

EEMI Harmonised Disclosure Template

2022 Version

Denmark

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Reporting Date: 22/02/2021

Cut-off Date: 31/12/2021



Energy
Efficient
Mortgage
Label

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A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2022

| | |
|--------------------------------|-----|
| 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 | | | |
|-------------------------------------|---|----------------------------|---------------------------|--------------------------|
| 1. Property Type Information | | | | |
| | | Nominal (mn) | | % Total Mortgages |
| M.1.1.1 | Residential | 293.335 | | 86,5% |
| M.1.1.2 | Commercial | 45.590 | | 13,5% |
| M.1.1.3 | Other | 0 | | 0,0% |
| M.1.1.4 | Total | 338.925 | | 100,0% |
| OM.1.1.1 | a/w Cooperative Housing | 14.200 | | 4,2% |
| OM.1.1.2 | a/w Agriculture | 149 | | 0,0% |
| OM.1.1.3 | a/w Owner-occupied homes | 161.060 | | 47,5% |
| OM.1.1.4 | a/w Holiday houses | 8.426 | | 2,5% |
| OM.1.1.5 | a/w Subsidised Housing | 47.738 | | 14,1% |
| OM.1.1.6 | a/w Private rental | 61.911 | | 18,3% |
| OM.1.1.7 | a/w Manufacturing and Manual Industries | 2.734 | | 0,8% |
| OM.1.1.8 | a/w Office and Business | 34.199 | | 10,1% |
| OM.1.1.9 | a/w Social and cultural purposes | 8.452 | | 2,5% |
| OM.1.1.10 | a/w Other | 56 | | 0,0% |
| OM.1.1.11 | | | | 0,0% |
| 2. General Information | | | | |
| | | Residential Loans | Commercial Loans | Total Mortgages |
| M.1.2.1 | Number of mortgage loans | 143.794 | 3.495 | 147.289 |
| OM.1.2.1 | Optional information eg. Number of borrowers | ND1 | | |
| OM.1.2.2 | Optional information ea. Number of guarantors | ND1 | | |
| OM.1.2.3 | | | | |
| OM.1.2.4 | | | | |
| OM.1.2.5 | | | | |
| OM.1.2.6 | | | | |
| 3. Concentration Risks | | | | |
| | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.1.3.1 | 10 largest exposures | 4,0% | 8,4% | 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 | | | | |
| | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.1.4.1 | European Union | 99,4% | 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 | 99,4% | 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 | 0,7% | 0,0% | 0,6% |
| 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 | 0,7% | 0,0% | 0,6% |
| OM.1.4.1 | a/w Greenland | 0,0% | 0,0% | 0,0% |
| OM.1.4.2 | a/w Faroe Islands | 0,0% | 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% | 53% | 46% | |
| M.1.5.2 | Remaining Zealand & Bornholm (Region Sjælland) | 12% | 8% | 12% | |
| M.1.5.3 | Northern Jutland (Region Nordjylland) | 8% | 5% | 7% | |
| M.1.5.4 | Eastern Jutland (Region Midtjylland) | 21% | 18% | 21% | |
| M.1.5.5 | Southern Jutland & Funen (Region Syddanmark) | 14% | 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 | | | | | |
| 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 | 75% | 58% | 72% | |
| M.1.6.2 | Floating rate | 23% | 42% | 28% | |
| 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 | 43% | 46% | 44% | |
| M.1.7.2 | Amortising | 57% | 54% | 56% | |
| 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 | 18% | 15% | 17% | |
| M.1.8.2 | ≥ 12 - < 24 months | 16% | 20% | 17% | |
| M.1.8.3 | ≥ 24 - < 36 months | 22% | 18% | 21% | |
| M.1.8.4 | ≥ 36 - < 60 months | 17% | 20% | 17% | |
| M.1.8.5 | ≥ 60 months | 27% | 28% | 27% | |
| 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 | 0.15% | 0.59% | 0.21% | |
| 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) | 2.040 | | | |
| | By buckets (mn): | | | | |
| M.1A.10.2 | DKK 0 - 2m | 98.190 | 111.105 | 33% | 77% |
| M.1A.10.3 | DKK 2 - 5m | 75.420 | 26.437 | 26% | 18% |
| M.1A.10.4 | DKK 5 - 20m | 43.643 | 4.782 | 15% | 3% |
| M.1A.10.5 | DKK 20 - 50m | 31.650 | 1.043 | 11% | 1% |
| M.1A.10.6 | DKK 50 - 100m | 19.610 | 286 | 7% | 0% |
| M.1A.10.7 | > DKK 100m | 24.822 | 141 | | |
| M.1A.10.8 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.9 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.10 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.11 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.12 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.13 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.14 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.15 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.16 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.17 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.18 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.19 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.20 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.21 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.22 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.23 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.24 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.25 | TBC at a country level | ND1 | ND1 | | |
| M.1A.10.26 | Total | 293.335 | 143.794 | 100,0% | 100,0% |

| 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 | a/w >100 - <=110 % | ND1 | | | |
| OM.1A.11.2 | a/w >110 - <=120 % | ND1 | | | |
| OM.1A.11.3 | a/w >120 - <=130 % | ND1 | | | |
| OM.1A.11.4 | a/w >130 - <=140 % | ND1 | | | |
| OM.1A.11.5 | a/w >140 - <=150 % | ND1 | | | |
| OM.1A.11.6 | a/w >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 (%) | 46.2% | | | |
| | By LTV buckets (mn): | | | | |
| M.1A.12.2 | >0 - <=40 % | 220.639 | ND1 | 75.2% | |
| M.1A.12.3 | >40 - <=50 % | 31.692 | ND1 | 10.8% | |
| M.1A.12.4 | >50 - <=60 % | 22.442 | ND1 | 7.7% | |
| M.1A.12.5 | >60 - <=70 % | 12.217 | ND1 | 4.2% | |
| M.1A.12.6 | >70 - <=80 % | 4.502 | ND1 | 1.5% | |
| M.1A.12.7 | >80 - <=90 % | 859 | ND1 | 0.3% | |
| M.1A.12.8 | >90 - <=100 % | 436 | ND1 | 0.1% | |
| M.1A.12.9 | >100 % | 548 | ND1 | 0.2% | |
| M.1A.12.10 | Total | 293.335 | 0 | 100.0% | 0.0% |
| OM.1A.12.1 | a/w >100 - <=110 % | 289 | ND1 | 0.1% | |
| OM.1A.12.2 | a/w >110 - <=120 % | 132 | ND1 | 0.0% | |
| OM.1A.12.3 | a/w >120 - <=130 % | 58 | ND1 | 0.0% | |
| OM.1A.12.4 | a/w >130 - <=140 % | 30 | ND1 | 0.0% | |
| OM.1A.12.5 | a/w >140 - <=150 % | 19 | ND1 | 0.0% | |
| OM.1A.12.6 | a/w >150 % | 20 | 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 | 16% | | | |
| M.1A.13.5 | Agricultural | 0% | | | |
| M.1A.13.6 | Other | 26% | | | |
| OM.1A.13.1 | a/w Private rental | 21% | | | |
| OM.1A.13.2 | a/w Multi-family housing | 5% | | | |
| OM.1A.13.3 | a/w Buildings under construction | 0% | | | |
| OM.1A.13.4 | a/w Buildings land | 0% | | | |
| OM.1A.13.5 | a/w [if relevant, please specify] | | | | |
| OM.1A.13.6 | a/w [if relevant, please specify] | | | | |
| OM.1A.13.7 | a/w [if relevant, please specify] | | | | |
| OM.1A.13.8 | a/w [if relevant, please specify] | | | | |
| OM.1A.13.9 | a/w [if relevant, please specify] | | | | |
| OM.1A.13.10 | a/w [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 | 44.465 | 6.467 | 15% | 5% |
| M.1A.15.2 | Estimate A | 8.531 | 1.171 | 3% | 1% |
| M.1A.15.3 | B | 18.550 | 4.667 | 6% | 4% |
| M.1A.15.4 | Estimate B | 5.299 | 1.038 | 2% | 1% |
| M.1A.15.5 | C | 60.013 | 17.226 | 20% | 14% |
| M.1A.15.6 | Estimate C | 21.600 | 9.362 | 7% | 8% |
| M.1A.15.7 | D | 48.268 | 17.338 | 16% | 14% |
| M.1A.15.8 | Estimate D | 22.557 | 30.566 | 8% | 25% |
| M.1A.15.9 | E | 19.537 | 7.417 | 7% | 6% |
| M.1A.15.10 | Estimate E | 11.719 | 1.906 | 4% | 2% |
| M.1A.15.11 | F | 7.561 | 3.486 | 3% | 3% |
| M.1A.15.12 | Estimate F | 6.370 | 200 | 2% | 0% |
| M.1A.15.13 | G | 4.027 | 1.956 | 1% | 2% |
| M.1A.15.14 | Estimate G | 4.555 | 6.229 | 2% | 5% |
| 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 | 10.287 | 11.572 | 4% | 10% |
| M.1A.15.19 | Total | 293.335 | 120.611 | 100% | 100% |
| OM.1A.15.1 | | | | | |
| OM.1A.15.2 | | | | | |
| OM.1A.15.3 | | | | | |

| 16. Average energy use intensity (kWh/m ²) | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
|--|---|--------------------|-----------------------------------|----------------------------------|--------------------|
| M.1A.16.1 | <=52.5 + 1,650/M ² | 44.463 | 6.467 | 15% | 5% |
| M.1A.16.2 | Estimate: <=52.5 + 1,650/M ² | 8.531 | 1.171 | 3% | 1% |
| M.1A.16.3 | <=70 + 2,200/M ² | 18.550 | 4.667 | 16% | 4% |
| M.1A.16.4 | Estimate: <=70 + 2,200/M ² | 5.299 | 1.038 | 2% | 1% |
| M.1A.16.5 | <=110 + 3,200/M ² | 60.013 | 17.226 | 20% | 14% |
| M.1A.16.6 | Estimate: <=110 + 3,200/M ² | 21.600 | 9.362 | 7% | 8% |
| M.1A.16.7 | <=150 + 4,200/M ² | 48.268 | 17.338 | 16% | 3% |
| M.1A.16.8 | Estimate: <=150 + 4,200/M ² | 22.557 | 30.566 | 8% | 25% |
| M.1A.16.9 | <=190 + 5,200/M ² | 19.537 | 7.417 | 7% | 6% |
| M.1A.16.10 | Estimate: <=190 + 5,200/M ² | 11.719 | 1.906 | 4% | 2% |
| M.1A.16.11 | <=240 + 6,500/M ² | 7.561 | 3.486 | 3% | 3% |
| M.1A.16.12 | Estimate: <=240 + 6,500/M ² | 6.370 | 200 | 2% | 0% |
| M.1A.16.13 | >240 + 6,500/M ² | 4.027 | 1.966 | 1% | 2% |
| M.1A.16.14 | Estimate: >240 + 6,500/M ² | 4.555 | 6.229 | 2% | 5% |
| 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 | 10.287 | 11.572 | 4% | 10% |
| M.1A.16.19 | Total | 293.335 | 120.611 | 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 | 45.041 | 18.295 | 15% | 15% |
| M.1A.17.2 | 1919 - 1945 | 38.666 | 17.002 | 13% | 14% |
| M.1A.17.3 | 1945 - 1960 | 27.096 | 12.401 | 9% | 10% |
| M.1A.17.4 | 1961 - 1970 | 34.991 | 18.773 | 12% | 16% |
| M.1A.17.5 | 1971 - 1980 | 35.787 | 21.573 | 12% | 18% |
| M.1A.17.6 | 1981 - 1990 | 14.374 | 8.319 | 5% | 7% |
| M.1A.17.7 | 1991 - 2000 | 14.033 | 4.933 | 5% | 4% |
| M.1A.17.8 | 2001 - 2005 | 11.753 | 4.333 | 4% | 4% |
| M.1A.17.9 | 2006 and later | 65.266 | 14.304 | 22% | 12% |
| M.1A.17.10 | no data | 6.328 | 678 | 2% | 1% |
| M.1A.17.11 | Total | 293.335 | 120.611 | 100% | 100% |
| OM.1A.17.1 | | | | | |
| 18. Dwelling type | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| M.1A.18.1 | House, detached or semi-detached | 129.622 | 87.456 | 44% | 73% |
| M.1A.18.2 | Flat or Apartment | 3.312 | 408 | 1% | 0% |
| M.1A.18.3 | Bungalow | 0 | 0 | 0% | 0% |
| M.1A.18.4 | Terraced House | 37.734 | 13.288 | 13% | 11% |
| M.1A.18.5 | Multifamily House | 122.281 | 19.439 | 42% | 16% |
| M.1A.18.6 | Land Only | 0 | 0 | 0% | 0% |
| M.1A.18.7 | other | 386 | 20 | 0% | 0% |
| M.1A.18.8 | Total | 293.335 | 120.611 | 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 | 29.155 | 4.104 | 10% | 3% |
| M.1A.19.2 | Existing building | 264.180 | 116.507 | 90% | 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 | 293.335 | 120.611 | 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/m ² (per year) | |
| M.1A.20.1 | House, detached or semi-detached | 208.567 | 105.682 | 15.7 | |
| M.1A.20.2 | Flat or Apartment | 3.811 | 2.248 | 7.6 | |
| M.1A.20.3 | Bungalow | 0 | 0 | 0.0 | |
| M.1A.20.4 | Terraced House | 29.483 | 17.922 | 6.3 | |
| M.1A.20.5 | Multifamily House | 80.300 | 52.781 | 4.1 | |
| M.1A.20.6 | Land Only | 0 | 0 | 0.0 | |
| M.1A.20.7 | other | 870 | 395 | 15.5 | |
| M.1A.20.8 | no data | 0 | 0 | 0.0 | |
| M.1A.20.9 | total | 323.031 | 179.028 | 8.5 | |
| M.1A.20.10 | Weighted Average | 157.373 | 79.767 | 11.9 | |
| 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) | 13,044 | | | |
| By buckets (mn): | | | | | |
| M.1B.21.2 | DKK 0 - 2m | 960 | 885 | 2% | 25% |
| M.1B.21.3 | DKK 2 - 5m | 2,835 | 856 | 6% | 24% |
| M.1B.21.4 | DKK 5 - 20m | 12,814 | 1,254 | 28% | 36% |
| M.1B.21.5 | DKK 20 - 50m | 9,821 | 318 | 22% | 9% |
| M.1B.21.6 | DKK 50 - 100m | 8,611 | 124 | 19% | 4% |
| M.1B.21.7 | > DKK 100m | 10,550 | 58 | | |
| 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 | 45,590 | 3,495 | 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 (%) | 47.9% | | | |
| By LTV buckets (mn): | | | | | |
| M.1B.23.2 | >0 - <=40 % | 34,201 | ND1 | 75% | |
| M.1B.23.3 | >40 - <=50 % | 6,155 | ND1 | 14% | |
| M.1B.23.4 | >50 - <=60 % | 3,279 | ND1 | 7% | |
| M.1B.23.5 | >60 - <=70 % | 1,188 | ND1 | 3% | |
| M.1B.23.6 | >70 - <=80 % | 323 | ND1 | 1% | |
| M.1B.23.7 | >80 - <=90 % | 191 | ND1 | 0% | |
| M.1B.23.8 | >90 - <=100 % | 120 | ND1 | 0% | |
| M.1B.23.9 | >100 % | 132 | ND1 | 0% | |
| M.1B.23.10 | Total | 45,590 | 0 | 100% | 0.0% |
| OM.1B.23.1 | a/w >100 - <=110 % | 70 | ND1 | 0% | |
| OM.1B.23.2 | a/w >110 - <=120 % | 41 | ND1 | 0% | |
| OM.1B.23.3 | a/w >120 - <=130 % | 14 | ND1 | 0% | |
| OM.1B.23.4 | a/w >130 - <=140 % | 5 | ND1 | 0% | |
| OM.1B.23.5 | a/w >140 - <=150 % | 2 | ND1 | 0% | |
| OM.1B.23.6 | a/w >150 % | 0 | ND1 | 0% | |
| OM.1B.23.7 | | | | | |
| OM.1B.23.8 | | | | | |
| OM.1B.23.9 | | | | | |
| 24. Breakdown by Type | | % Commercial loans | | | |
| M.1B.24.1 | Retail | 35.6% | | | |
| M.1B.24.2 | Office | 34.8% | | | |
| M.1B.24.3 | Hotel/Tourism | 0.0% | | | |
| M.1B.24.4 | Shopping malls | 1.8% | | | |
| M.1B.24.5 | Industry | 6.1% | | | |
| M.1B.24.6 | Agriculture | 0.3% | | | |
| M.1B.24.7 | Other commercially used | 0.6% | | | |
| M.1B.24.8 | Hospital | 0.0% | | | |
| M.1B.24.9 | School | 0.8% | | | |
| M.1B.24.10 | other RE with a social relevant purpose | 19.9% | | | |
| 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 | | | | |
| 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 | 5.769 | 196 | 13% | 7% |
| M.18.25.2 | Estimate A | 1.707 | 83 | 4% | 3% |
| M.18.25.3 | B | 3.088 | 133 | 7% | 5% |
| M.18.25.4 | Estimate B | 1.007 | 63 | 2% | 2% |
| M.18.25.5 | C | 9.081 | 391 | 20% | 14% |
| M.18.25.6 | Estimate C | 2.163 | 213 | 5% | 8% |
| M.18.25.7 | D | 8.050 | 349 | 18% | 12% |
| M.18.25.8 | Estimate D | 2.308 | 466 | 5% | 17% |
| M.18.25.9 | E | 3.569 | 177 | 8% | 6% |
| M.18.25.10 | Estimate E | 1.396 | 74 | 3% | 3% |
| M.18.25.11 | F | 1.458 | 85 | 3% | 3% |
| M.18.25.12 | Estimate F | 900 | 21 | 2% | 1% |
| M.18.25.13 | G | 809 | 49 | 2% | 2% |
| M.18.25.14 | Estimate G | 819 | 89 | 2% | 3% |
| 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 | 3.466 | 404 | 8% | 14% |
| M.18.25.19 | Total | 45.590 | 2.793 | 100% | 100% |
| OM.18.25.1 | | | | | |
| OM.18.25.2 | | | | | |
| OM.18.25.3 | | | | | |
| 26. Average energy use intensity [kWh/m ²] | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| M.18.26.1 | <=52.5 + 1,650/M ² | 5.769 | 196 | 13% | 7% |
| M.18.26.2 | Estimate: <=52.5 + 1,650/M ² | 1.707 | 83 | 4% | 3% |
| M.18.26.3 | <=70 + 2,200/M ² | 3.088 | 133 | 7% | 5% |
| M.18.26.4 | Estimate: <=70 + 2,200/M ² | 1.007 | 63 | 2% | 2% |
| M.18.26.5 | <=110 + 3,200/M ² | 9.081 | 391 | 20% | 14% |
| M.18.26.6 | Estimate: <=110 + 3,200/M ² | 2.163 | 213 | 5% | 8% |
| M.18.26.7 | <=150 + 4,200/M ² | 8.050 | 349 | 18% | 12% |
| M.18.26.8 | Estimate: <=150 + 4,200/M ² | 2.308 | 466 | 5% | 17% |
| M.18.26.9 | <=190 + 5,200/M ² | 3.569 | 177 | 8% | 6% |
| M.18.26.10 | Estimate: <=190 + 5,200/M ² | 1.396 | 74 | 3% | 3% |
| M.18.26.11 | <=240 + 6,500/M ² | 1.458 | 85 | 3% | 3% |
| M.18.26.12 | Estimate: <=240 + 6,500/M ² | 900 | 21 | 2% | 1% |
| M.18.26.13 | >240 + 6,500/M ² | 809 | 49 | 2% | 2% |
| M.18.26.14 | Estimate: >240 + 6,500/M ² | 819 | 89 | 2% | 3% |
| 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 | 3.466 | 404 | 8% | 14% |
| M.18.26.19 | Total | 45.590 | 2.793 | 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 | 8.772 | 469 | 19% | 17% |
| M.18.27.2 | 1919 - 1945 | 2.603 | 199 | 6% | 7% |
| M.18.27.3 | 1945 - 1960 | 3.001 | 158 | 7% | 6% |
| M.18.27.4 | 1961 - 1970 | 4.900 | 320 | 11% | 11% |
| M.18.27.5 | 1971 - 1980 | 3.559 | 333 | 8% | 12% |
| M.18.27.6 | 1981 - 1990 | 5.029 | 329 | 11% | 12% |
| M.18.27.7 | 1991 - 2000 | 3.422 | 199 | 8% | 7% |
| M.18.27.8 | 2001 - 2005 | 2.315 | 175 | 5% | 6% |
| M.18.27.9 | 2006 and later | 10.045 | 486 | 22% | 17% |
| M.18.27.10 | no data | 1.944 | 125 | 4% | 4% |
| M.18.27.11 | Total | 45.590 | 2.793 | 100% | 100% |
| OM.18.27.1 | | | | | |
| 28. New Commercial Building | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of CRE |
| M.18.28.1 | New Building | 3.302 | 138 | 7% | 0% |
| M.18.28.2 | Existing building | 42.289 | 118.301 | 93% | 100% |
| M.18.28.3 | other | 0 | 0 | 0% | 0% |
| M.18.28.4 | no data | 0 | 0 | 0% | 0% |
| M.18.28.5 | Total | 45.590 | 118.439 | 100% | 100% |
| 29. CO2 emission related to CRE - as per national availability | | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m ² (per year) | |
| M.78.29.1 | Retail | 43.495 | 21.186 | 14 | |
| M.78.29.2 | Office | 17.008 | 8.980 | 10 | |
| M.78.29.3 | Hotel/Tourism | 8 | 6 | 6 | |
| M.78.29.4 | Shopping malls | 906 | 626 | 14 | |
| M.78.29.5 | Industry | 11.619 | 11.014 | 17 | |
| M.78.29.6 | Agriculture | 2.927 | 2.920 | 1.007 | |
| M.78.29.7 | Other commercially used | 451 | 264 | 16 | |
| M.78.29.8 | Hospital | 0 | 0 | 0 | |
| M.78.29.9 | School | 298 | 184 | 9 | |
| M.78.29.10 | other RE with a social relevant purpose | 38.253 | 10.407 | 15 | |
| M.78.29.11 | Land | 0 | 0 | 0 | |
| M.78.29.12 | Property developers / building under construction | 0 | 0 | 0 | |
| M.78.29.13 | Other | 0 | 0 | 0 | |
| M.78.29.14 | no data | 0 | 0 | 0 | |
| M.78.29.15 | Total | 114.965 | 55.581 | 14 | |
| M.78.29.16 | Weighted Average | 32.956 | 13.821 | 39 | |
| M.78.29.17 | | | | | |
| M.78.29.18 | | | | | |
| M.78.29.19 | | | | | |

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2022

| | |
|--|-----|
| 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 | 81.833 | 702 | 0 | 23% | 10% |
| SM.1.1.2 | other | 0 | 0 | 0 | 0% | 0% |
| SM.1.1.3 | Total sustainable loans | 81.833 | 702 | 0 | 23% | 10% |
| 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) | | | | | | |
| SM.2.1.1 | new issuance | Nominal (mn) | Number of loans | | | |
| SM.2.1.1 | new issuance | 3.587 | 756 | | | |
| SM.2.1.2 | redemptions | 2.800 | 673 | | | |
| OSM.2.1.1 | | | | | | |
| OSM.2.1.2 | | | | | | |
| OSM.2.1.3 | | | | | | |
| OSM.2.1.4 | | | | | | |
| 3. EEMI eligible mortgage loans funding structure | | | | | | |
| SM.3.1.1 | deposit | Nominal (mn) | Number of loans | | | |
| SM.3.1.1 | deposit | 0 | 0 | | | |
| SM.3.1.2 | covered bonds | 81.833 | 702 | | | |
| 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 | | | | | | |
| SM.2.1.1 | Residential | Nominal (mn) | % Total sustainable Mortgages | | | |
| SM.2.1.1 | Residential | 72.033 | 88,0% | | | |
| SM.2.1.2 | Commercial | 9.800 | 12,0% | | | |
| SM.2.1.3 | Other | 0 | 0,0% | | | |
| SM.2.1.4 | Total | 81.833 | 100,0% | | | |
| OSM.2.1.1 | o/w Housing Cooperatives / Multi-family assets | | 0,0% | | | |
| OSM.2.1.2 | o/w Forest & Agriculture | | 0,0% | | | |
| OSM.2.1.3 | | | 0,0% | | | |
| OSM.2.1.4 | | | 0,0% | | | |
| OSM.2.1.5 | | | 0,0% | | | |
| OSM.2.1.6 | | | 0,0% | | | |
| OSM.2.1.7 | | | 0,0% | | | |
| OSM.2.1.8 | | | 0,0% | | | |
| OSM.2.1.9 | | | 0,0% | | | |
| OSM.2.1.10 | | | 0,0% | | | |
| OSM.2.1.11 | | | 0,0% | | | |
| OSM.2.1.12 | | | 0,0% | | | |
| OSM.2.1.13 | | | 0,0% | | | |
| OSM.2.1.14 | | | 0,0% | | | |
| OSM.2.1.15 | | | 0,0% | | | |
| OSM.2.1.16 | | | 0,0% | | | |
| OSM.2.1.17 | | | 0,0% | | | |
| OSM.2.1.18 | | | 0,0% | | | |
| 2. General Information | | | | | | |
| SM.2.2.1 | Number of EEMI mortgage loans | Residential Loans | Commercial Loans | % Total sustainable Mortgages | | |
| SM.2.2.1 | Number of EEMI mortgage loans | 15.086 | 613 | 11% | | |
| OSM.2.2.1 | Optional information e.g. Number of borrowers | | | | | |
| OSM.2.2.2 | Optional information e.g. Number of guarantors | | | | | |
| OSM.2.2.3 | | | | | | |
| OSM.2.2.4 | | | | | | |
| OSM.2.2.5 | | | | | | |
| OSM.2.2.6 | | | | | | |
| 3. Concentration Risks | | | | | | |
| SM.2.3.1 | 10 largest exposures | % Residential Loans | % Commercial Loans | % Total sustainable Mortgages | | |
| SM.2.3.1 | 10 largest exposures | 14,2% | 18,3% | 7,8% | | |
| OSM.2.3.1 | | | | | | |
| OSM.2.3.2 | | | | | | |
| OSM.2.3.3 | | | | | | |
| OSM.2.3.4 | | | | | | |
| OSM.2.3.5 | | | | | | |
| OSM.2.3.6 | | | | | | |
| 4. Breakdown by Geography | | | | | | |
| SM.2.4.1 | European Union | % Residential Loans | % Commercial Loans | % Total sustainable Mortgages | | |
| SM.2.4.1 | European Union | 99,6% | 100,0% | 99,6% | | |
| 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 | 99,6% | 100,0% | 99,6% | | |
| 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 | 0,4% | 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 | 0,4% | 0,0% | 0,0% | | |
| OSM.2.4.1 | o/w Greenland | 0,0% | 0,0% | 0,0% | | |
| OSM.2.4.2 | o/w Faroe Islands | 0,4% | 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) | 41.6% | 41.7% | 41.6% |
| SM.2.5.2 | Remaining Zealand & Bornholm (Region Sjælland) | 10.4% | 12.7% | 10.7% |
| SM.2.5.3 | Northern Jutland (Region Nordjylland) | 8.3% | 5.1% | 8.3% |
| SM.2.5.4 | Eastern Jutland (Region Midtjylland) | 25.9% | 25.0% | 25.8% |
| SM.2.5.5 | Southern Jutland & Funen (Region Syddanmark) | 13.0% | 15.5% | 13.3% |
| 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 | 78% | 54% | 76% |
| SM.2.6.2 | Floating rate | 22% | 46% | 24% |
| 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% | 39% | 46% |
| SM.2.7.2 | Amortising | 53% | 61% | 54% |
| SM.2.7.3 | Other | 0% | 0% | 0% |
| OSM.2.7.1 | | | | |
| OSM.2.7.2 | | | | |
| OSM.2.7.3 | | | | |
| OSM.2.7.4 | | | | |
| OSM.2.7.5 | | | | |
| OSM.2.7.6 | | | | |
| 8. Loan Seasoning | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| SM.2.8.1 | Up to 12months | 20% | 20% | 20% |
| SM.2.8.2 | ≥ 12 - < 24 months | 19% | 22% | 19% |
| SM.2.8.3 | ≥ 24 - < 36 months | 23% | 22% | 23% |
| SM.2.8.4 | ≥ 36 - < 60 months | 21% | 15% | 20% |
| SM.2.8.5 | ≥ 60 months | 17% | 21% | 18% |
| 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% | 0.04% |
| 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) | 4.775 | | | |
| | By buckets (mn): | | | | |
| SM.2A.10.2 | DKK 0 - 2m | 9.092 | 7.781 | 13% | 52% |
| SM.2A.10.3 | DKK 2 - 5m | 16.553 | 5.801 | 23% | 38% |
| SM.2A.10.4 | DKK 5 - 20m | 9.087 | 926 | 13% | 6% |
| SM.2A.10.5 | DKK 20 - 50m | 11.199 | 353 | 16% | 2% |
| SM.2A.10.6 | DKK 50 - 100m | 9.434 | 134 | 13% | 1% |
| SM.2A.10.7 | > DKK 100m | 16.669 | 91 | 23% | 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 | 72.033 | 15.086 | 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 (%) | 44.8% | | | |
| | By LTV buckets (mn): | | | | |
| SM.2A.12.2 | >0 - <=40% | 52.583 | ND1 | 73% | |
| SM.2A.12.3 | >40 - <=50% | 7.915 | ND1 | 11% | |
| SM.2A.12.4 | >50 - <=60% | 6.319 | ND1 | 9% | |
| SM.2A.12.5 | >60 - <=70% | 3.751 | ND1 | 5% | |
| SM.2A.12.6 | >70 - <=80% | 1.287 | ND1 | 2% | |
| SM.2A.12.7 | >80 - <=90% | 87 | ND1 | 0% | |
| SM.2A.12.8 | >90 - <=100% | 30 | ND1 | 0% | |
| SM.2A.12.9 | >100% | 62 | ND1 | 0% | |
| SM.2A.12.10 | Total | 72.033 | 0 | 100% | 0.0% |
| OSM.2A.12.1 | a/w >100 - <=110% | 39 | ND1 | 0% | |
| OSM.2A.12.2 | a/w >110 - <=120% | 24 | ND1 | 0% | |
| OSM.2A.12.3 | a/w >120 - <=130% | 3 | ND1 | 0% | |
| OSM.2A.12.4 | a/w >130 - <=140% | 2 | ND1 | 0% | |
| OSM.2A.12.5 | a/w >140 - <=150% | 7 | ND1 | 0% | |
| OSM.2A.12.6 | a/w >150% | 8 | ND1 | 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 | 36% | | | |
| 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 | 38% | | | |
| SM.2A.13.5 | Agricultural | 0% | | | |
| OSM.2A.13.1 | Other | 26% | | | |
| OSM.2A.13.2 | a/w Private rental | 0% | | | |
| 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 | 44.463 | 6.337 | 62% | 51% |
| SM.2A.15.2 | Estimate A | 8.361 | 980 | 0% | 8% |
| SM.2A.15.3 | B | 18.550 | 4.666 | 26% | 37% |
| SM.2A.15.4 | Estimate B | 170 | 147 | 0% | 1% |
| SM.2A.15.5 | C | 0 | 0 | 0% | 0% |
| SM.2A.15.6 | Estimate C | 0 | 0 | 0% | 0% |
| SM.2A.15.7 | D | 0 | 0 | 0% | 0% |
| SM.2A.15.8 | Estimate D | 0 | 0 | 0% | 0% |
| SM.2A.15.9 | E | 0 | 0 | 0% | 0% |
| SM.2A.15.10 | Estimate E | 0 | 0 | 0% | 0% |
| SM.2A.15.11 | F | 0 | 0 | 0% | 0% |
| SM.2A.15.12 | Estimate F | 0 | 0 | 0% | 0% |
| SM.2A.15.13 | G | 0 | 0 | 12% | 0% |
| SM.2A.15.14 | Estimate G | 0 | 0 | 0% | 0% |
| SM.2A.15.15 | TBC at a country level | ND1 | ND1 | | |
| SM.2A.15.16 | TBC at a country level | ND1 | ND1 | | |
| SM.2A.15.17 | TBC at a country level | ND1 | ND1 | | |
| SM.2A.15.18 | no data | 489 | 332 | 1% | 3% |
| SM.2A.15.19 | Total | 72.033 | 12.586 | 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 | 44.463 | 6.467 | 1 | 1 |
| SM.2A.16.2 | Estimate: <=52.5 + 1,650/M^2 | 8.361 | 1.057 | 0 | 0 |
| SM.2A.16.3 | <=70 + 2,200/M^2 | 18.550 | 4.667 | 0 | 0 |
| SM.2A.16.4 | Estimate: <=70 + 2,200/M^2 | 170 | 63 | 0 | 0 |
| SM.2A.16.5 | <=110 + 3,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.6 | Estimate: <=110 + 3,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.7 | <=150 + 4,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.8 | Estimate: <=150 + 4,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.9 | <=190 + 5,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.10 | Estimate: <=190 + 5,200/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.11 | <=240 + 6,500/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.12 | Estimate: <=240 + 6,500/M^2 | 0 | 0 | 0 | 0 |
| SM.2A.16.13 | >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 | ND1 | ND1 | | |
| SM.2A.16.16 | TBC at a country level | ND1 | ND1 | | |
| SM.2A.16.17 | TBC at a country level | ND1 | ND1 | | |
| SM.2A.16.18 | no data | 489 | 332 | 1% | 3% |
| SM.2A.16.19 | Total | 72.033 | 12.586 | 100% | 100% |
| OSM.2A.16.1 | | | | | |
| OSM.2A.16.2 | | | | | |
| OSM.2A.16.3 | | | | | |
| 17. Dwelling Age Structure | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| SM.2A.17.1 | older than 1919 | 1.247 | 316 | 2% | 3% |
| SM.2A.17.2 | 1919 - 1945 | 749 | 189 | 1% | 2% |
| SM.2A.17.3 | 1945 - 1960 | 1.666 | 132 | 2% | 1% |
| SM.2A.17.4 | 1961 - 1970 | 1.877 | 253 | 3% | 2% |
| SM.2A.17.5 | 1971 - 1980 | 2.238 | 399 | 3% | 3% |
| SM.2A.17.6 | 1981 - 1990 | 1.078 | 507 | 1% | 4% |
| SM.2A.17.7 | 1991 - 2000 | 1.531 | 278 | 2% | 2% |
| SM.2A.17.8 | 2001 - 2005 | 2.853 | 551 | 4% | 4% |
| SM.2A.17.9 | 2006 and later | 55.170 | 9.797 | 77% | 78% |
| SM.2A.17.10 | no data | 3.625 | 164 | 5% | 1% |
| SM.2A.17.11 | Total | 72.033 | 12.586 | 100% | 100% |
| OSM.2A.17.1 | | | | | |
| 18. Dwelling type | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
| SM.2A.18.1 | House, detached or semi-detached | 16.616 | 6.753 | 23% | 54% |
| SM.2A.18.2 | Flat or Apartment | 511 | 60 | 1% | 0% |
| SM.2A.18.3 | Bungalow | 0 | 0 | 0% | 0% |
| SM.2A.18.4 | Terraced House | 15.204 | 2.930 | 21% | 23% |
| SM.2A.18.5 | Multifamily House | 39.658 | 2.841 | 55% | 23% |
| SM.2A.18.6 | Land Only | 0 | 0 | 0% | 0% |
| SM.2A.18.7 | other | 44 | 2 | 0% | 0% |
| SM.2A.18.8 | Total | 72.033 | 12.586 | 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 | 28.115 | 3.633 | 39% | 29% |
| SM.2A.19.2 | Existing building | 43.919 | 8.953 | 61% | 71% |
| SM.2A.19.3 | other | 0 | 0 | 0% | 0% |
| SM.2A.19.4 | no data | 0 | 0 | 0% | 0% |
| SM.2A.19.5 | Total | 72.033 | 12.586 | 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 | 5.684 | 3.203 | 5 | |
| SM.2A.20.2 | Flat or Apartment | 258 | 145 | 5 | |
| SM.2A.20.3 | Bungalow | 0 | 0 | 0 | |
| SM.2A.20.4 | Terraced House | 4.180 | 2.873 | 3 | |
| SM.2A.20.5 | Multifamily House | 8.199 | 5.981 | 2 | |
| SM.2A.20.6 | Land Only | 0 | 0 | 0 | |
| SM.2A.20.7 | other | 13 | 8 | 4 | |
| SM.2A.20.8 | no data | 0 | 0 | 0 | |
| SM.2A.20.9 | Total | 18.335 | 12.209 | 3 | |
| SM.2A.20.10 | Weighted Average | 6.385 | 4.448 | 3 | |
| 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) | 16 | | | |
| | By buckets (mn): | | | | |
| SM.2B.21.2 | DKK 0 - 2m | 102 | 81 | 1% | 13% |
| SM.2B.21.3 | DKK 2 - 5m | 341 | 100 | 3% | 16% |
| SM.2B.21.4 | DKK 5 - 20m | 3,526 | 321 | 36% | 52% |
| SM.2B.21.5 | DKK 20 - 50m | 2,075 | 74 | 21% | 12% |
| SM.2B.21.6 | DKK 20 - 50m | 1,538 | 22 | 16% | 4% |
| SM.2B.21.7 | > DKK 100m | 2,218 | 15 | 23% | 2% |
| 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 | 9,800 | | 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 | | ND1 | ND1 | | |
| OSM.2B.22.8 | | ND1 | ND1 | | |
| OSM.2B.22.9 | | ND1 | ND1 | | |
| 23. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| SM.2B.23.1 | Weighted Average LTV (%) | 49% | | | |
| | By LTV buckets (mn): | | | | |
| SM.2B.23.2 | >0 - <=40% | 7,370 | ND1 | 75% | |
| SM.2B.23.3 | >40 - <=50% | 1,434 | ND1 | 15% | |
| SM.2B.23.4 | >50 - <=60% | 707 | ND1 | 7% | |
| SM.2B.23.5 | >60 - <=70% | 168 | ND1 | 2% | |
| SM.2B.23.6 | >70 - <=80% | 51 | ND1 | 1% | |
| SM.2B.23.7 | >80 - <=90% | 32 | ND1 | 0% | |
| SM.2B.23.8 | >90 - <=100% | 20 | ND1 | 0% | |
| SM.2B.23.9 | >100% | 19 | ND1 | 0% | |
| SM.2B.23.10 | Total | 9,800 | 0 | 100% | 0,0% |
| OSM.2B.23.1 | a/w >100 - <=110% | 12 | | 0% | |
| OSM.2B.23.2 | a/w >110 - <=120% | 3 | | 0% | |
| OSM.2B.23.3 | a/w >120 - <=130% | 2 | | 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 | 39% | | | |
| 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 | 8% | | | |
| 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 | 0% | | | |
| SM.2B.24.10 | other RE with a social relevant purpose | 17% | | | |
| SM.2B.24.11 | Land | 0% | | | |
| SM.2B.24.12 | Property developers / Building under construction | 0% | | | |
| SM.2B.24.13 | Other | 0% | | | |
| 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 | 4.601 | 194 | 47% | 40% |
| SM.28.25.2 | Estimate A | 1.011 | 57 | 10% | 12% |
| SM.28.25.3 | B | 3.088 | 133 | 32% | 28% |
| SM.28.25.4 | Estimate B | 0 | 0 | 0% | 0% |
| SM.28.25.5 | C | 0 | 0 | 0% | 0% |
| SM.28.25.6 | Estimate C | 0 | 0 | 0% | 0% |
| SM.28.25.7 | D | 0 | 0 | 0% | 0% |
| SM.28.25.8 | Estimate D | 0 | 0 | 0% | 0% |
| SM.28.25.9 | E | 149 | 12 | 2% | 2% |
| SM.28.25.10 | Estimate E | 0 | 0 | 0% | 0% |
| SM.28.25.11 | F | 0 | 0 | 0% | 0% |
| SM.28.25.12 | Estimate F | 0 | 0 | 0% | 0% |
| SM.28.25.13 | G | 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 | 951 | 86 | 10% | 18% |
| SM.28.25.19 | Total | 9.800 | 482 | 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 | 4.601 | 194 | 47% | 40% |
| SM.28.26.2 | Estimate: <=52.5 + 1,650/M^2 | 1.011 | 57 | 10% | 12% |
| SM.28.26.3 | <=70 + 2,200/M^2 | 3.088 | 133 | 32% | 28% |
| SM.28.26.4 | Estimate: <=70 + 2,200/M^2 | 149 | 12 | 2% | 2% |
| SM.28.26.5 | <=110 + 3,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.6 | Estimate: <=110 + 3,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.7 | <=150 + 4,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.8 | Estimate: <=150 + 4,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.9 | <=190 + 5,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.10 | Estimate: <=190 + 5,200/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.11 | <=240 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.12 | Estimate: <=240 + 6,500/M^2 | 0 | 0 | 0% | 0% |
| SM.28.26.13 | >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 | 951 | 86 | 10% | 18% |
| SM.28.26.19 | Total | 9.800 | 482 | 100% | 100% |
| 27. CRE Age Structure | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
| SM.28.27.1 | older than 1919 | 303 | 21 | 0 | 0 |
| SM.28.27.2 | 1919 - 1945 | 283 | 12 | 0 | 0 |
| SM.28.27.3 | 1945 - 1960 | 192 | 8 | 0 | 0 |
| SM.28.27.4 | 1961 - 1970 | 295 | 12 | 0 | 0 |
| SM.28.27.5 | 1971 - 1980 | 190 | 0 | 0 | 0 |
| SM.28.27.6 | 1981 - 1990 | 726 | 22 | 0 | 0 |
| SM.28.27.7 | 1991 - 2000 | 726 | 16 | 0 | 0 |
| SM.28.27.8 | 2001 - 2005 | 300 | 22 | 0 | 0 |
| SM.28.27.9 | 2006 and later | 5,970 | 297 | 1 | 1 |
| SM.28.27.10 | no data | 814 | 64 | 0 | 0 |
| SM.28.27.11 | Total | 9.800 | 482 | 1 | 1 |
| OSM.28.27.1 | | | | | |
| 28. New Commercial Building | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of CRE |
| SM.28.28.1 | New Building | 2.413 | 109 | 25% | 23% |
| SM.28.28.2 | Existing building | 7.386 | 373 | 75% | 77% |
| SM.28.28.3 | existing | 0 | 0 | 0% | 0% |
| SM.28.28.4 | no data | 0 | 0 | 0% | 0% |
| SM.28.28.5 | Total | 9.800 | 482 | 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 | 3.517 | 1.770 | 5 | |
| SM.28.29.2 | Office | 1.935 | 1.053 | 4 | |
| SM.28.29.3 | Hotel/Tourism | 0 | 0 | 0 | |
| SM.28.29.4 | Shopping malls | 0 | 0 | 0 | |
| SM.28.29.5 | Industry | 203 | 115 | 1 | |
| SM.28.29.6 | Agriculture | 0 | 0 | 0 | |
| SM.28.29.7 | Other commercially used | 14 | 6 | 6 | |
| SM.28.29.8 | Hospital | 0 | 0 | 0 | |
| SM.28.29.9 | School | 8 | 5 | 5 | |
| SM.28.29.10 | other RE with a social relevant purpose | 591 | 332 | 3 | |
| SM.28.29.11 | Land | 0 | 0 | 0 | |
| SM.28.29.12 | Property developers / Building under construction | 0 | 0 | 0 | |
| SM.28.29.13 | Other | 234 | 231 | 373 | |
| SM.28.29.14 | no data | 0 | 0 | 0 | |
| SM.28.29.15 | Total | 6.504 | 3.512 | 4 | |
| SM.28.29.16 | Weighted Average | 2.547 | 1.258 | 4 | |
| SM.28.29.17 | | | | | |
| SM.28.29.18 | | | | | |
| SM.28.29.19 | | | | | |

C. Harmonised Disclosure Template - Glossary

EEM HDT 2022

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 falling 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 | | |