

EEMI Harmonised Disclosure Template

2023 Version

Denmark

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Reporting Date: 02/05/2023

Cut-off Date: 31/03/2023



Energy
Efficient
Mortgage
Label

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Sub-Mortgage Assets](#)

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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
M.1.1.1	Residential	318.214			86,6%
M.1.1.2	Commercial	49.253			13,4%
M.1.1.3	Other	0			0,0%
M.1.1.4	Total	367.468			100,0%
OM.1.1.1	a/w Cooperative Housing	13.949			3,8%
OM.1.1.2	a/w Agriculture	175			0,0%
OM.1.1.3	a/w Owner-occupied homes	174.822			47,6%
OM.1.1.4	a/w Holiday houses	10.371			2,8%
OM.1.1.5	a/w Subsidised Housing	48.663			13,2%
OM.1.1.6	a/w Private rental	70.409			19,2%
OM.1.1.7	a/w Manufacturing and Manual Industries	3.949			1,1%
OM.1.1.8	a/w Office and Business	36.455			9,9%
OM.1.1.9	a/w Social and cultural purposes	8.635			2,3%
OM.1.1.10	a/w Other	39			0,0%
OM.1.1.11					
M.1.2.1	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.1.2.1	Number of mortgage loans	149.731	3.585	153.316	
OM.1.2.1	Optional information eg, Number of borrowers	ND1			
OM.1.2.2	Optional information eg, Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
M.1.3.1	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
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					
M.1.4.1	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.4.1	European Union	99,5%	100,0%	99,5%	
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%	99,5%	
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	0,6%	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%	0,5%	
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%	52%	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%	16%	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					
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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	67%	51%	65%	
M.1.6.2	Floating rate	33%	49%	35%	
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 12 months	18%	20%	18%	
M.1.8.2	≥ 12 - < 24 months	16%	12%	16%	
M.1.8.3	≥ 24 - < 36 months	12%	12%	12%	
M.1.8.4	≥ 36 - < 60 months	24%	23%	24%	
M.1.8.5	≥ 60 months	29%	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%	0.40%	0.16%	
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)	2.125			
M.1A.10.2	By buckets (mm):				
M.1A.10.3	DKK 0 - 2m	101.118	113.337	33%	76%
M.1A.10.4	DKK 2 - 5m	84.530	29.480	27%	20%
M.1A.10.5	DKK 5 - 20m	48.466	5.353	15%	4%
M.1A.10.6	DKK 20 - 50m	33.231	1.086	10%	1%
M.1A.10.7	DKK 50 - 100m	21.179	309	7%	0%
M.1A.10.8	> DKK 100m	29.691	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	318.214	149.731	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>a/w >100 - <=110 %</i>	ND1			
OM.1A.11.2	<i>a/w >110 - <=120 %</i>	ND1			
OM.1A.11.3	<i>a/w >120 - <=130 %</i>	ND1			
OM.1A.11.4	<i>a/w >130 - <=140 %</i>	ND1			
OM.1A.11.5	<i>a/w >140 - <=150 %</i>	ND1			
OM.1A.11.6	<i>a/w >150 %</i>	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 (%)	41.4%			
By LTV buckets (mn):					
M.1A.12.2	>0 - <=40 %	243.178	ND1	76.4%	
M.1A.12.3	>40 - <=50 %	34.297	ND1	10.8%	
M.1A.12.4	>50 - <=60 %	22.844	ND1	7.2%	
M.1A.12.5	>60 - <=70 %	11.285	ND1	3.5%	
M.1A.12.6	>70 - <=80 %	4.350	ND1	1.4%	
M.1A.12.7	>80 - <=90 %	1.425	ND1	0.4%	
M.1A.12.8	>90 - <=100 %	443	ND1	0.1%	
M.1A.12.9	>100 %	393	ND1	0.1%	
M.1A.12.10	Total	318.214	0	100.0%	0.0%
OM.1A.12.1	<i>a/w >100 - <=110 %</i>	162	ND1	0.1%	
OM.1A.12.2	<i>a/w >110 - <=120 %</i>	81	ND1	0.0%	
OM.1A.12.3	<i>a/w >120 - <=130 %</i>	49	ND1	0.0%	
OM.1A.12.4	<i>a/w >130 - <=140 %</i>	17	ND1	0.0%	
OM.1A.12.5	<i>a/w >140 - <=150 %</i>	11	ND1	0.0%	
OM.1A.12.6	<i>a/w >150 %</i>	71	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>a/w Private rental</i>	22%			
OM.1A.13.2	<i>a/w Multi-family housing</i>	4%			
OM.1A.13.3	<i>a/w Buildings under construction</i>	0%			
OM.1A.13.4	<i>a/w Buildings land</i>	0%			
OM.1A.13.5	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.6	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.7	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.8	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.9	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.10	<i>a/w (if relevant, please specify)</i>				
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	62.865	8.505	20%	7%
M.1A.15.2	B	23.947	5.614	7%	4%
M.1A.15.3	C	71.444	20.271	22%	16%
M.1A.15.4	D	47.383	18.529	15%	15%
M.1A.15.5	E	17.974	7.627	6%	6%
M.1A.15.6	F	7.309	3.513	2%	3%
M.1A.15.7	G	3.693	2.006	1%	2%
M.1A.15.8	Estimate A	7.047	970	2%	1%
M.1A.15.9	Estimate B	4.813	1.126	2%	1%
M.1A.15.10	Estimate C	20.073	11.974	6%	9%
M.1A.15.11	Estimate D	20.027	27.498	6%	22%
M.1A.15.12	Estimate E	10.248	1.535	3%	1%
M.1A.15.13	Estimate F	5.543	139	2%	0%
M.1A.15.14	Estimate G	3.885	5.016	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	12.062	12.582	4%	10%
M.1A.15.19	Total	318.214	126.905	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	62.865	8.505	20%	7%
M.1A.16.2	<=70 + 2,200/M^2	23.847	5.614	7%	4%
M.1A.16.3	<=110 + 3,200/M^2	71.444	20.771	22%	16%
M.1A.16.4	<=150 + 4,200/M^2	47.383	18.529	15%	15%
M.1A.16.5	<=190 + 5,200/M^2	17.974	7.627	6%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.309	3.513	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.693	2.006	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.047	970	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.813	1.126	2%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	20.073	11.974	6%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	20.027	27.498	6%	22%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	10.248	1.535	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5.543	139	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.885	5.016	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	12.062	12.582	4%	10%
M.1A.16.19	Total	318.214	126.905	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	47.743	18.721	15%	15%
M.1A.17.2	1919 - 1945	40.936	17.598	13%	14%
M.1A.17.3	1946 - 1960	28.894	12.802	9%	10%
M.1A.17.4	1961 - 1970	37.009	19.555	12%	15%
M.1A.17.5	1971 - 1980	37.277	22.445	12%	18%
M.1A.17.6	1981 - 1990	15.087	8.583	5%	7%
M.1A.17.7	1991 - 2000	14.345	5.253	5%	4%
M.1A.17.8	2001 - 2005	12.449	4.614	4%	4%
M.1A.17.9	2006 - 2010	17.866	6.593	6%	5%
M.1A.17.10	2011 - 2015	31.120	4.922	10%	4%
M.1A.17.11	2016 - 2020	13.356	1.571	4%	1%
M.1A.17.12	2021 and onwards	15.537	3.508	5%	3%
M.1A.17.13	no data	6.597	740	2%	1%
M.1A.17.14	Total	318.214	126.905	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	141.617	92.302	45%	73%
M.1A.18.2	Flat or Apartment	3.404	374	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.378	13.909	13%	11%
M.1A.18.5	Multifamily House	131.326	20.303	41%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	489	17	0%	0%
M.1A.18.8	Total	318.214	126.905	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	34.170	4.434	11%	3%
M.1A.19.2	Existing building	284.045	122.471	89%	97%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	318.214	126.905	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	189.528	104.948	13.5	
M.1A.20.2	Flat or Apartment	3.094	1.774	6.7	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	27.821	17.615	5.1	
M.1A.20.5	Multifamily House	72.499	47.156	3.4	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	577	52	10.1	
M.1A.20.8	no data	588	273		
M.1A.20.9	total	293.608	171.817	7.1	
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.18.21.1	Average loan size (000s)	13.739			
By buckets (mn):					
M.18.21.2	DKK 0 - 2m	954	869	2%	24%
M.18.21.3	DKK 2 - 5m	3.058	914	6%	25%
M.18.21.4	DKK 5 - 20m	13.063	1.271	27%	35%
M.18.21.5	DKK 20 - 50m	10.314	330	21%	9%
M.18.21.6	DKK 50 - 100m	9.330	135	19%	4%
M.18.21.7	> DKK 100m	12.534	66	25%	2%
M.18.21.8	TBC at a country level	ND1	ND1		
M.18.21.9	TBC at a country level	ND1	ND1		
M.18.21.10	TBC at a country level	ND1	ND1		
M.18.21.11	TBC at a country level	ND1	ND1		
M.18.21.12	TBC at a country level	ND1	ND1		
M.18.21.13	TBC at a country level	ND1	ND1		
M.18.21.14	TBC at a country level	ND1	ND1		
M.18.21.15	TBC at a country level	ND1	ND1		
M.18.21.16	TBC at a country level	ND1	ND1		
M.18.21.17	TBC at a country level	ND1	ND1		
M.18.21.18	TBC at a country level	ND1	ND1		
M.18.21.19	TBC at a country level	ND1	ND1		
M.18.21.20	TBC at a country level	ND1	ND1		
M.18.21.21	TBC at a country level	ND1	ND1		
M.18.21.22	TBC at a country level	ND1	ND1		
M.18.21.23	TBC at a country level	ND1	ND1		
M.18.21.24	TBC at a country level	ND1	ND1		
M.18.21.25	TBC at a country level	ND1	ND1		
M.18.21.26	Total	49.253	3.585	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.18.22.2	>0 - <=40 %	ND1	ND1		
M.18.22.3	>40 - <=50 %	ND1	ND1		
M.18.22.4	>50 - <=60 %	ND1	ND1		
M.18.22.5	>60 - <=70 %	ND1	ND1		
M.18.22.6	>70 - <=80 %	ND1	ND1		
M.18.22.7	>80 - <=90 %	ND1	ND1		
M.18.22.8	>90 - <=100 %	ND1	ND1		
M.18.22.9	>100%	ND1	ND1		
M.18.22.10	Total	0.0	0	0.0%	0.0%
OM.18.22.1	a/w >100 - <=110 %	ND1			
OM.18.22.2	a/w >110 - <=120 %	ND1			
OM.18.22.3	a/w >120 - <=130 %	ND1			
OM.18.22.4	a/w >130 - <=140 %	ND1			
OM.18.22.5	a/w >140 - <=150 %	ND1			
OM.18.22.6	a/w >150 %	ND1			
OM.18.22.7					
OM.18.22.8					
OM.18.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.23.1	Weighted Average LTV (%)	44.4%			
By LTV buckets (mn):					
M.18.23.2	>0 - <=40 %	39.757	ND1	81%	
M.18.23.3	>40 - <=50 %	5.301	ND1	11%	
M.18.23.4	>50 - <=60 %	2.704	ND1	5%	
M.18.23.5	>60 - <=70 %	957	ND1	2%	
M.18.23.6	>70 - <=80 %	231	ND1	0%	
M.18.23.7	>80 - <=90 %	134	ND1	0%	
M.18.23.8	>90 - <=100 %	75	ND1	0%	
M.18.23.9	>100%	84	ND1	0%	
M.18.23.10	Total	49.253		100%	0.0%
OM.18.23.1	a/w >100 - <=110 %	44		0%	
OM.18.23.2	a/w >110 - <=120 %	26		0%	
OM.18.23.3	a/w >120 - <=130 %	10		0%	
OM.18.23.4	a/w >130 - <=140 %	3		0%	
OM.18.23.5	a/w >140 - <=150 %	1		0%	
OM.18.23.6	a/w >150 %	0		0%	
OM.18.23.7					
OM.18.23.8					
OM.18.23.9					
24. Breakdown by Type		% Commercial loans			
M.18.24.1	Retail	36.1%			
M.18.24.2	Office	32.8%			
M.18.24.3	Hotel/Tourism	0.0%			
M.18.24.4	Shopping malls	1.7%			
M.18.24.5	Industry	8.2%			
M.18.24.6	Agriculture	0.4%			
M.18.24.7	Other commercially used	0.6%			
M.18.24.8	Hospital	0.0%			
M.18.24.9	School	1.3%			
M.18.24.10	other RE with a social relevant purpose	19.0%			
M.18.24.11	Land	0.0%			
M.18.24.12	Property developers / Building under construction	0.0%			
M.18.24.13	Other	0.1%			
OM.18.24.1	a/w Cultural purposes	0.0%			
OM.18.24.2	a/w [if relevant, please specify]				
OM.18.24.3	a/w [if relevant, please specify]				
OM.18.24.4	a/w [if relevant, please specify]				
OM.18.24.5	a/w [if relevant, please specify]				
OM.18.24.6	a/w [if relevant, please specify]				
OM.18.24.7	a/w [if relevant, please specify]				
OM.18.24.8	a/w [if relevant, please specify]				
OM.18.24.9	a/w [if relevant, please specify]				
OM.18.24.10	a/w [if relevant, please specify]				
OM.18.24.11	a/w [if relevant, please specify]				
OM.18.24.12	a/w [if relevant, please specify]				
OM.18.24.13	a/w [if relevant, please specify]				
OM.18.24.14	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	7.559	262	15%	9%
M.18.25.2	B	4.688	173	10%	6%
M.18.25.3	C	10.451	438	21%	15%
M.18.25.4	D	7.404	351	15%	12%
M.18.25.5	E	2.950	161	6%	6%
M.18.25.6	F	1.299	72	3%	3%
M.18.25.7	G	1.025	50	2%	2%
M.18.25.8	Estimate A	1.619	80	3%	3%
M.18.25.9	Estimate B	1.026	58	2%	2%
M.18.25.10	Estimate C	1.990	261	4%	9%
M.18.25.11	Estimate D	1.855	399	4%	14%
M.18.25.12	Estimate E	1.123	58	2%	2%
M.18.25.13	Estimate F	783	8	2%	0%
M.18.25.14	Estimate G	1.000	64	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	4.480	405	9%	14%
M.18.25.19	Total	49.253	2.840	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	7.559	262	15%	9%
M.18.26.2	<=70 + 2,200/M^2	4.688	173	10%	6%
M.18.26.3	<=110 + 3,200/M^2	10.451	438	21%	15%
M.18.26.4	<=150 + 4,200/M^2	7.404	351	15%	12%
M.18.26.5	<=190 + 5,200/M^2	2.950	161	6%	6%
M.18.26.6	<=240 + 6,500/M^2	1.299	72	3%	3%
M.18.26.7	>240 + 6,500/M^2	1.025	50	2%	2%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.619	80	3%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	1.026	58	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	1.990	261	4%	9%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.855	399	4%	14%
M.18.26.12	Estimate: <=190 + 5,200/M^2	1.123	58	2%	2%
M.18.26.13	Estimate: <=240 + 6,500/M^2	783	8	2%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	1.000	64	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	4.480	405	9%	14%
M.18.26.19	Total	49.253	2.840	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	10.280	480	21%	17%
M.18.27.2	1919 - 1945	3.435	208	7%	7%
M.18.27.3	1946 - 1960	2.537	152	5%	5%
M.18.27.4	1961 - 1970	6.291	348	13%	12%
M.18.27.5	1971 - 1980	4.392	326	9%	11%
M.18.27.6	1981 - 1990	5.180	334	11%	12%
M.18.27.7	1991 - 2000	3.360	200	7%	7%
M.18.27.8	2001 - 2005	2.389	173	5%	6%
M.18.27.9	2006 - 2010	3.705	201	8%	7%
M.18.27.10	2011 - 2015	3.606	161	7%	6%
M.18.27.11	2016 - 2020	732	30	1%	1%
M.18.27.12	2021 and onwards	1.985	111	4%	4%
M.18.27.13	no data	1.361	116	3%	4%
M.18.27.14	Total	49.253	2.840	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	3.510	129	7%	5%
M.18.28.2	Existing building	45.744	2.711	93%	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	49.253	2.840	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	47.919	21.370	13	
M.78.29.2	Office	17.534	8.865	10	
M.78.29.3	Hotels/Tourism	0	0	-	
M.78.29.4	Shopping malls	810	503	12	
M.78.29.5	Industry	10.681	9.742	9	
M.78.29.6	Agriculture	3.142	3.134	820	
M.78.29.7	Other commercially used	284	137	13	
M.78.29.8	Hospital	0	0	-	
M.78.29.9	School	341	210	6	
M.78.29.10	other RE with a social relevant purpose	35.279	9.705	13	
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	115.950	53.664	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	107.432	19.515	29,2%	12,7%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	107.432	19.515	29,2%	12,7%
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	4.462	1.000		
SM.2.1.2	redemptions	2.546	873		
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	107.432	19.515		
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					
2. EEMI Prosest Type Information		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	93.749			87,3%
SM.2.1.2	Commercial	13.684			12,7%
SM.2.1.3	Other	0			0,0%
SM.2.1.4	Total	107.432			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	18.825	690		13%
OSM.2.2.1	<i>Optional information ea. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information ea. 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	12,2%	13,6%		6,7%
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	99,7%	100,0%		99,8%
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	99,7%	100,0%		99,8%
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	0,3%	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	0,3%	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>	0,3%	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)	43.1%	49.5%	43.9%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9.9%	9.7%	9.9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8.9%	5.1%	8.4%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25.1%	22.5%	24.7%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12.8%	13.2%	12.8%
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				
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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	71%	54%	65%
SM.2.6.2	Floating rate	29%	46%	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	47%	48%	47%
SM.2.7.2	Amortising	53%	52%	53%
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	19%	22%	20%
SM.2.8.2	≥ 12 - < 24 months	19%	9%	17%
SM.2.8.3	≥ 24 - < 36 months	12%	17%	13%
SM.2.8.4	≥ 36 - < 60 months	27%	28%	27%
SM.2.8.5	≥ 60 months	23%	24%	23%
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)	4.980			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	11.012	9,594	12%	51%
SM.2A.10.3	DKK 2 - 5m	20.502	7,099	22%	38%
SM.2A.10.4	DKK 5 - 20m	13.263	1,370	14%	7%
SM.2A.10.5	DKK 20 - 50m	14.652	466	16%	2%
SM.2A.10.6	DKK 50 - 100m	11.938	172	13%	1%
SM.2A.10.7	> DKK 100m	22.382	124	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	93,749	18,925	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,0	0	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 (%)	37,5%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	72,079	ND1	77%	
SM.2A.12.3	>40 - <=50%	9,983	ND1	11%	
SM.2A.12.4	>50 - <=60%	7,040	ND1	8%	
SM.2A.12.5	>60 - <=70%	3,375	ND1	3%	
SM.2A.12.6	>70 - <=80%	1,035	ND1	1%	
SM.2A.12.7	>80 - <=90%	251	ND1	0%	
SM.2A.12.8	>90 - <=100%	62	ND1	0%	
SM.2A.12.9	>100%	24	ND1	0%	
SM.2A.12.10	Total	93,749		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	9			
OSM.2A.12.2	a/w >110 - <=120%	10			
OSM.2A.12.3	a/w >120 - <=130%	4			
OSM.2A.12.4	a/w >130 - <=140%	1			
OSM.2A.12.5	a/w >140 - <=150%	1			
OSM.2A.12.6	a/w >150%	0			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
		% Residential Loans			
SM.2A.13.1	Owner occupied	34%			
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	41%			
OSM.2A.13.2	a/w Private rental	38%			
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	62.865	8.505	67%	55%
SM.2A.15.2	B	23.847	5.614	25%	36%
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	6.399	950	7%	6%
SM.2A.15.9	Estimate B	149	81	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	489	328	1%	2%
SM.2A.15.19	Total	93.749	15.478	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	62.865	8.505	67%	55%
SM.2A.16.2	<=70 + 2,200/M^2	23.847	5.614	25%	36%
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	6.399	950	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	149	81	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	489	328	1%	2%
SM.2A.16.19	Total	93.749	15.478	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	1.917	466	2%	3%
SM.2A.17.2	1919 - 1945	1.399	265	1%	2%
SM.2A.17.3	1946 - 1960	2.029	160	2%	1%
SM.2A.17.4	1961 - 1970	3.703	348	4%	2%
SM.2A.17.5	1971 - 1980	4.212	534	4%	3%
SM.2A.17.6	1981 - 1990	2.610	672	3%	4%
SM.2A.17.7	1991 - 2000	3.168	445	3%	3%
SM.2A.17.8	2001 - 2005	3.112	653	3%	4%
SM.2A.17.9	2006 - 2010	10.009	2.949	11%	19%
SM.2A.17.10	2011 - 2015	29.858	4.411	32%	28%
SM.2A.17.11	2016 - 2020	12.732	1.302	14%	8%
SM.2A.17.12	2021 and onwards	14.436	3.013	14%	19%
SM.2A.17.13	no data	4.564	260	5%	2%
SM.2A.17.14	Total	93.749	15.478	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	21.040	8.337	22%	54%
SM.2A.18.2	Flat or Apartment	596	73	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	19.403	3.479	21%	22%
SM.2A.18.5	Multifamily House	52.580	3.587	56%	23%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	129	2	0%	0%
SM.2A.18.8	Total	93.749	15.478	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	32.730	3.870	35%	25%
SM.2A.19.2	Existing building	61.018	11.608	65%	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	93.749	15.478	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTVA adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.882	3.530	3,8	
SM.2A.20.2	Flat or Apartment	326	188	4,6	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.777	3.382	2,3	
SM.2A.20.5	Multifamily House	9.447	7.053	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	20.453	14.163	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	78	66	1%	10%
SM.2B.21.3	DKK 2 - 5m	413	123	3%	18%
SM.2B.21.4	DKK 5 - 20m	3.752	337	27%	49%
SM.2B.21.5	DKK 20 - 50m	2.941	96	21%	14%
SM.2B.21.6	DKK 20 - 50m	2.934	42	21%	6%
SM.2B.21.7	> DKK 100m	3.566	26	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	13 684	650	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 (%)	46%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	10.815	ND1	79%	
SM.2B.23.3	>40 - <=50%	1.655	ND1	12%	
SM.2B.23.4	>50 - <=60%	855	ND1	6%	
SM.2B.23.5	>60 - <=70%	238	ND1	2%	
SM.2B.23.6	>70 - <=80%	35	ND1	0%	
SM.2B.23.7	>80 - <=90%	29	ND1	0%	
SM.2B.23.8	>90 - <=100%	28	ND1	0%	
SM.2B.23.9	>100%	29	ND1	0%	
SM.2B.23.10	Total	13.684		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110%	16		0%	
OSM.2B.23.2	a/w >110 - <=120%	8		0%	
OSM.2B.23.3	a/w >120 - <=130%	3		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	40%			
SM.2B.24.2	Office	34%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	2%			
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	21%			
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.2B.25.1	A	7.559	262	55%	50%
SM.2B.25.2	B	4.688	173	34%	33%
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	1.054	12	8%	2%
SM.2B.25.9	Estimate B	160	57	1%	11%
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	223	19	2%	4%
SM.2B.25.19	Total	13.684	523	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 CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=52.5 + 1,650/M^2	7.559	262	55%	50%
SM.2B.26.2	<=70 + 2,200/M^2	4.688	173	34%	33%
SM.2B.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.054	12	8%	2%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	160	57	1%	11%
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	223	19	2%	4%
SM.2B.26.19	Total	13.684	523	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	236	15	2%	3%
SM.2B.27.2	1919 - 1945	1.335	21	10%	4%
SM.2B.27.3	1946 - 1960	223	8	2%	2%
SM.2B.27.4	1961 - 1970	732	23	5%	4%
SM.2B.27.5	1971 - 1980	670	21	5%	4%
SM.2B.27.6	1981 - 1990	1.143	33	8%	6%
SM.2B.27.7	1991 - 2000	1.454	33	11%	6%
SM.2B.27.8	2001 - 2005	779	34	6%	7%
SM.2B.27.9	2006 - 2010	1.485	72	11%	14%
SM.2B.27.10	2011 - 2015	3.094	136	23%	26%
SM.2B.27.11	2016 - 2020	665	23	5%	4%
SM.2B.27.12	2021 and onwards	1.821	99	13%	19%
SM.2B.27.13	no data	46	5	0%	1%
SM.2B.27.14	Total	13.684	523	100%	100%
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 Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.2B.28.1	New Building	2.967	105	22%	20%
SM.2B.28.2	Existing building	10.716	418	78%	80%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	13.684	523	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	4.262	2.128	5	
SM.2B.29.2	Office	2.368	1.285	4	
SM.2B.29.3	Hotel/Tourism	-	-	-	
SM.2B.29.4	Shopping malls	32	32	13	
SM.2B.29.5	Industry	199	144	1	
SM.2B.29.6	Agriculture	216	215	459	
SM.2B.29.7	Other commercially used	21	10	6	
SM.2B.29.8	Hospital	-	-	-	
SM.2B.29.9	School	57	36	3	
SM.2B.29.10	other RE with a social relevant purpose	1.210	611	4	
SM.2B.29.11	Land	-	-	-	
SM.2B.29.12	Property developers / building under construction	-	-	-	
SM.2B.29.13	Other	-	-	-	
SM.2B.29.14	no data	-	-	-	
SM.2B.29.15	Total	8.365	4.460	4	
SM.2B.29.16	Weighted Average				
SM.2B.29.17					
SM.2B.29.18					
SM.2B.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	91.139	18.337	84,8%	94,0%
DM.1.1.2	Do No Significant Harm (DNSH)	87.091	17.636	81,1%	90,4%
DM.1.1.3	Minimum social safeguards	87.091	18.337	81,1%	90,4%
DM.1.1.4	Taxonomy full compliance	87.091	17.636	81,1%	90,4%

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	91.139	18.337	24,8%	12,0%
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	91.139	18.337	24,8%	12,0%
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	4.014	931	1,1%	0,6%
DM.2.2.2	repayments	2.346	843	0,6%	0,5%
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	91.139	18.337		
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	o/w [(relevant, please specify)]				
OOM.2.3.2	o/w [(relevant, please specify)]				
OOM.2.3.3	o/w [(relevant, please specify)]				