.7B.26.1 | <=71.3 + 1,650/M^2 | 13 | 1 | 100,0% | 100,0% |
| M.7B.26.2 | <=95 + 2,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.3 | <=135 + 3,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.4 | <=175 + 4,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.5 | <=215 + 5,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.6 | <=265 + 6,500/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.7 | >265 + 6,500/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.8 | Estimate: <=71.3 + 1,650/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.9 | Estimate: <=95 + 2,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.10 | Estimate:<=135 + 3,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.11 | Estimate:<=175 + 4,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.12 | Estimate:<=215 + 5,200/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.13 | Estimate:<=265 + 6,500/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.14 | Estimate:>265 + 6,500/M^2 | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.15 | TBC at a country level | ND1 | ND1 | | |
| M.7B.26.16 | TBC at a country level | ND1 | ND1 | | |
| M.7B.26.17 | TBC at a country level | ND1 | ND1 | | |
| M.7B.26.18 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7B.26.19 | Total | 13 | 1 | 100,0% | 100,0% |
| OM.7B.26.1 | | | | | |
| OM.7B.26.2 | | | | | |
| OM.7B.26.3 | | | | | |
| 27. CRE Age Structure - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| M.7B.27.1 | older than 1919 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.2 | 1919 - 1945 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.3 | 1946 - 1960 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.4 | 1961 - 1970 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.5 | 1971 - 1980 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.6 | 1981 - 1990 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.7 | 1991 - 2000 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.8 | 2001 - 2005 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.9 | 2006 - 2010 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.10 | 2011 - 2015 | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.11 | 2016 - 2020 | 13 | 1 | 100,0% | 100,0% |
| M.7B.27.12 | 2021 and onwards | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.13 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7B.27.14 | Total | 13 | 1 | 100,0% | 100,0% |
| OM.7B.27.1 | | | | | |
| OM.7B.27.2 | | | | | |
| OM.7B.27.3 | | | | | |
| OM.7B.27.5 | | | | | |
| OM.7B.27.6 | | | | | |
| OM.7B.27.7 | | | | | |
| OM.7B.27.8 | | | | | |
| OM.7B.27.9 | | | | | |
| OM.7B.27.10 | | | | | |
| M.7B.27.16 | | | | | |
| 28. New Commercial Property - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of CRE |
| M.7B.28.1 | New Property | 0 | 0 | 0,0% | 0,0% |
| M.7B.28.2 | Existing Property | 13 | 1 | 100,0% | 100,0% |
| M.7B.28.3 | other | 0 | 0 | 0,0% | 0,0% |
| M.7B.28.4 | no data | 0 | 0 | 0,0% | 0,0% |
| M.7B.28.5 | Total | 13 | 1 | 100,0% | 100,0% |
| 29. CO2 emission related to CRE - as per national availability | | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m2 (per year) | |
| M.7B.29.1 | Retail | 0 | 0 | 0 | |
| M.7B.29.2 | Office | 0 | 0 | 0 | |
| M.7B.29.3 | Hotel/Tourism | 0 | 0 | 0 | |
| M.7B.29.4 | Shopping malls | 0 | 0 | 0 | |
| M.7B.29.5 | Industry | 0 | 0 | 0 | |
| M.7B.29.6 | Agriculture | 0 | 0 | 0 | |
| M.7B.29.7 | Other commercially used | 0 | 0 | 0 | |
| M.7B.29.8 | Hospital | 0 | 0 | 0 | |
| M.7B.29.9 | School | 0 | 0 | 0 | |
| M.7B.29.10 | other RE with a social relevant purpose | 1 | 1 | 2 | |
| M.7B.29.11 | Land | 0 | 0 | 0 | |
| M.7B.29.12 | Property developers / Building under construction | 0 | 0 | 0 | |
| M.7B.29.13 | Other | 0 | 0 | 0 | |
| M.7B.29.14 | no data | 0 | 0 | 0 | |
| M.7B.29.15 | Total | 1 | 1 | 2 | |
| M.7B.29.16 | | | | | |
| M.7B.29.17 | | | | | |
| M.7B.29.18 | | | | | |
| M.7B.29.19 | | | | | |



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

| Field Number | 1. Glossary - Standard Harmonised Items | [Insert Definition Below] |
|--------------|--|--|
| HG.1.1 | OC Calculation: Actual | Total value of cover pool subtracted nominal value of covered bonds |
| HG.1.2 | OC Calculation: Legal minimum | Minimum legal required OC of 2% of lending |
| HG.1.3 | OC Calculation: Committed | ND2 |
| | 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 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 | Maturity Extension Triggers | Jyske Realkredit Base Prospectus paragraph 4.14 |
| HG.1.7 | 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.1.8 | LTVs: Calculation of property/shipping value | |
| HG.1.9 | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits | Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required. |
| HG.1.10 | LTVs: Frequency and time of last valuation | Minimum once pr. year. |
| HG.1.11 | 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.1.12 | Hedging Strategy (please explain how you address interest rate and currency risk) | Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements |
| HG.1.13 | Non-performing loans | A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. |
| HG.1.14 | Valuation method | Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required. |
| HG.1.15 | NPV assumptions (when stated) | ND1 |
| OHG.1.1 | | |
| OHG.1.2 | | |
| OHG.1.3 | | |
| OHG.1.4 | | |
| OHG.1.5 | | |
| OHG.1.6 | | |
| OHG.1.7 | | |
| | 2. Glossary - ESG items (optional) | Definition |
| HG.2.1 | Sustainability - strategy pursued in the cover pool | A and B label/estimate or equivalent labelled properties |
| HG.2.2 | Subsidised Housing (definitions of affordable, social housing) | |
| HG.2.3 | New Property and Existing Property | New properties are buildings constructed within the last 5 calendar years |
| OHG.2.1 | Social impact mortgage loans | Lending to public housing (affordable housing), schools etc. |
| OHG.2.2 | | |
| OHG.2.3 | | |
| OHG.2.4 | | |
| OHG.2.5 | | |
| OHG.2.6 | | |
| OHG.2.7 | | |
| OHG.2.8 | | |
| OHG.2.9 | | |
| OHG.2.10 | | |
| OHG.2.11 | | |
| OHG.2.12 | | |
| | 3. Reason for No Data | Value |
| HG.3.1 | Not applicable for the jurisdiction | ND1 |
| HG.3.2 | Not relevant for the issuer and/or CB programme at the present time | ND2 |
| HG.3.3 | Not available at the present time | ND3 |
| OHG.3.1 | | |
| OHG.3.2 | | |
| OHG.3.3 | | |
| | 4. Glossary - Extra national and/or Issuer Items | Definition |
| HG.4.1 | Other definitions deemed relevant | ND2 |
| OHG.4.1 | | |
| OHG.4.2 | | |
| OHG.4.3 | | |
| OHG.4.4 | | |
| OHG.4.5 | | |



E. Optional ECB-ECAs data

HTT 2023

Reporting in Domestic Currency

DKK

CONTENT OF TAB E

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

| Field Number | 1. Additional information on the programme | | | | | |
|--------------|---|---------------------------|-------------------------------|------------------------|------------------|---------------|
| | Transaction Counterparties | Name | Legal Entity Identifier (LEI) | | | |
| E.1.1.1 | Sponsor (if applicable) | 0 | 0 | | | |
| E.1.1.2 | Service | Jyske Realkredit | 529900R9HQZRT20XB26 | | | |
| E.1.1.3 | Back-up servicer | 0 | 0 | | | |
| E.1.1.4 | BUS facilitator | 0 | 0 | | | |
| E.1.1.5 | Cash manager | Jyske Realkredit | 529900R9HQZRT20XB26 | | | |
| E.1.1.6 | Back-up cash manager | 0 | 0 | | | |
| E.1.1.7 | Account bank | Jyske Bank | 3MSE1GGGK17H6CPN30 | | | |
| E.1.1.8 | Standby account bank | Nordea | 529900003047E2LIV03 | | | |
| E.1.1.9 | Account bank guarantor | 0 | 0 | | | |
| E.1.1.10 | Trustee | 0 | 0 | | | |
| E.1.1.11 | Cover Pool Monitor | Jyske Realkredit | 529900R9HQZRT20XB26 | | | |
| OE.1.1.1 | | | | | | |
| OE.1.1.2 | | | | | | |
| OE.1.1.3 | | | | | | |
| OE.1.1.4 | | | | | | |
| OE.1.1.5 | | | | | | |
| OE.1.1.6 | | | | | | |
| OE.1.1.7 | | | | | | |
| OE.1.1.8 | | | | | | |
| | 2. Additional information on the swaps | | | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI) | Type of Swap | | |
| E.2.1.1 | Jyske Bank A/S | 0 | 3MSE1GGGK17H6CPN30 | FX/IRS | | |
| E.2.1.2 | Nordea Bank a/b | 0 | 529900003047E2LIV03 | FX/IRS | | |
| E.2.1.3 | ING Bank N.V. | 0 | 3TK20VLUJ8J2UQ0E75 | IRS | | |
| E.2.1.4 | DekaBank Deutsche Girozentrale | 0 | 0W2P2JMBX0Y22MAGG883 | IRS | | |
| E.2.1.5 | Counterparty 5 | 0 | 0 | 0 | | |
| E.2.1.6 | Counterparty 6 | 0 | 0 | 0 | | |
| E.2.1.7 | Counterparty 7 | 0 | 0 | 0 | | |
| E.2.1.8 | Counterparty 8 | 0 | 0 | 0 | | |
| E.2.1.9 | Counterparty 9 | 0 | 0 | 0 | | |
| E.2.1.10 | Counterparty 10 | 0 | 0 | 0 | | |
| E.2.1.11 | Counterparty 11 | 0 | 0 | 0 | | |
| E.2.1.12 | Counterparty 12 | 0 | 0 | 0 | | |
| E.2.1.13 | Counterparty 13 | 0 | 0 | 0 | | |
| E.2.1.14 | Counterparty 14 | 0 | 0 | 0 | | |
| E.2.1.15 | Counterparty 15 | 0 | 0 | 0 | | |
| E.2.1.16 | Counterparty 16 | 0 | 0 | 0 | | |
| E.2.1.17 | Counterparty 17 | 0 | 0 | 0 | | |
| E.2.1.18 | Counterparty 18 | 0 | 0 | 0 | | |
| E.2.1.19 | Counterparty 19 | 0 | 0 | 0 | | |
| E.2.1.20 | Counterparty 20 | 0 | 0 | 0 | | |
| E.2.1.21 | Counterparty 21 | 0 | 0 | 0 | | |
| E.2.1.22 | Counterparty 22 | 0 | 0 | 0 | | |
| E.2.1.23 | Counterparty 23 | 0 | 0 | 0 | | |
| E.2.1.24 | Counterparty 24 | 0 | 0 | 0 | | |
| E.2.1.25 | Counterparty 25 | 0 | 0 | 0 | | |
| OE.2.1.1 | | | | | | |
| OE.2.1.2 | | | | | | |
| OE.2.1.3 | | | | | | |
| OE.2.1.4 | | | | | | |
| OE.2.1.5 | | | | | | |
| OE.2.1.6 | | | | | | |
| OE.2.1.7 | | | | | | |
| OE.2.1.8 | | | | | | |
| OE.2.1.9 | | | | | | |
| OE.2.1.10 | | | | | | |
| OE.2.1.11 | | | | | | |
| OE.2.1.12 | | | | | | |
| OE.2.1.13 | | | | | | |
| | 3. Additional information on the asset distribution | | | | | |
| | 1. General information | | Total Assets | | | |
| E.3.1.1 | Weighted Average Seasoning (months) | | 213,2 | | | |
| E.3.1.2 | Weighted Average Maturity (months) | | 250,9 | | | |
| OE.3.1.1 | | | | | | |
| OE.3.1.2 | | | | | | |
| OE.3.1.3 | | | | | | |
| OE.3.1.4 | | | | | | |
| | 2. Arrears | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | 1-30 days | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| E.3.2.2 | 30-60 days | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| E.3.2.3 | 60-90 days | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| E.3.2.4 | 90-180 days | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| E.3.2.5 | >= 180 days | 0,0% | 0,0% | 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

HTT 2023

| | |
|--|-----|
| Reporting in Domestic Currency | DKK |
| 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 | 18.952 | 769 | 63% | 41% |
| SM.1.1.2 | Social impact mortgage loans | 11.218 | 1.116 | 37% | 59% |
| SM.1.1.3 | other | 0 | 0 | | |
| SM.1.1.4 | Total sustainable mortgage loans | 30.170 | 1.885 | 100% | 100% |
| 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 | 30.157 | | 100% | |
| SM.2.1.2 | Commercial | 13 | | 0% | |
| SM.2.1.3 | Other | 0 | | 0% | |
| SM.2.1.4 | Total | 30.170 | | 100% | |
| OSM.2.1.1 | a/w Forest & Agriculture | 0 | | 0% | |
| OSM.2.1.2 | a/w EE residential | 18.938 | | 63% | |
| OSM.2.1.3 | a/w EE commercial | 13 | | 0% | |
| OSM.2.1.4 | a/w EE other | 0 | | 0% | |
| OSM.2.1.5 | EE total | 0 | | 0% | |
| OSM.2.1.6 | a/w Social residential | 11.218 | | 37% | |
| 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 | | | | | |
| | | Residential Loans | Commercial Loans | % Total sustainable Mortgages | |
| SM.2.2.1 | Number of sustainable mortgage loans | 1.881 | 4 | 100% | |
| OSM.2.2.1 | Optional information eg. Number of borrowers | | | | |
| OSM.2.2.2 | Optional information eg. Number of guarantors | | | | |
| OSM.2.2.3 | | | | | |
| OSM.2.2.4 | | | | | |
| OSM.2.2.5 | | | | | |
| OSM.2.2.6 | | | | | |
| 3. Concentration Risks | | | | | |
| | | % Residential Loans | % Commercial Loans | % Total Sustainable Mortgages | |
| SM.2.3.1 | 10 largest exposures | 9,5% | 100,0% | 9,4% | |
| 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) | 41% | 0% | 41% |
| SM.2.5.2 | Remaining Zealand & Bornholm (Region Sjælland) | 12% | 0% | 12% |
| SM.2.5.3 | Northern Jutland (Region Nordjylland) | 16% | 0% | 16% |
| SM.2.5.4 | Eastern Jutland (Region Midtjylland) | 15% | 0% | 15% |
| SM.2.5.5 | Southern Jutland & Funen (Region Syddanmark) | 15% | 100% | 15% |
| 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 | 100% | 100% | 100% |
| SM.2.6.2 | Floating rate | 0% | 0% | 0% |
| SM.2.6.3 | Other | 0% | 0% | 0% |
| OSM.2.6.1 | | | | |
| OSM.2.6.2 | o/w Index loans | 0% | 0% | 0% |
| OSM.2.6.3 | o/w Adjustable Rate Mortgages | 100% | 100% | 100% |
| OSM.2.6.4 | o/w Money market based loans | 0% | 0% | 0% |
| OSM.2.6.5 | o/w Non capped floaters | 0% | 0% | 0% |
| OSM.2.6.6 | o/w Capped floaters | 0% | 0% | 0% |
| 7. Breakdown by Repayment Type | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| SM.2.7.1 | Bullet / interest only | 0% | 0% | 0% |
| SM.2.7.2 | Amortising | 100% | 100% | 100% |
| 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 | 6% | 0% | 6% |
| SM.2.8.2 | ≥ 12 - ≤ 24 months | 6% | 0% | 6% |
| SM.2.8.3 | ≥ 24 - ≤ 36 months | 5% | 0% | 5% |
| SM.2.8.4 | ≥ 36 - ≤ 60 months | 37% | 100% | 37% |
| SM.2.8.5 | ≥ 60 months | 45% | 0% | 45% |
| OSM.2.8.1 | | | | |
| OSM.2.8.2 | | | | |
| OSM.2.8.3 | | | | |
| OSM.2.8.4 | | | | |
| 9. Non-Performing Loans (NPLs) | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| SM.2.9.1 | % NPLs | 0.00% | 0.00% | 0.00% |
| OSM.2.9.1 | | | | |
| OSM.2.9.2 | | | | |
| OSM.2.9.3 | | | | |
| OSM.2.9.4 | | | | |
| OSM.2.9.5 | | | | |
| OSM.2.9.6 | | | | |
| OSM.2.9.7 | | | | |

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) | 16.032 | | | |
| | By buckets (mnl): | | | | |
| SM.2A.10.2 | DKK 0 - 2m | 434 | 780 | 1% | 41% |
| SM.2A.10.3 | DKK 2 - 5m | 892 | 264 | 3% | 14% |
| SM.2A.10.4 | DKK 5 - 20m | 4,560 | 424 | 15% | 23% |
| SM.2A.10.5 | DKK 20 - 50m | 8,112 | 253 | 27% | 13% |
| SM.2A.10.6 | DKK 50 - 100m | 7,324 | 104 | 24% | 6% |
| SM.2A.10.7 | > DKK 100m | 8,835 | 56 | 29% | 3% |
| 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 | 30,157 | 1,581 | 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 (mnl): | | | | |
| SM.2A.11.2 | >0 - <=40% | 0,00% | | | |
| 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 | 0 | 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.11.15 | o/w >140 - <=150% | ND1 | | | |
| OSM.2A.11.16 | o/w >150% | ND1 | | | |
| OSM.2A.11.17 | | | | | |
| OSM.2A.11.18 | | | | | |
| 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 (%) | 0.00% | | | |
| By LTV buckets (min): | | | | | |
| SM.2A.12.2 | >0 - <=40 % | 30.157 | ND1 | 100% | |
| SM.2A.12.3 | >40 - <=50 % | 0 | ND1 | 0% | |
| SM.2A.12.4 | >50 - <=60 % | 0 | ND1 | 0% | |
| SM.2A.12.5 | >60 - <=70 % | 0 | ND1 | 0% | |
| SM.2A.12.6 | >70 - <=80 % | 0 | ND1 | 0% | |
| SM.2A.12.7 | >80 - <=90 % | 0 | ND1 | 0% | |
| SM.2A.12.8 | >90 - <=100 % | 0 | ND1 | 0% | |
| SM.2A.12.9 | >100% | 0 | ND1 | 0% | |
| SM.2A.12.10 | Total | 30.157 | 0 | 100% | 0% |
| OSM.2A.12.1 | a/w >100 - <=110 % | 0 | | | |
| OSM.2A.12.2 | a/w >110 - <=120 % | 0 | | | |
| OSM.2A.12.3 | a/w >120 - <=130 % | 0 | | | |
| OSM.2A.12.4 | a/w >130 - <=140 % | 0 | | | |
| OSM.2A.12.5 | a/w >140 - <=150 % | 0 | | | |
| OSM.2A.12.6 | a/w >150 % | 0 | | | |
| OSM.2A.12.7 | | 0 | | | |
| OSM.2A.12.8 | | 0 | | | |
| OSM.2A.12.9 | | 0 | | | |
| 13. Breakdown by type | | % Residential Loans | | | |
| SM.2A.13.1 | Owner occupied | 0.0% | | | |
| SM.2A.13.2 | Second home/Holiday houses | 0.0% | | | |
| SM.2A.13.3 | Buy-to-let/Non-owner occupied | 0.0% | | | |
| SM.2A.13.4 | Subsidised housing | 100.0% | | | |
| SM.2A.13.5 | Agricultural | 0.0% | | | |
| SM.2A.13.6 | Other | 0.0% | | | |
| OSM.2A.13.1 | a/w Private rental | 0.0% | | | |
| OSM.2A.13.2 | a/w Multi-family housing | 0.0% | | | |
| OSM.2A.13.3 | a/w Buildings under construction | 0.0% | | | |
| OSM.2A.13.4 | a/w Buildings land | 0.0% | | | |
| OSM.2A.13.5 | a/w [[relevant, please specify]] | | | | |
| OSM.2A.13.6 | a/w [[relevant, please specify]] | | | | |
| OSM.2A.13.7 | a/w [[relevant, please specify]] | | | | |
| OSM.2A.13.8 | a/w [[relevant, please specify]] | | | | |
| OSM.2A.13.9 | a/w [[relevant, please specify]] | | | | |
| OSM.2A.13.10 | a/w [[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 (m€) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| SM.2A.15.1 | A | 13.986 | 234 | 46% | 30% |
| SM.2A.15.2 | B | 4.384 | 143 | 15% | 18% |
| SM.2A.15.3 | C | 7.991 | 254 | 26% | 33% |
| SM.2A.15.4 | D | 1.002 | 47 | 3% | 6% |
| SM.2A.15.5 | E | 594 | 20 | 2% | 3% |
| SM.2A.15.6 | F | 90 | 3 | 0% | 0% |
| SM.2A.15.7 | G | 0 | 0 | 0% | 0% |
| SM.2A.15.8 | Estimate A | 552 | 12 | 2% | 2% |
| SM.2A.15.9 | Estimate B | 185 | 12 | 1% | 2% |
| SM.2A.15.10 | Estimate C | 580 | 31 | 2% | 4% |
| SM.2A.15.11 | Estimate D | 431 | 13 | 1% | 2% |
| SM.2A.15.12 | Estimate E | 196 | 5 | 1% | 1% |
| SM.2A.15.13 | Estimate F | 96 | 3 | 0% | 0% |
| SM.2A.15.14 | Estimate G | 70 | 2 | 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 | 30.157 | 780 | 100% | 100% |
| OSM.2A.15.1 | | | | | |
| OSM.2A.15.2 | | | | | |
| OSM.2A.15.3 | | | | | |
| 16. Primary Energy Intensity (kWh/m ²) | | Nominal (m€) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| SM.2A.16.1 | <=52.5 + 1,650/M ² | 13.986 | 234 | 46% | 30% |
| SM.2A.16.2 | <=70 + 2,200/M ² | 4.384 | 143 | 15% | 18% |
| SM.2A.16.3 | <=110 + 3,200/M ² | 7.991 | 254 | 26% | 33% |
| SM.2A.16.4 | <=150 + 4,200/M ² | 1.002 | 47 | 3% | 6% |
| SM.2A.16.5 | <=190 + 5,200/M ² | 594 | 20 | 2% | 3% |
| SM.2A.16.6 | <=240 + 6,500/M ² | 90 | 3 | 0% | 0% |
| SM.2A.16.7 | >240 + 6,500/M ² | 0 | 0 | 0% | 0% |
| SM.2A.16.8 | Estimate: <=52.5 + 1,650/M ² | 552 | 12 | 2% | 2% |
| SM.2A.16.9 | Estimate: <=70 + 2,200/M ² | 185 | 12 | 1% | 2% |
| SM.2A.16.10 | Estimate: <=110 + 3,200/M ² | 580 | 31 | 2% | 4% |
| SM.2A.16.11 | Estimate: <=150 + 4,200/M ² | 431 | 13 | 1% | 2% |
| SM.2A.16.12 | Estimate: <=190 + 5,200/M ² | 196 | 5 | 1% | 1% |
| SM.2A.16.13 | Estimate: <=240 + 6,500/M ² | 96 | 3 | 0% | 0% |
| SM.2A.16.14 | Estimate: >240 + 6,500/M ² | 70 | 2 | 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 | 30.157 | 780 | 100% | 100% |
| OSM.2A.16.1 | | | | | |
| OSM.2A.16.2 | | | | | |
| 17. Property Age Structure | | Nominal (m€) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| SM.2A.17.1 | older than 1919 | 373 | 17 | 1% | 2% |
| SM.2A.17.2 | 1919 - 1945 | 638 | 29 | 2% | 4% |
| SM.2A.17.3 | 1946 - 1960 | 2.440 | 46 | 8% | 6% |
| SM.2A.17.4 | 1961 - 1970 | 4.423 | 104 | 15% | 13% |
| SM.2A.17.5 | 1971 - 1980 | 5.977 | 86 | 20% | 11% |
| SM.2A.17.6 | 1981 - 1990 | 1.381 | 44 | 5% | 6% |
| SM.2A.17.7 | 1991 - 2000 | 396 | 38 | 1% | 5% |
| SM.2A.17.8 | 2001 - 2005 | 1.504 | 147 | 5% | 19% |
| SM.2A.17.9 | 2006 - 2010 | 1.195 | 55 | 4% | 7% |
| SM.2A.17.10 | 2011 - 2015 | 6.090 | 118 | 20% | 15% |
| SM.2A.17.11 | 2016 - 2020 | 3.254 | 55 | 11% | 7% |
| SM.2A.17.12 | 2021 and onwards | 1.410 | 21 | 5% | 3% |
| SM.2A.17.13 | no data | 1.066 | 20 | 4% | 3% |
| SM.2A.17.14 | Total | 30.157 | 780 | 100% | 100% |
| OSM.2A.17.1 | | | | | |
| OSM.2A.17.2 | | | | | |
| OSM.2A.17.3 | | | | | |
| OSM.2A.17.4 | | | | | |
| OSM.2A.17.5 | | | | | |
| OSM.2A.17.6 | | | | | |
| OSM.2A.17.7 | | | | | |
| OSM.2A.17.8 | | | | | |
| OSM.2A.17.9 | | | | | |
| OSM.2A.17.10 | | | | | |

| 18. Dwelling type | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of dwellings |
|--|----------------------------------|--------------------|-----------------------------------|----------------------|--------------------|
| SM.2A.18.1 | House, detached or semi-detached | 502 | 14 | 2% | 2% |
| SM.2A.18.2 | Flat or Apartment | 6 | 2 | 0% | 0% |
| SM.2A.18.3 | Bungalow | 0 | 0 | 0% | 0% |
| SM.2A.18.4 | Terraced House | 6.375 | 243 | 21% | 31% |
| SM.2A.18.5 | Multifamily House | 23.274 | 521 | 77% | 67% |
| SM.2A.18.6 | Land Only | 0 | 0 | 0% | 0% |
| SM.2A.18.7 | other | 0 | 0 | 0% | 0% |
| SM.2A.18.8 | Total | 30.157 | 780 | 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 | 3.261 | 49 | 11% | 6% |
| SM.2A.19.2 | Existing Property | 26.896 | 731 | 89% | 94% |
| SM.2A.19.3 | other | 0 | 0 | 0% | 0% |
| SM.2A.19.4 | no data | 0 | 0 | 0% | 0% |
| SM.2A.19.5 | Total | 30.157 | 780 | 100% | 100% |
| OSM.2A.19.1 | | | | | |
| 20. CO2 emission - by dwelling type - as per national availability | | Ton CO2 (per year) | Ton CO2 (per year) (LTV adjusted) | kg CO2/m2 (per year) | |
| SM.2A.20.1 | House, detached or semi-detached | 42 | 42 | 3 | |
| SM.2A.20.2 | Flat or Apartment | 0 | 0 | 0 | |
| SM.2A.20.3 | Bungalow | 0 | 0 | 0 | |
| SM.2A.20.4 | Terraced House | 885 | 885 | 2 | |
| SM.2A.20.5 | Multifamily House | 2.667 | 2.667 | 1 | |
| SM.2A.20.6 | Land Only | 0 | 0 | 0 | |
| SM.2A.20.7 | other | 0 | 0 | 0 | |
| SM.2A.20.8 | no data | 0 | 0 | 0 | |
| SM.2A.20.9 | Total | 3.594 | 3.594 | 1 | |
| SM.2A.20.10 | | | | | |
| SM.2A.20.11 | | | | | |
| SM.2A.20.12 | | | | | |
| SM.2A.20.13 | | | | | |
| SM.2A.20.14 | | | | | |
| SM.2A.20.15 | | | | | |
| SM.2A.20.16 | | | | | |
| SM.2A.20.17 | | | | | |
| SM.2A.20.18 | | | | | |
| SM.2A.20.19 | | | | | |
| SM.2A.20.20 | | | | | |
| SM.2A.20.21 | | | | | |
| SM.2A.20.22 | | | | | |
| SM.2A.20.23 | | | | | |
| SM.2A.20.24 | | | | | |
| SM.2A.20.25 | | | | | |
| SM.2A.20.26 | | | | | |
| SM.2A.20.27 | | | | | |
| SM.2A.20.28 | | | | | |
| SM.2A.20.29 | | | | | |
| SM.2A.20.30 | | | | | |
| SM.2A.20.31 | | | | | |
| SM.2A.20.32 | | | | | |
| SM.2A.20.33 | | | | | |
| SM.2A.20.34 | | | | | |
| SM.2A.20.35 | | | | | |
| SM.2A.20.36 | | | | | |
| SM.2A.20.37 | | | | | |
| SM.2A.20.38 | | | | | |
| SM.2A.20.39 | | | | | |
| SM.2A.20.40 | | | | | |
| SM.2A.20.41 | | | | | |
| SM.2A.20.42 | | | | | |
| SM.2A.20.43 | | | | | |
| SM.2A.20.44 | | | | | |
| SM.2A.20.45 | | | | | |
| SM.2A.20.46 | | | | | |
| SM.2A.20.47 | | | | | |
| SM.2A.20.48 | | | | | |

B. Sustainable Commercial Cover Pool

| 21. Loan Size Information | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---------------------------|--------------------------|---------|-----------------|--------------------|----------------|
| SM.2B.21.1 | Average loan size (000s) | 3.369 | | | |
| | By buckets (mn): | | | | |
| SM.2B.21.2 | DKK 0 - 2m | 3 | 2 | 21% | 50% |
| SM.2B.21.3 | DKK 2 - 5m | 5 | 1 | 35% | 25% |
| SM.2B.21.4 | DKK 5 - 20m | 6 | 1 | 45% | 25% |
| SM.2B.21.5 | DKK 20 - 50m | 0 | 0 | 0% | 0% |
| SM.2B.21.6 | DKK 50 - 100m | 0 | 0 | 0% | 0% |
| SM.2B.21.7 | > DKK 100m | 0 | 0 | 0% | 0% |
| SM.2B.21.8 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.9 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.10 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.11 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.12 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.13 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.14 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.15 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.16 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.17 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.18 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.19 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.20 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.21 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.22 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.23 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.24 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.25 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.21.26 | Total | 13 | 4 | 100% | 100% |

| 22. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---|--------------------|-----------------|--------------------|----------------|
| SM.2B.22.1 | Weighted Average LTV (%) | ND1 | | | |
| By LTV buckets (mn): | | | | | |
| SM.2B.22.2 | >0 - <=40 % | ND1 | ND1 | | |
| SM.2B.22.3 | >40 - <=50 % | ND1 | ND1 | | |
| SM.2B.22.4 | >50 - <=60 % | ND1 | ND1 | | |
| SM.2B.22.5 | >60 - <=70 % | ND1 | ND1 | | |
| SM.2B.22.6 | >70 - <=80 % | ND1 | ND1 | | |
| SM.2B.22.7 | >80 - <=90 % | ND1 | ND1 | | |
| SM.2B.22.8 | >90 - <=100 % | ND1 | ND1 | | |
| SM.2B.22.9 | >100% | ND1 | ND1 | | |
| SM.2B.22.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.22.1 | a/w >100 - <=110 % | ND1 | ND1 | | |
| OSM.2B.22.2 | a/w >110 - <=120 % | ND1 | ND1 | | |
| OSM.2B.22.3 | a/w >120 - <=130 % | ND1 | ND1 | | |
| OSM.2B.22.4 | a/w >130 - <=140 % | ND1 | ND1 | | |
| OSM.2B.22.5 | a/w >140 - <=150 % | ND1 | ND1 | | |
| OSM.2B.22.6 | a/w >150 % | ND1 | ND1 | | |
| OSM.2B.22.7 | | | | | |
| OSM.2B.22.8 | | | | | |
| OSM.2B.22.9 | | | | | |
| 23. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| SM.2B.23.1 | Weighted Average LTV (%) | 0% | | | |
| By LTV buckets (mn): | | | | | |
| SM.2B.23.2 | >0 - <=40 % | 13 | ND1 | 100% | |
| SM.2B.23.3 | >40 - <=50 % | 0 | ND1 | 0% | |
| SM.2B.23.4 | >50 - <=60 % | 0 | ND1 | 0% | |
| SM.2B.23.5 | >60 - <=70 % | 0 | ND1 | 0% | |
| SM.2B.23.6 | >70 - <=80 % | 0 | ND1 | 0% | |
| SM.2B.23.7 | >80 - <=90 % | 0 | ND1 | 0% | |
| SM.2B.23.8 | >90 - <=100 % | 0 | ND1 | 0% | |
| SM.2B.23.9 | >100% | 0 | ND1 | 0% | |
| SM.2B.23.10 | Total | 13 | | 100% | 0,0% |
| OSM.2B.23.1 | a/w >100 - <=110 % | 0 | | | |
| OSM.2B.23.2 | a/w >110 - <=120 % | 0 | | | |
| OSM.2B.23.3 | a/w >120 - <=130 % | 0 | | | |
| OSM.2B.23.4 | a/w >130 - <=140 % | 0 | | | |
| OSM.2B.23.5 | a/w >140 - <=150 % | 0 | | | |
| OSM.2B.23.6 | a/w >150 % | 0 | | | |
| OSM.2B.23.7 | | | | | |
| OSM.2B.23.8 | | | | | |
| OSM.2B.23.9 | | | | | |
| 24. Breakdown by Type | | % Commercial loans | % CRE | | |
| SM.2B.24.1 | Retail | 0% | ND1 | | |
| SM.2B.24.2 | Office | 0% | ND1 | | |
| SM.2B.24.3 | Hotel/Tourism | 0% | ND1 | | |
| SM.2B.24.4 | Shopping malls | 0% | ND1 | | |
| SM.2B.24.5 | Industry | 0% | ND1 | | |
| SM.2B.24.6 | Agriculture | 0% | ND1 | | |
| SM.2B.24.7 | Other commercially used | 0% | ND1 | | |
| SM.2B.24.8 | Hospital | 0% | ND1 | | |
| SM.2B.24.9 | School | 0% | ND1 | | |
| SM.2B.24.10 | other RE with a social relevant purpose | 100% | ND1 | | |
| SM.2B.24.11 | Land | 0% | ND1 | | |
| SM.2B.24.12 | Property developers / Building under construction | 0% | ND1 | | |
| SM.2B.24.13 | Other | 0% | ND1 | | |
| OSM.2B.24.1 | a/w Cultural purposes | | | | |
| OSM.2B.24.2 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.3 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.4 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.5 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.6 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.7 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.8 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.9 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.10 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.11 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.12 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.13 | a/w [(relevant, please specify)] | | | | |
| OSM.2B.24.14 | a/w [(relevant, please specify)] | | | | |
| 25. EPC Information of the financed CRE | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| SM.2B.25.1 | A | 13 | 1 | 100% | 100% |
| SM.2B.25.2 | B | 0 | 0 | 0% | 0% |
| SM.2B.25.3 | C | 0 | 0 | 0% | 0% |
| SM.2B.25.4 | D | 0 | 0 | 0% | 0% |
| SM.2B.25.5 | E | 0 | 0 | 0% | 0% |
| SM.2B.25.6 | F | 0 | 0 | 0% | 0% |
| SM.2B.25.7 | G | 0 | 0 | 0% | 0% |
| SM.2B.25.8 | Estimate A | 0 | 0 | 0% | 0% |
| SM.2B.25.9 | Estimate B | 0 | 0 | 0% | 0% |
| SM.2B.25.10 | Estimate C | 0 | 0 | 0% | 0% |
| SM.2B.25.11 | Estimate D | 0 | 0 | 0% | 0% |
| SM.2B.25.12 | Estimate E | 0 | 0 | 0% | 0% |
| SM.2B.25.13 | Estimate F | 0 | 0 | 0% | 0% |
| SM.2B.25.14 | Estimate G | 0 | 0 | 0% | 0% |
| SM.2B.25.15 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.25.16 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.25.17 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.25.18 | no data | 0 | 0 | 0% | 0% |
| SM.2B.25.19 | Total | 13 | 1 | 100% | 100% |
| OSM.2B.25.1 | | | | | |
| OSM.2B.25.2 | | | | | |
| OSM.2B.25.3 | | | | | |

| 26. Average energy use intensity (kWh/m2) | | Nominal (mn) | Number of dwellings | % Commercial Loans | % No. of CRE |
|--|---|--------------------|-----------------------------------|----------------------|--------------|
| SM.2B.26.1 | <=71.3 + 1,650/M^2 | 13 | 1 | 100% | 100% |
| SM.2B.26.2 | <=95 + 2,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.3 | <=135 + 3,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.4 | <=175 + 4,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.5 | <=215 + 5,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.6 | <=265 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.7 | >265 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.8 | Estimate: <=52.5 + 1,650/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.9 | Estimate: <=70 + 2,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.10 | Estimate: <=110 + 3,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.11 | Estimate: <=150 + 4,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.12 | Estimate: <=190 + 5,200/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.13 | Estimate: <=240 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.14 | Estimate: >240 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.2B.26.15 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.26.16 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.26.17 | TBC at a country level | ND1 | ND1 | | |
| SM.2B.26.18 | no data | 0 | 0 | 0% | 0% |
| SM.2B.26.19 | Total | 13 | 1 | 100% | 100% |
| 27. CRE Age Structure | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| SM.2B.27.1 | older than 1919 | 0 | 0 | 0% | 0% |
| SM.2B.27.2 | 1919 - 1945 | 0 | 0 | 0% | 0% |
| SM.2B.27.3 | 1946 - 1960 | 0 | 0 | 0% | 0% |
| SM.2B.27.4 | 1961 - 1970 | 0 | 0 | 0% | 0% |
| SM.2B.27.5 | 1971 - 1980 | 0 | 0 | 0% | 0% |
| SM.2B.27.6 | 1981 - 1990 | 0 | 0 | 0% | 0% |
| SM.2B.27.7 | 1991 - 2000 | 0 | 0 | 0% | 0% |
| SM.2B.27.8 | 2001 - 2005 | 0 | 0 | 0% | 0% |
| SM.2B.27.9 | 2006 - 2010 | 0 | 0 | 0% | 0% |
| SM.2B.27.10 | 2011 - 2015 | 0 | 0 | 0% | 0% |
| SM.2B.27.11 | 2016 - 2020 | 13 | 1 | 100% | 100% |
| SM.2B.27.12 | 2021 and onwards | | | | |
| SM.2B.27.13 | no data | | | | |
| SM.2B.27.14 | Total | | | | |
| OSM.2B.27.1 | | | | | |
| OSM.2B.27.2 | | | | | |
| OSM.2B.27.3 | | | | | |
| OSM.2B.27.4 | | | | | |
| OSM.2B.27.5 | | | | | |
| OSM.2B.27.6 | | | | | |
| OSM.2B.27.7 | | | | | |
| OSM.2B.27.8 | | | | | |
| OSM.2B.27.9 | | | | | |
| OSM.2B.27.10 | | | | | |
| 28. New Commercial Property | | Nominal (mn) | Number of dwellings | % Commercial Loans | % No. of CRE |
| SM.2B.28.1 | New property | 13 | 1 | 100% | 100% |
| SM.2B.28.2 | Existing property | 0 | 0 | 0% | 0% |
| SM.2B.28.3 | other | 0 | 0 | 0% | 0% |
| SM.2B.28.4 | no data | 0 | 0 | 0% | 0% |
| SM.2B.28.5 | Total | 13 | 1 | 100% | 100% |
| 29. CO2 emission related to CRE - as per national availability | | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m2 (per year) | |
| SM.2B.29.1 | Retail | 0 | 0 | 0 | |
| SM.2B.29.2 | Office | 0 | 0 | 0 | |
| SM.2B.29.3 | Hotel/Tourism | 0 | 0 | 0 | |
| SM.2B.29.4 | Shopping malls | 0 | 0 | 0 | |
| SM.2B.29.5 | Industry | 0 | 0 | 0 | |
| SM.2B.29.6 | Agriculture | 0 | 0 | 0 | |
| SM.2B.29.7 | Other commercially used | 0 | 0 | 0 | |
| SM.2B.29.8 | Hospital | 0 | 0 | 0 | |
| SM.2B.29.9 | School | 0 | 0 | 0 | |
| SM.2B.29.10 | other RE with a social relevant purpose | 1 | 1 | 2 | |
| SM.2B.29.11 | Land | 0 | 0 | 0 | |
| SM.2B.29.12 | Property developers / Building under construction | 0 | 0 | 0 | |
| SM.2B.29.13 | Other | 0 | 0 | 0 | |
| SM.2B.29.14 | no data | 0 | 0 | 0 | |
| SM.2B.29.15 | Total | 1 | 1 | 2 | |
| SM.2B.29.16 | | | | | |
| SM.2B.29.17 | | | | | |
| SM.2B.29.18 | | | | | |
| SM.2B.29.19 | | | | | |

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

| | |
|--------------------------------|-----|
| Reporting in Domestic Currency | DKK |
|--------------------------------|-----|

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

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

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

| 1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19 | | | | | | |
|---|--|-----------------|------------------------------------|------------------------------------|---------------|-------|
| 1. Breakdown of payment holiday | Nominal (mn) | Number of loans | % Nominal (mn) to total cover pool | % No. of Loans to total cover pool | | |
| COV.1.1.1 | | | | | | |
| OCOV.1.1.2 | | | | | | |
| OCOV.1.1.3 | | | | | | |
| | 0 | 0 | 0,0% | 0,0% | | |
| | | | | | | |
| 2. Additional information on the cover pool section affected by payment holidays | | | | | | |
| 1. types of granted payment holiday (original duration) | 1 month | 2 months | 3 months | 4 to 6 months | over 6 months | total |
| in % nominal (mn) of affected notional amount to total cover pool | | | | | | |
| COV.2.1.1 principal & interest deferred | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| COV.2.1.2 principal deferred | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| COV.2.1.3 other | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| COV.2.1.4 Total payment holiday | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% |
| OCOV.2.1.5 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |
| OCOV.2.1.6 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |
| OCOV.2.1.7 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |
| OCOV.2.1.8 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |
| OCOV.2.1.9 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |
| OCOV.2.1.10 | <i>n/w (if relevant, please specify)</i> | | | | | 0,0% |

ECBC Label Template

Capital Centre S, Q2 2023

Published 18 August 2023 • Data per 30 June 2023


 As of **30 June 2023**
Specialised finance institutes
General Issuer Detail

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

 G1.1 [General cover pool information](#)
 G2 [Outstanding CBs](#)
 G3 [Legal ALM \(balance principle\) adherence](#)
 G4 [Additional characteristics of ALM business model for issued CBs](#)

 M1/B1 [Number of loans by property category](#)
 M2/B2 [Lending by property category, DKKbn](#)
 M3/B3 [Lending, by loan size, DKKbn](#)
 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)
 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)
 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)
 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)
 M5/B5 [Lending by region, DKKbn](#)
 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)
 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)
 M8/B8 [Lending by loan type - All loans, DKKbn](#)
 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

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

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

| <i>(DKKbn – except Tier 1 and Solvency ratio)</i> | Q2 2023 | Q1 2023 | Q4 2022 | Q3 2022 |
|---|----------------|----------------|----------------|----------------|
| Total Balance Sheet Assets | 366,8 | 367,7 | 359,6 | 332,7 |
| Total Customer Loans(fair value) | 338,0 | 338,2 | 333,7 | 304,5 |
| of which: Used/registered for covered bond collateral pool | 338,0 | 338,2 | 333,7 | 304,5 |
| Tier 1 Ratio (%) | 29,1% | 29,6% | 28,3% | 29,6% |
| Solvency Ratio (%) | 29,1% | 29,6% | 28,3% | 29,6% |
| Outstanding Covered Bonds (fair value) | 338,3 | 338,3 | 335,0 | 301,5 |
| Outstanding Senior Unsecured Liabilities | 0,0 | 0,0 | 0,0 | 0,0 |
| Senior Secured Bonds | 0,0 | 0,0 | 0,0 | 0,0 |
| Guarantees (e.g. provided by states, municipals, banks) | 38,8 | 38,1 | 38,8 | 39,3 |
| 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) | 0,0 | 0,0 | 0,0 | 0,0 |

Customer loans (mortgage) (DKKbn)

| | | | | |
|--|-------|-------|-------|-------|
| Total customer loans (market value) | 369,4 | 369,4 | 342,8 | 344,0 |
| Composition by | | | | |
| Maturity | | | | |
| - 0 <= 1 year | 0,1 | 0,1 | 0,0 | 0,0 |
| - < 1 <= 5 years | 2,1 | 2,1 | 2,1 | 2,2 |
| - over 5 years | 367,1 | 367,1 | 340,7 | 341,8 |
| Currency | | | | |
| - DKK | 369,4 | 369,4 | 342,8 | 344,0 |
| - EUR | 0,0 | 0,0 | 0,0 | 0,0 |
| - USD | - | - | - | - |
| - Other | - | - | - | - |
| customer type | | | | |
| - Residential (owner-occ., private rental, corporate housing, holiday houses) | 270,2 | 270,2 | 246,6 | 248,7 |
| - Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships) | 50,6 | 50,6 | 48,1 | 47,8 |
| - Subsidised | 48,6 | 48,6 | 48,1 | 47,4 |
| eligibility as covered bond collateral | 369,4 | 369,4 | 342,8 | 344,0 |
| Non-performing loans (See definition in table X1) | 0,05 | 0,05 | 0,06 | 0,05 |
| Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter) | 0,32 | 0,32 | 0,41 | 0,41 |



Table G1.1 – General cover pool information

| DKKbn / Percentage of nominal outstanding CBs | | Q2 2023 | Q1 2023 | Q4 2022 | Q3 2022 |
|---|---|----------------|----------------|----------------|----------------|
| Nominal cover pool (total value) | | 30,7 | 30,4 | 30,5 | 30,3 |
| Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day) | | 0,0 | 0,0 | 0,0 | 0,0 |
| Overcollateralisation | | 0,6 | 0,0 | 0,7 | 0,7 |
| Overcollateralisation ratio | Total | 0,0 | 0,0 | 0,0 | 0,0 |
| | Mandatory (percentage of risk weighted assets, general, by law) | 2% | 2% | 2% | 8% |
| Nominal value of outstanding CBs | | 30,2 | 30,4 | 29,7 | 29,6 |
| – 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 | | 0,0 | 0,0 | 0,0 | 0,0 |
| Tier 2 capital | | 0,0 | 0,0 | 0,0 | 0,0 |
| Additional tier 1 capital (e.g. hybrid core capital) | | 0,0 | 0,0 | 0,0 | 0,0 |
| Core tier 1 capital invested in gilt-edged securities | | 0,6 | 0,0 | 0,7 | 0,7 |
| Total capital coverage (rating compliant capital) | | 0,6 | 0,0 | 0,7 | 0,7 |
| Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional | | 0,0 | 0,0 | 0,0 | 0,0 |

Table G2 – Outstanding CBs

| DKKbn / Percentage of nominal outstanding CBs | | Q2 2023 | Q1 2023 | Q4 2022 | Q3 2022 |
|--|--|----------------|----------------|----------------|----------------|
| Nominal value of outstanding CBs | | 30,2 | 30,4 | 29,7 | 29,6 |
| Fair value of outstanding CBs (marked value) | | 27,6 | 28,0 | 27,5 | 28,8 |
| Maturity of issued CBs | 0-1 day | - | - | - | - |
| | 1 day – < 1 year | 0,3 | 0,7 | 1,3 | 0,3 |
| | 1 year | - | - | - | - |
| | > 1 and ≤ 2 years | 1,4 | 1,4 | 1,3 | 1,4 |
| | > 2 and ≤ 3 years | 1,4 | 1,4 | 1,3 | 1,4 |
| | > 3 and ≤ 4 years | 1,3 | 1,4 | 1,3 | 1,4 |
| | > 4 and ≤ 5 years | 1,5 | 1,5 | 1,4 | 1,4 |
| | 5-10 years | 21,7 | 21,7 | 20,7 | 23,0 |
| | 10-20 years | - | - | - | - |
| > 20 years | - | - | - | - | |
| Amortisation profile of issued CBs | Bullet | 100,0% | 100,0% | 100,0% | 100,0% |
| | Annuity | 0,0% | 0,0% | 0,0% | 0,0% |
| | 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) | 100,0% | 100,0% | 100,0% | 100,0% |
| | Floating rate (Floating rate constant for less than 1 year) | 0,0% | 0,0% | 0,0% | 0,0% |
| | Capped floating rate | 0,0% | 0,0% | 0,0% | 0,0% |
| Currency denomination profile of issued CBs | DKK | 27,6 | 28,0 | 27,5 | 28,8 |
| | EUR | - | - | - | - |
| | 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 | - | - | - | - |
| | Fitch | - | - | - | - |

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

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

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

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

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

| Maturity structure/Type of cover asset | 0-≤1 year | >1- ≤5 years | > 5 years | Total |
|---|-----------|--------------|-----------|-------|
| Exposures to/guaranteed by governments etc. in EU | - | - | - | - |
| Exposures to/guaranteed by governments etc. third countries | - | - | - | - |
| Exposure to credit institute credit quality step 1 | - | 0,6 | - | 0,6 |
| Exposure to credit institute credit quality step 2 | - | - | - | - |
| Exposure to credit institute credit quality step 3 | - | - | - | - |
| Total | - | 0,6 | - | 0,6 |

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

| | |
|--|-----|
| Other assets, total (distributed pro rata after total assets in credit institution and cover pool) | 0,0 |
|--|-----|

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

| | |
|--|------|
| Total value of loans funded in cover pool (DKKbn) | 30,2 |
| Match funded (without interest and/or currency risk) | 100% |
| Completely hedged with derivatives | 0% |
| Un-hedged interest rate risk | 0% |
| Un-hedged currency risk | 0% |
| - Of which EUR | 0% |
| - Of which DKK | 0% |
| - Of which... | 0% |

Table G3 – Legal ALM (balance principle) adherence¹

| | Issue adherence |
|----------------------------|-----------------|
| General balance principle | x |
| Specific balance principle | |

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

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

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

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



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

Table M1/B1

Number of loans by property category

| | Owner-occupied homes | Holiday houses | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|-------|----------------------|----------------|--------------------|---------------------|----------------|-------------------------------------|---------------------|-------------|------------------------------|-------|--------------|
| Total | - | - | 1.881 | - | - | - | - | - | 4 | - | 1.885 |
| In % | 0,0% | 0,0% | 99,8% | 0,0% | 0,0% | 0,0% | 0,0% | 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 | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,170 |
| In % | 0,0% | 0,0% | 100,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 0,0% | 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 | 0,4 | 0,9 | 4,6 | 8,1 | 7,3 | 8,8 | 30,2 |
| In % | 1,4% | 3,0% | 15,1% | 26,9% | 24,3% | 29,3% | |


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 | - | - | - | - | - | - | - |
| Holiday houses | - | - | - | - | - | - | - |
| Subsidised Housing | 12,4 | 3,7 | 4,7 | 4,6 | 4,6 | - | 30,2 |
| Cooperative Housing | - | - | - | - | - | - | - |
| Private rental | - | - | - | - | - | - | - |
| Manufacturing and Manual Industries | - | - | - | - | - | - | - |
| Office and Business | - | - | - | - | - | - | - |
| Agricultural properties | - | - | - | - | - | - | - |
| Properties for social and cultural purposes | - | - | - | - | 0,0 | - | 0,0 |
| Other | - | - | - | - | - | - | - |
| Total | 12,4 | 3,7 | 4,7 | 4,6 | 4,6 | - | 30,2 |


Table M6/B6
Lending by loan type - IO Loans, DKKbn

| | Owner-occupied | | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|---|----------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------|
| | homes | Holiday houses | | | | | | | | | |
| Index Loans | - | - | - | - | - | - | - | - | - | - | - |
| Fixed-rate to maturity | - | - | - | - | - | - | - | - | - | - | - |
| Fixed-rate shorter period than maturity (ARM's etc.) | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed ≤ 1 year | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 1 and ≤ 3 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 3 and ≤ 5 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 5 years | - | - | - | - | - | - | - | - | - | - | - |
| Money market based loans | - | - | - | - | - | - | - | - | - | - | - |
| Non Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - | - | - |

*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 | | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|---|----------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------------|
| | homes | Holiday houses | | | | | | | | | |
| Index Loans | - | - | - | - | - | - | - | - | - | - | - |
| Fixed-rate to maturity | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |
| Fixed-rate shorter period than maturity (ARM's etc.) | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |
| - rate fixed ≤ 1 year | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 1 and ≤ 3 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 3 and ≤ 5 years | - | - | 0,1 | - | - | - | - | - | - | - | 0,1 |
| - rate fixed > 5 years | - | - | 30,1 | - | - | - | - | - | 0,0 | - | 30,1 |
| Money market based loans | - | - | - | - | - | - | - | - | - | - | - |
| Non Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - | - |
| Total | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |

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

| | Owner-occupied | | Subsidised Housing | Cooperative Housing | Private rental | Manufacturing and Manual Industries | Office and Business | Agriculture | Social and cultural purposes | Other | Total |
|---|----------------|----------------|-----------------------|------------------------|----------------|---|------------------------|-------------|---------------------------------|-------|-------------|
| | homes | Holiday houses | | | | | | | | | |
| Index Loans | - | - | - | - | - | - | - | - | - | - | - |
| Fixed-rate to maturity | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |
| Fixed-rate shorter period than maturity (ARM's etc.) | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |
| - rate fixed ≤ 1 year | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 1 and ≤ 3 years | - | - | - | - | - | - | - | - | - | - | - |
| - rate fixed > 3 and ≤ 5 years | - | - | 0,1 | - | - | - | - | - | - | - | 0,1 |
| - rate fixed > 5 years | - | - | 30,1 | - | - | - | - | - | 0,0 | - | 30,1 |
| Money market based loans | - | - | - | - | - | - | - | - | - | - | - |
| Non Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Capped floaters | - | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - | - |
| Total | - | - | 30,2 | - | - | - | - | - | 0,0 | - | 30,2 |

