

EEMI Harmonised Disclosure Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 18/05/2023

Cut-off Date: 30/06/2023



**Energy
Efficient
Mortgage
Label**

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Loan Mortgage Assets](#)

[Worksheet EEM Harmonised Summary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB A1	
1. Mortgage Assets	
1.A Residential Cover Pool	
1.B Commercial Cover Pool	

Field Number	1. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.1.1.1	Residential	318.811			96.3%
M.1.1.2	Commercial	50.573			13.7%
M.1.1.3	Other	0			0.0%
M.1.1.4	Total	369.384			100.0%
OM.1.1.1	a/w Cooperative Housing	14.065			3.8%
OM.1.1.2	a/w Agriculture	151			0.1%
OM.1.1.3	a/w Owner-occupied homes	174.444			47.2%
OM.1.1.4	a/w Holiday houses	10.364			2.8%
OM.1.1.5	a/w Subsidised Housing	48.601			13.2%
OM.1.1.6	a/w Private rental	71.338			19.3%
OM.1.1.7	a/w Manufacturing and Manual Industries	4.529			1.3%
OM.1.1.8	a/w Office and Business	37.172			10.1%
OM.1.1.9	a/w Social and cultural purposes	8.542			2.3%
OM.1.1.10	a/w Other	39			0.0%
OM.1.1.11					
2. General Information					
M.1.2.1	Number of mortgage loans	149.377		3.603	152.980
OM.1.2.1	Optional information eq, Number of borrowers	ND1			
OM.1.2.2	Optional information eq, Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
3. Concentration Risks					
M.1.3.1	10 largest exposures	4.0%	9.1%		2.5%
OM.1.3.1					
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
4. Breakdown by Geography					
M.1.4.1	European Union	99.5%	100.0%		99.6%
M.1.4.2	Austria	0.0%	0.0%		0.0%
M.1.4.3	Belgium	0.0%	0.0%		0.0%
M.1.4.4	Bulgaria	0.0%	0.0%		0.0%
M.1.4.5	Croatia	0.0%	0.0%		0.0%
M.1.4.6	Cyprus	0.0%	0.0%		0.0%
M.1.4.7	Czechia	0.0%	0.0%		0.0%
M.1.4.8	Denmark	99.5%	100.0%		99.6%
M.1.4.9	Estonia	0.0%	0.0%		0.0%
M.1.4.10	Finland	0.0%	0.0%		0.0%
M.1.4.11	France	0.0%	0.0%		0.0%
M.1.4.12	Germany	0.0%	0.0%		0.0%
M.1.4.13	Greece	0.0%	0.0%		0.0%
M.1.4.14	Netherlands	0.0%	0.0%		0.0%
M.1.4.15	Hungary	0.0%	0.0%		0.0%
M.1.4.16	Ireland	0.0%	0.0%		0.0%
M.1.4.17	Italy	0.0%	0.0%		0.0%
M.1.4.18	Latvia	0.0%	0.0%		0.0%
M.1.4.19	Lithuania	0.0%	0.0%		0.0%
M.1.4.20	Luxembourg	0.0%	0.0%		0.0%
M.1.4.21	Malta	0.0%	0.0%		0.0%
M.1.4.22	Poland	0.0%	0.0%		0.0%
M.1.4.23	Portugal	0.0%	0.0%		0.0%
M.1.4.24	Romania	0.0%	0.0%		0.0%
M.1.4.25	Slovakia	0.0%	0.0%		0.0%
M.1.4.26	Slovenia	0.0%	0.0%		0.0%
M.1.4.27	Spain	0.0%	0.0%		0.0%
M.1.4.28	Sweden	0.0%	0.0%		0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.1.4.30	Iceland	0.0%	0.0%		0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.1.4.32	Norway	0.0%	0.0%		0.0%
M.1.4.33	Other	0.5%	0.0%		0.5%
M.1.4.34	Switzerland	0.0%	0.0%		0.0%
M.1.4.35	United Kingdom	0.0%	0.0%		0.0%
M.1.4.36	Australia	0.0%	0.0%		0.0%
M.1.4.37	Brazil	0.0%	0.0%		0.0%
M.1.4.38	Canada	0.0%	0.0%		0.0%
M.1.4.39	Japan	0.0%	0.0%		0.0%
M.1.4.40	Korea	0.0%	0.0%		0.0%
M.1.4.41	New Zealand	0.0%	0.0%		0.0%
M.1.4.42	Singapore	0.0%	0.0%		0.0%
M.1.4.43	US	0.0%	0.0%		0.0%
M.1.4.44	Other	0.6%	0.0%		0.5%
OM.1.4.1	a/w Greenland	0.0%	0.0%		0.0%
OM.1.4.2	a/w Faroe Islands	0.5%	0.0%		0.4%
OM.1.4.3					
OM.1.4.4					
OM.1.4.5					
OM.1.4.6					
OM.1.4.7					
OM.1.4.8					
OM.1.4.9					
OM.1.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%	
M.1.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	22%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	17%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
M.1.5.12					
M.1.5.13					
M.1.5.14					
M.1.5.15					
M.1.5.16					
M.1.5.17					
M.1.5.18					
M.1.5.19					
M.1.5.20					
M.1.5.21					
M.1.5.22					
M.1.5.23					
M.1.5.24					
M.1.5.25					
M.1.5.26					
M.1.5.27					
M.1.5.28					
M.1.5.29					
M.1.5.30					
M.1.5.31					
M.1.5.32					
M.1.5.33					
M.1.5.34					
M.1.5.35					
M.1.5.36					
M.1.5.37					
M.1.5.38					
M.1.5.39					
M.1.5.40					
M.1.5.41					
M.1.5.42					
M.1.5.43					
M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	65%	45%	64%	
M.1.6.2	Floating rate	34%	53%	36%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / interest only	47%	46%	47%	
M.1.7.2	Amortising	53%	54%	53%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	15%	16%	15%	
M.1.8.2	≥ 12 - < 24 months	18%	18%	18%	
M.1.8.3	≥ 24 - < 36 months	13%	11%	13%	
M.1.8.4	≥ 36 - < 60 months	24%	23%	24%	
M.1.8.5	≥ 60 months	30%	33%	30%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,12%	0,00%	0,10%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.134			
M.1A.10.2	By buckets (mm):				
M.1A.10.3	DKK 0 - 2m	100.850	113.031	32%	76%
M.1A.10.4	DKK 2 - 5m	84.406	29.413	26%	20%
M.1A.10.5	DKK 5 - 20m	48.717	5.363	15%	4%
M.1A.10.6	DKK 20 - 50m	33.511	1.093	11%	1%
M.1A.10.7	DKK 50 - 100m	21.384	311	7%	0%
M.1A.10.8	> DKK 100m	29.943	166	9%	0%
M.1A.10.9	TBC at a country level		ND1		
M.1A.10.10	TBC at a country level		ND1		
M.1A.10.11	TBC at a country level		ND1		
M.1A.10.12	TBC at a country level		ND1		
M.1A.10.13	TBC at a country level		ND1		
M.1A.10.14	TBC at a country level		ND1		
M.1A.10.15	TBC at a country level		ND1		
M.1A.10.16	TBC at a country level		ND1		
M.1A.10.17	TBC at a country level		ND1		
M.1A.10.18	TBC at a country level		ND1		
M.1A.10.19	TBC at a country level		ND1		
M.1A.10.20	TBC at a country level		ND1		
M.1A.10.21	TBC at a country level		ND1		
M.1A.10.22	TBC at a country level		ND1		
M.1A.10.23	TBC at a country level		ND1		
M.1A.10.24	TBC at a country level		ND1		
M.1A.10.25	TBC at a country level		ND1		
M.1A.10.26	Total	318.811	149.377	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0.0	0	0.0%	0.0%
OM.1A.11.1	<i>o/w</i> >100 - <=110 %	ND1			
OM.1A.11.2	<i>o/w</i> >110 - <=120 %	ND1			
OM.1A.11.3	<i>o/w</i> >120 - <=130 %	ND1			
OM.1A.11.4	<i>o/w</i> >130 - <=140 %	ND1			
OM.1A.11.5	<i>o/w</i> >140 - <=150 %	ND1			
OM.1A.11.6	<i>o/w</i> >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	43.8%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	248.827	ND1	78.0%	
M.1A.12.3	>40 - <=50 %	33.690	ND1	10.6%	
M.1A.12.4	>50 - <=60 %	21.563	ND1	6.8%	
M.1A.12.5	>60 - <=70 %	9.868	ND1	3.1%	
M.1A.12.6	>70 - <=80 %	3.532	ND1	1.1%	
M.1A.12.7	>80 - <=90 %	720	ND1	0.2%	
M.1A.12.8	>90 - <=100 %	260	ND1	0.1%	
M.1A.12.9	>100 %	350	ND1	0.1%	
M.1A.12.10	Total	318.811	0	100.0%	0.0%
OM.1A.12.1	<i>o/w</i> >100 - <=110 %	144	ND1	0.0%	
OM.1A.12.2	<i>o/w</i> >110 - <=120 %	73	ND1	0.0%	
OM.1A.12.3	<i>o/w</i> >120 - <=130 %	37	ND1	0.0%	
OM.1A.12.4	<i>o/w</i> >130 - <=140 %	17	ND1	0.0%	
OM.1A.12.5	<i>o/w</i> >140 - <=150 %	11	ND1	0.0%	
OM.1A.12.6	<i>o/w</i> >150 %	68	ND1	0.0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	55%			
M.1A.13.2	Second home/Holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	15%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	27%			
OM.1A.13.1	<i>o/w</i> Private rental	22%			
OM.1A.13.2	<i>o/w</i> Multi-family housing	4%			
OM.1A.13.3	<i>o/w</i> Buildings under construction	0%			
OM.1A.13.4	<i>o/w</i> Buildings land	0%			
OM.1A.13.5	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.6	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.7	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.8	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.9	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.10	<i>o/w</i> (if relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	64.452	8.690	20%	7%
M.1A.15.2	B	24.270	5.700	8%	5%
M.1A.15.3	C	71.684	20.441	22%	16%
M.1A.15.4	D	46.531	18.597	15%	15%
M.1A.15.5	E	17.904	7.612	6%	6%
M.1A.15.6	F	7.276	3.484	2%	3%
M.1A.15.7	G	3.604	1.989	1%	2%
M.1A.15.8	Estimate A	7.652	997	2%	1%
M.1A.15.9	Estimate B	4.767	1.112	1%	1%
M.1A.15.10	Estimate C	19.869	11.925	6%	9%
M.1A.15.11	Estimate D	19.540	27.142	6%	21%
M.1A.15.12	Estimate E	9.987	1.320	3%	1%
M.1A.15.13	Estimate F	5.390	129	2%	0%
M.1A.15.14	Estimate G	3.788	4.904	1%	4%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	11.998	12.541	4%	10%
M.1A.15.19	Total	318.811	126.583	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	64.452	8.690	20%	7%
M.1A.16.2	<=70 + 2,200/M^2	24.270	5.700	8%	5%
M.1A.16.3	<=110 + 3,200/M^2	71.684	20.441	22%	16%
M.1A.16.4	<=150 + 4,200/M^2	46.531	18.597	15%	15%
M.1A.16.5	<=190 + 5,200/M^2	17.904	7.612	6%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.276	3.484	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.604	1.389	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.652	997	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.767	1.112	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	19.869	11.925	6%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	19.640	27.142	6%	21%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	9.987	1.320	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5.390	129	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.788	4.904	1%	4%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	11.998	12.541	4%	10%
M.1A.16.19	Total	318.811	126.583	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	47.789	18.636	15%	15%
M.1A.17.2	1919 - 1945	40.787	17.525	13%	14%
M.1A.17.3	1946 - 1960	28.955	12.760	9%	10%
M.1A.17.4	1961 - 1970	36.847	19.467	12%	15%
M.1A.17.5	1971 - 1980	37.095	22.378	12%	18%
M.1A.17.6	1981 - 1990	15.087	8.533	5%	7%
M.1A.17.7	1991 - 2000	14.198	5.242	4%	4%
M.1A.17.8	2001 - 2005	12.364	4.587	4%	4%
M.1A.17.9	2006 - 2010	17.779	6.577	6%	5%
M.1A.17.10	2011 - 2015	32.000	4.945	10%	4%
M.1A.17.11	2016 - 2020	14.438	1.706	5%	1%
M.1A.17.12	2021 and onwards	15.446	3.504	5%	3%
M.1A.17.13	no data	6.026	722	2%	1%
M.1A.17.14	Total	318.811	126.583	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.18.1	House, detached or semi-detached	141.254	92.044	44%	73%
M.1A.18.2	Flat or Apartment	3.266	378	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.324	13.881	13%	11%
M.1A.18.5	Multifamily House	132.374	20.262	42%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	593	18	0%	0%
M.1A.18.8	Total	318.811	126.583	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.19.1	New Building	36.150	4.581	11%	4%
M.1A.19.2	Existing building	282.661	122.002	89%	96%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	318.811	126.583	100%	100%
OM.1A.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)	
M.1A.20.1	House, detached or semi-detached	186.336	95.416	13.3	
M.1A.20.2	Flat or Apartment	3.061	1.714	6.7	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	27.511	16.739	5.0	
M.1A.20.5	Multifamily House	71.779	46.074	3.4	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	77	52	10.1	
M.1A.20.8	no data	651	317	-	
M.1A.20.9	total	289.416	160.312	7.0	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	14,036			
	By buckets (mn):				
M.1B.21.2	DKK 0 - 2m	949	874	2%	24%
M.1B.21.3	DKK 2 - 5m	3,056	917	6%	25%
M.1B.21.4	DKK 5 - 20m	13,122	1,273	26%	35%
M.1B.21.5	DKK 20 - 50m	10,390	331	21%	9%
M.1B.21.6	DKK 50 - 100m	9,567	137	19%	4%
M.1B.21.7	> DKK 100m	13,488	71	27%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	50,573	3,603	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100 %	ND1	ND1		
M.1B.22.10	Total	0.0	0	0.0%	0.0%
OM.1B.22.1	a/w >100 - <=110 %	ND1			
OM.1B.22.2	a/w >110 - <=120 %	ND1			
OM.1B.22.3	a/w >120 - <=130 %	ND1			
OM.1B.22.4	a/w >130 - <=140 %	ND1			
OM.1B.22.5	a/w >140 - <=150 %	ND1			
OM.1B.22.6	a/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	44.2%			
	By LTV buckets (mn):				
M.1B.23.2	>0 - <=40 %	40,669	ND1	80%	
M.1B.23.3	>40 - <=50 %	5,534	ND1	11%	
M.1B.23.4	>50 - <=60 %	2,922	ND1	6%	
M.1B.23.5	>60 - <=70 %	912	ND1	2%	
M.1B.23.6	>70 - <=80 %	231	ND1	0%	
M.1B.23.7	>80 - <=90 %	139	ND1	0%	
M.1B.23.8	>90 - <=100 %	74	ND1	0%	
M.1B.23.9	>100 %	63	ND1	0%	
M.1B.23.10	Total	50,573		100%	0.0%
OM.1B.23.1	a/w >100 - <=110 %	43		0%	
OM.1B.23.2	a/w >110 - <=120 %	23		0%	
OM.1B.23.3	a/w >120 - <=130 %	8		0%	
OM.1B.23.4	a/w >130 - <=140 %	2		0%	
OM.1B.23.5	a/w >140 - <=150 %	1		0%	
OM.1B.23.6	a/w >150 %	0		0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
24. Breakdown by Type		% Commercial loans			
M.1B.24.1	Retail	35.3%			
M.1B.24.2	Office	33.1%			
M.1B.24.3	Hotel/Tourism	0.0%			
M.1B.24.4	Shopping malls	1.6%			
M.1B.24.5	Industry	9.4%			
M.1B.24.6	Agriculture	0.4%			
M.1B.24.7	Other commercially used	0.6%			
M.1B.24.8	Hospital	0.0%			
M.1B.24.9	School	1.3%			
M.1B.24.10	other RE with a social relevant purpose	18.3%			
M.1B.24.11	Land	0.0%			
M.1B.24.12	Property developers / Building under construction	0.0%			
M.1B.24.13	Other	0.1%			
OM.1B.24.1	a/w Cultural purposes	0.0%			
OM.1B.24.2	a/w [if relevant, please specify]				
OM.1B.24.3	a/w [if relevant, please specify]				
OM.1B.24.4	a/w [if relevant, please specify]				
OM.1B.24.5	a/w [if relevant, please specify]				
OM.1B.24.6	a/w [if relevant, please specify]				
OM.1B.24.7	a/w [if relevant, please specify]				
OM.1B.24.8	a/w [if relevant, please specify]				
OM.1B.24.9	a/w [if relevant, please specify]				
OM.1B.24.10	a/w [if relevant, please specify]				
OM.1B.24.11	a/w [if relevant, please specify]				
OM.1B.24.12	a/w [if relevant, please specify]				
OM.1B.24.13	a/w [if relevant, please specify]				
OM.1B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	A	8.014	275	16%	10%
M.18.25.2	B	5.070	188	10%	7%
M.18.25.3	C	10.588	443	21%	16%
M.18.25.4	D	7.215	340	14%	12%
M.18.25.5	E	2.982	155	6%	5%
M.18.25.6	F	1.253	67	2%	2%
M.18.25.7	G	1.030	51	2%	2%
M.18.25.8	Estimate A	1.532	80	3%	3%
M.18.25.9	Estimate B	985	55	2%	2%
M.18.25.10	Estimate C	1.997	265	4%	9%
M.18.25.11	Estimate D	1.801	393	4%	14%
M.18.25.12	Estimate E	1.093	58	2%	2%
M.18.25.13	Estimate F	747	5	1%	0%
M.18.25.14	Estimate G	951	59	2%	2%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	5.217	411	10%	14%
M.18.25.19	Total	50.573	2.845	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	8.014	275	16%	10%
M.18.26.2	<=70 + 2,200/M^2	5.070	188	10%	7%
M.18.26.3	<=110 + 3,200/M^2	10.588	443	21%	16%
M.18.26.4	<=150 + 4,200/M^2	7.215	340	14%	12%
M.18.26.5	<=190 + 5,200/M^2	2.982	155	6%	5%
M.18.26.6	<=240 + 6,500/M^2	1.253	67	2%	2%
M.18.26.7	>240 + 6,500/M^2	1.030	51	2%	2%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.632	80	3%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	985	55	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	1.997	265	4%	9%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.801	393	4%	14%
M.18.26.12	Estimate: <=190 + 5,200/M^2	1.093	58	2%	2%
M.18.26.13	Estimate: <=240 + 6,500/M^2	747	5	1%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	951	59	2%	2%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	5.217	411	10%	14%
M.18.26.19	Total	50.573	2.845	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					

27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	10.517	479	21%	17%
M.18.27.2	1919 - 1945	3.646	209	7%	7%
M.18.27.3	1946 - 1960	2.666	151	5%	5%
M.18.27.4	1961 - 1970	6.505	345	13%	12%
M.18.27.5	1971 - 1980	4.612	328	9%	12%
M.18.27.6	1981 - 1990	5.212	335	10%	12%
M.18.27.7	1991 - 2000	3.332	198	7%	7%
M.18.27.8	2001 - 2005	2.349	171	5%	6%
M.18.27.9	2006 - 2010	3.689	202	7%	7%
M.18.27.10	2011 - 2015	3.612	163	7%	6%
M.18.27.11	2016 - 2020	1.004	38	2%	1%
M.18.27.12	2021 and onwards	1.976	111	4%	4%
M.18.27.13	no data	1.452	115	3%	4%
M.18.27.14	Total	50.573	2.845	100%	100%
OM.18.27.1					
OM.18.27.2					
OM.18.27.3					
OM.18.27.4					
OM.18.27.5					
OM.18.27.6					
OM.18.27.7					
OM.18.27.8					
OM.18.27.9					
OM.18.27.10					

28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.795	139	8%	5%
M.18.28.2	Existing building	46.778	2.706	92%	95%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	50.573	2.845	100%	100%

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.78.29.1	Retail	47.158	20.777	13
M.78.29.2	Office	17.399	8.781	9
M.78.29.3	Hotel/Tourism	0	0	-
M.78.29.4	Shopping malls	810	499	12
M.78.29.5	Industry	12.936	12.002	11
M.78.29.6	Agriculture	3.462	3.453	835
M.78.29.7	Other commercially used	283	136	13
M.78.29.8	Hospital	0	0	-
M.78.29.9	School	326	196	6
M.78.29.10	other RE with a social relevant purpose	34.900	9.558	12
M.78.29.11	Land	0	0	-
M.78.29.12	Property developers / Building under construction	0	0	-
M.78.29.13	Other	0	0	-
M.78.29.14	no data	0	0	-
M.78.29.15	Total	117.274	55.402	12
M.78.29.16	Weighted Average			
M.78.29.17				
M.78.29.18				
M.78.29.19				

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
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 EEMI-eligible loans in the total mortgage program					
	1. Amount of EEMI eligible loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	110,195	19,557	29.8%	12.8%
SM.1.1.2	other	0	0	0.0%	0.0%
SM.1.1.3	Total sustainable loans	110,195	19,557	29.8%	12.8%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	3,380	698		
SM.2.1.2	redemptions	1,358	568		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	110,195	19,557		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	95,881		87.0%	
SM.2.1.2	Commercial	14,314		13.0%	
SM.2.1.3	Other	0		0.0%	
SM.2.1.4	Total	110,195		100.0%	
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%	
OSM.2.1.2	<i>o/w Forest & Agriculture</i>			0.0%	
OSM.2.1.3					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	18,854	703	13%	
OSM.2.2.1	<i>Optional information e.g. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information e.g. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.9%	13.0%	6.6%	
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%	
OSM.2.4.1	<i>o/w Greenland</i>	0.0%	0.0%	0.0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0.0%	0.0%	0.0%	
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	43%	50%	44%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	9%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9%	6%	9%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	22%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	13%	13%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
SM.2.5.41				
SM.2.5.42				
SM.2.5.43				
SM.2.5.44				
SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				
6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	70%	52%	65%
SM.2.6.2	Floating rate	30%	48%	33%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	48%	49%	48%
SM.2.7.2	Amortising	52%	51%	52%
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	17%	18%	17%
SM.2.8.2	≥ 12 - < 24 months	19%	16%	19%
SM.2.8.3	≥ 24 - < 36 months	13%	15%	13%
SM.2.8.4	≥ 36 - < 60 months	28%	28%	28%
SM.2.8.5	≥ 60 months	24%	23%	24%
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	0,04%	0,00%	0,03%
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)	5.085			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.952	9.519	11%	50%
SM.2A.10.3	DKK 2 - 5m	20.651	7.137	22%	38%
SM.2A.10.4	DKK 5 - 20m	13.848	1.422	14%	8%
SM.2A.10.5	DKK 20 - 50m	14.865	471	16%	2%
SM.2A.10.6	DKK 50 - 100m	12.413	177	13%	1%
SM.2A.10.7	> DKK 100m	23.153	128	24%	1%
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	95.881	18.854	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>= <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0.0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110%	ND1	ND1		
OSM.2A.11.2	a/w >110 - <=120%	ND1	ND1		
OSM.2A.11.3	a/w >120 - <=130%	ND1	ND1		
OSM.2A.11.4	a/w >130 - <=140%	ND1	ND1		
OSM.2A.11.5	a/w >140 - <=150%	ND1	ND1		
OSM.2A.11.6	a/w >150%	ND1	ND1		
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.12.1	Weighted Average LTV (%)	40,1%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	74.254	ND1	77%	
SM.2A.12.3	>40 - <=50%	10.289	ND1	11%	
SM.2A.12.4	>50 - <=60%	7.072	ND1	7%	
SM.2A.12.5	>60 - <=70%	3.132	ND1	3%	
SM.2A.12.6	>70 - <=80%	957	ND1	1%	
SM.2A.12.7	>80 - <=90%	124	ND1	0%	
SM.2A.12.8	>90 - <=100%	31	ND1	0%	
SM.2A.12.9	>100%	22	ND1	0%	
SM.2A.12.10	Total	95.881		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	8			
OSM.2A.12.2	a/w >110 - <=120%	11			
OSM.2A.12.3	a/w >120 - <=130%	3			
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					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
	% Residential Loans				
SM.2A.13.1	Owner occupied	33%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	25%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	42%			
OSM.2A.13.2	a/w Private rental	39%			
OSM.2A.13.3	a/w Multi-family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
OSM.2A.13.11	a/w [if relevant, please specify]				
14. Loan by Ranking					
	% Residential Loans				
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					

15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	64.452	8.690	67%	56%
SM.2A.15.2	B	24.270	5.700	25%	37%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	7.018	977	7%	6%
SM.2A.15.9	Estimate B	142	78	0%	1%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	95.881	15.445	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	64.452	8.690	67%	56%
SM.2A.16.2	<=70 + 2,200/M^2	24.270	5.700	25%	37%
SM.2A.16.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	0	0	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	7.018	977	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	142	78	0%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.15	TBC at a country level	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	95.881	15.445	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.973	472	2%	3%
SM.2A.17.2	1919 - 1945	1.408	269	1%	2%
SM.2A.17.3	1946 - 1960	2.361	169	2%	1%
SM.2A.17.4	1961 - 1970	3.757	362	4%	2%
SM.2A.17.5	1971 - 1980	4.448	557	5%	4%
SM.2A.17.6	1981 - 1990	2.810	693	3%	4%
SM.2A.17.7	1991 - 2000	3.427	466	4%	3%
SM.2A.17.8	2001 - 2005	3.324	663	3%	4%
SM.2A.17.9	2006 - 2010	9.940	2.842	10%	18%
SM.2A.17.10	2011 - 2015	30.598	4.365	32%	28%
SM.2A.17.11	2016 - 2020	13.682	1.381	14%	9%
SM.2A.17.12	2021 and onwards	14.243	2.935	15%	19%
SM.2A.17.13	no data	3.908	271	4%	2%
SM.2A.17.14	Total	95.881	15.445	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	20.954	8.201	22%	53%
SM.2A.18.2	Flat or Apartment	671	76	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	19.520	3.521	20%	23%
SM.2A.18.5	Multifamily House	54.607	3.645	57%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	13	2	0%	0%
SM.2A.18.8	Total	95.881	15.445	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	34.453	3.902	36%	25%
SM.2A.19.2	Existing building	61.428	11.543	64%	75%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	95.881	15.445	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.630	3.179	3,6	
SM.2A.20.2	Flat or Apartment	299	161	4,2	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.805	3.359	2,3	
SM.2A.20.5	Multifamily House	9.684	1.6	1,6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	20	11	2,3	
SM.2A.20.9	Total	20.438	13.910	2,1	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	75	64	1%	9%
SM.2B.21.3	DKK 2 - 5m	436	130	3%	18%
SM.2B.21.4	DKK 5 - 20m	3.738	336	26%	48%
SM.2B.21.5	DKK 20 - 50m	3.144	101	22%	14%
SM.2B.21.6	DKK 20 - 50m	3.162	44	22%	6%
SM.2B.21.7	> DKK 100m	3.758	28	26%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	14.314	703	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%
SM.2B.22.11		ND1	ND1		
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 (%)	45%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	11.435	ND1	80%	
SM.2B.23.3	>40 - <=50%	1.681	ND1	12%	
SM.2B.23.4	>50 - <=60%	877	ND1	6%	
SM.2B.23.5	>60 - <=70%	212	ND1	1%	
SM.2B.23.6	>70 - <=80%	32	ND1	0%	
SM.2B.23.7	>80 - <=90%	27	ND1	0%	
SM.2B.23.8	>90 - <=100%	27	ND1	0%	
SM.2B.23.9	>100%	24	ND1	0%	
SM.2B.23.10	Total	14.314		100%	0.0%
OSM.2B.23.1	a/w >100 - <=110%	14		0%	
OSM.2B.23.2	a/w >110 - <=120%	6		0%	
OSM.2B.23.3	a/w >120 - <=130%	1		0%	
OSM.2B.23.4	a/w >130 - <=140%	1		0%	
OSM.2B.23.5	a/w >140 - <=150%	1		0%	
OSM.2B.23.6	a/w >150%	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	41%			
SM.2B.24.2	Office	35%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	0%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	2%			
SM.2B.24.10	other RE with a social relevant purpose	20%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	1%			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	A	8.014	275	56%	52%
SM.28.25.2	B	5.070	188	35%	35%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1.073	12	7%	2%
SM.28.25.9	Estimate B	157	58	1%	11%
SM.28.25.10	Estimate C	0	0	0%	0%
SM.28.25.11	Estimate D	0	0	0%	0%
SM.28.25.12	Estimate E	0	0	0%	0%
SM.28.25.13	Estimate F	0	0	0%	0%
SM.28.25.14	Estimate G	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	14.314	533	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M^2	8.014	275	56%	52%
SM.28.26.2	<=70 + 2,200/M^2	5.070	188	35%	35%
SM.28.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1.073	12	7%	2%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	157	58	1%	11%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	14.314	533	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	272	16	2%	3%
SM.28.27.2	1919 - 1945	1.345	20	9%	4%
SM.28.27.3	1946 - 1960	220	8	2%	2%
SM.28.27.4	1961 - 1970	775	24	5%	5%
SM.28.27.5	1971 - 1980	881	21	6%	4%
SM.28.27.6	1981 - 1990	1.321	36	9%	7%
SM.28.27.7	1991 - 2000	1.443	36	10%	7%
SM.28.27.8	2001 - 2005	725	32	5%	6%
SM.28.27.9	2006 - 2010	1.551	77	11%	14%
SM.28.27.10	2011 - 2015	3.014	132	21%	25%
SM.28.27.11	2016 - 2020	923	29	6%	5%
SM.28.27.12	2021 and onwards	1.799	97	13%	18%
SM.28.27.13	no data	45	5	0%	1%
SM.28.27.14	Total	14.314	533	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	3.182	109	22%	20%
SM.28.28.2	Existing building	11.131	424	78%	80%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	14.314	533	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	4.607	2.245	5	
SM.28.29.2	Office	2.544	1.348	4	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	32	32	13	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	4	3	14	
SM.28.29.7	Other commercially used	21	10	6	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	97	52	4	
SM.28.29.10	other RE with a social relevant purpose	1.221	602	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / building under construction	-	-	-	
SM.28.29.13	Other	-	-	-	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	8.525	4.292	4	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	EE mortgage loans	In line with the Energy Efficient Mortgage (EEM) Convention
HG.1.2	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.1.3	LTVs: Calculation of property value	
HG.1.4	LTVs: Applied property valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.5	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.6	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc.	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.7	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Energy Efficient Buildings	A and B label/estimate or constructed after 2009
OHG.3.1	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

D1. EEM Harmonised Disclosure Template - Optional Taxonomy Compliant Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB D1	
1. Level of compliance with Taxonomy 2. Share of loans financing Taxonomy compliant buildings	

1. Level of compliance with Taxonomy					
1. Taxonomy Criteria		Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	93.372	18.673	84,7%	95,5%
DM.1.1.2	Do No Significant Harm (DNSH)	88.799	17.893	80,6%	91,5%
DM.1.1.3	Minimum social safeguards	88.799	18.673	80,6%	91,5%
DM.1.1.4	Taxonomy full compliance	88.799	17.893	80,6%	91,5%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	93.372	18.673	25,3%	12,2%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	93.372	18.673	25,3%	12,2%
OOM.2.1.1					
OOM.2.1.2					
OOM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	2.369	646	0,6%	0,4%
DM.2.2.2	repayments	1.226	0	0,3%	0,0%
OOM.2.2.1					
OOM.2.2.2					
OOM.2.2.3					
OOM.2.2.4					
3. EEM eligible & taxonomy compliant mortgage loans funding structure		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	93.372	18.673		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
OOM.2.3.1					
OOM.2.3.2	<i>o/w (if relevant, please specify)</i>				
OOM.2.3.3	<i>o/w (if relevant, please specify)</i>				