
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 01/11/2022

Cut-off Date: 30/09/2022

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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-09-2022			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3.324			
G.3.1.2	Outstanding Covered Bonds	2.707			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	22,8%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2.707		81%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	617		19%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	3.324		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	14,21	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	359	ND1	11%	
G.3.4.3	1 - 2 Y	712	ND1	21%	
G.3.4.4	2 - 3 Y	196	ND1	6%	
G.3.4.5	3 - 4 Y	189	ND1	6%	
G.3.4.6	4 - 5 Y	186	ND1	6%	
G.3.4.7	5 - 10 Y	934	ND1	28%	
G.3.4.8	10+ Y	748	ND1	23%	
G.3.4.9	Total	3.324	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	13,98	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	236	ND1	9%	
G.3.5.3	1 - 2 Y	3	ND1	0%	
G.3.5.4	2 - 3 Y	15	ND1	1%	
G.3.5.5	3 - 4 Y	0	ND1	0%	
G.3.5.6	4 - 5 Y	10	ND1	0%	
G.3.5.7	5 - 10 Y	23	ND1	1%	
G.3.5.8	10+ Y	2.420	ND1	89%	
G.3.5.9	Total	2.707	0,00	100%	0,00
G.3.5.10					
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	2.707	2.707	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	JPY	0	0	0,0%	0,0%
G.3.6.11	KRW	0	0	0,0%	0,0%
G.3.6.12	NOK	0	0	0,0%	0,0%
G.3.6.13	PLN	0	0	0,0%	0,0%
G.3.6.14	SEK	0	0	0,0%	0,0%
G.3.6.15	SGD	0	0	0,0%	0,0%
G.3.6.16	USD	0	0	0,0%	0,0%
G.3.6.17	Other	0	0	0,0%	0,0%
G.3.6.18	Total	0	0	0,0%	0,0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	2.707	2.707	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	0	0	0,0%	0,0%
G.3.7.19	Total	2.707	2.707	100,0%	100,0%
G.3.7.20					
G.3.7.21					
G.3.7.22					
G.3.7.23					
G.3.7.24					
G.3.7.25					
G.3.7.26					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	457	457	17%	17%
G.3.8.2	Floating coupon	2.250	2.250	83%	83%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	2.707	2.707	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0		0%	
G.3.9.3	Exposures to central banks	0		0%	
G.3.9.4	Exposures to credit institutions	617		100%	
G.3.9.5	Other	0		0%	
G.3.9.6	Total	617		100%	
OG.3.9.1	Other	ND1			
OG.3.9.2	Total	ND1			
OG.3.9.3	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.6	<i>o/w EU central banks</i>	ND1			
OG.3.9.7	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.8	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	617		100%
G.3.10.2	Eurozone	0		0%
G.3.10.3	Rest of European Union (EU)	0		0%
G.3.10.4	European Economic Area (not member of EU)	0		0%
G.3.10.5	Switzerland	0		0%
G.3.10.6	Australia	0		0%
G.3.10.7	Brazil	0		0%
G.3.10.8	Canada	0		0%
G.3.10.9	Japan	0		0%
G.3.10.10	Korea	0		0%
G.3.10.11	New Zealand	0		0%
G.3.10.12	Singapore	0		0%
G.3.10.13	US	0		0%
G.3.10.14	Other	0		0%
G.3.10.15		Total EU	617	0%
G.3.10.16		Total	617	100%
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0%	0%
G.3.11.2	Central bank eligible assets	617	19%	23%
G.3.11.3	Other	0	0%	0%
G.3.11.4		Total	617	19%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	Link		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	0,0		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	0,0		
G.3.14.3	specific criteria	Y		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				



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

Row

Row

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

G.4.1.1	(a)	Value of the cover pool total assets:	38	
G.4.1.2	(a)	Value of outstanding covered bonds:	39	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	ISIN	
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c)	Type of cover assets:	52	
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15	164
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
OG.4.1.1	(d)	Market Risk:	230 Derivatives and Swaps	
OG.4.1.2	(d)	Hedging Strategy	18 for Harmonised Glossary	
OG.4.1.3	(e)	Maturity Structure - cover assets:	65	
OG.4.1.4	(e)	Maturity Structure - covered bond:	88	
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG.1.7	
OG.4.1.6	(f)	Levels of OC:	44	
OG.4.1.7	(g)	Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

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

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	6. Other relevant information	ND1
OG.6.1.2	1. Optional information e.g. Rating triggers	ND1
OG.6.1.3	NPV Test (passed/failed)	ND1
OG.6.1.4	Interest Coverage Test (passed/failed)	Jyske Bank A/S
OG.6.1.5	Cash Manager	Nordea Bank Abp
OG.6.1.6	Account Bank	ND1
OG.6.1.7	Stand-by Account Bank	ND1
OG.6.1.8	Servicer	ND1
OG.6.1.9	Interest Rate Swap Provider	ND1
OG.6.1.10	Covered Bond Swap Provider	ND1
OG.6.1.11	Paying Agent	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	2.459		90,8%
M.7.1.2	Commercial	248		9,2%
M.7.1.3	Other	0		0,0%
M.7.1.4	Total	2.707		100,0%
OM.7.1.1	o/w Cooperative Housing	21		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	2.185		
OM.7.1.4	o/w Holiday houses	129		
OM.7.1.5	o/w Subsidised Housing	50		
OM.7.1.6	o/w Private rental	74		
OM.7.1.7	o/w Manufacturing and Manual Industries	29		
OM.7.1.8	o/w Office and Business	15		
OM.7.1.9	o/w Social and cultural purposes	204		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	5.067	48	5.115
OM.7.2.1	Optional information eg, Number of borrowers	ND1		
OM.7.2.2	Optional information eg, Number of guarantors	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	1,7%	93,7%	8,8%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	98,8%	100,0%	98,9%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	o/w Greenland	0,0%	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	1,2%	0,0%	1,1%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	28%	0%	26%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	25%	2%	23%
M.7.5.3	Northern Jutland (Region Nordjylland)	6%	1%	6%
M.7.5.4	Eastern Jutland (Region Midtjylland)	19%	79%	24%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	21%	18%	20%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	17%	2%	16%
M.7.6.2	Floating rate	83%	98%	84%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	0%	0%	0%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	0%	95%	9%
OM.7.6.6	o/w Capped floaters	83%	3%	75%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1%	0%	1%
M.7.7.2	Amortising	99%	100%	99%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0%	0%	0%
M.7.8.2	≥ 12 - ≤ 24 months	0%	29%	3%
M.7.8.3	≥ 24 - ≤ 36 months	0%	11%	1%
M.7.8.4	≥ 36 - ≤ 60 months	0%	31%	3%
M.7.8.5	≥ 60 months	100%	29%	93%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	1,31%	0,06%	1,20%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	485			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	2.360	5.031	96%	99%
M.7A.10.3	DKK 2 - 5m	90	35	4%	1%
M.7A.10.4	DKK 5 - 20m	9	1	0%	0%
M.7A.10.5	DKK 20 - 50m	0	0	0%	0%
M.7A.10.6	DKK 50 - 100m	0	0	0%	0%
M.7A.10.7	> DKK 100m	0	0	0%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	2.459	5.067	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	41,42%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.094	ND1	85%	
M.7A.12.3	>40 - <=50 %	175	ND1	7%	
M.7A.12.4	>50 - <=60 %	95	ND1	4%	
M.7A.12.5	>60 - <=70 %	50	ND1	2%	
M.7A.12.6	>70 - <=80 %	26	ND1	1%	
M.7A.12.7	>80 - <=90 %	11	ND1	0%	
M.7A.12.8	>90 - <=100 %	4	ND1	0%	
M.7A.12.9	>100%	4	ND1	0%	
M.7A.12.10	Total	2.459		100%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	2		0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	1		0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	1		0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	0		0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0		0%	0,00%
OM.7A.12.6	<i>o/w >150 %</i>	0		0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	88,8%			
M.7A.13.2	Second home/Holiday houses	5,2%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	2,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	5,9%			
OM.7A.13.1	<i>o/w Private rental</i>	3,0%			
OM.7A.13.2	<i>o/w Multi-family housing</i>	0,9%			
OM.7A.13.3	<i>o/w Buildings under construction</i>	0,0%			
OM.7A.13.4	<i>o/w Buildings land</i>	0,0%			
OM.7A.13.5					
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	6	9	0%	0%
M.7A.15.2	B	30	35	1%	1%
M.7A.15.3	C	180	237	7%	5%
M.7A.15.4	D	150	237	6%	5%
M.7A.15.5	E	66	116	3%	3%
M.7A.15.6	F	45	75	2%	2%
M.7A.15.7	G	36	76	1%	2%
M.7A.15.8	Estimate A	23	38	1%	1%
M.7A.15.9	Estimate B	94	127	4%	3%
M.7A.15.10	Estimate C	441	754	18%	17%
M.7A.15.11	Estimate D	548	1,026	22%	23%
M.7A.15.12	Estimate E	324	638	13%	14%
M.7A.15.13	Estimate F	198	408	8%	9%
M.7A.15.14	Estimate G	161	357	7%	8%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	156	425	6%	9%
M.7A.15.19	Total	2,459	4,559	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	6	9	0%	0%
M.7A.16.2	<=70 + 2,200/M^2	30	35	1%	1%
M.7A.16.3	<=110 + 3,200/M^2	180	237	7%	5%
M.7A.16.4	<=150 + 4,200/M^2	150	237	6%	5%
M.7A.16.5	<=190 + 5,200/M^2	66	116	3%	3%
M.7A.16.6	<=240 + 6,500/M^2	45	75	2%	2%
M.7A.16.7	>240 + 6,500/M^2	36	76	1%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	23	38	1%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	94	127	4%	3%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	441	754	18%	17%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	548	1,026	22%	23%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	324	638	13%	14%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	198	408	8%	9%
M.7A.16.14	Estimate: >240 + 6,500/M^2	161	357		
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	156	425	6%	9%
M.7A.16.19	Total	2,459	4,559	93%	92%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	584	1,130	24%	25%
M.7A.17.2	1919 - 1945	359	693	15%	15%
M.7A.17.3	1946 - 1960	270	539	11%	12%
M.7A.17.4	1961 - 1970	389	752	16%	16%
M.7A.17.5	1971 - 1980	461	868	19%	19%
M.7A.17.6	1981 - 1990	149	281	6%	6%
M.7A.17.7	1991 - 2000	72	94	3%	2%
M.7A.17.8	2001 - 2005	65	86	3%	2%
M.7A.17.9	2006 - 2010	95	92	4%	2%
M.7A.17.10	2011 - 2015	2	4	0%	0%
M.7A.17.11	2016 - 2020	1	2	0%	0%
M.7A.17.12	2021 and onwards	0	0	0%	0%
M.7A.17.13	no data	14	18	1%	0%
M.7A.17.14	Total	2,459	4,559	100%	100%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	1,987	3,827	81%	84%
M.7A.18.2	Flat or Apartment	122	248	5%	5%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	226	406	9%	9%
M.7A.18.5	Multifamily House	121	77	5%	2%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	3	1	0%	0%
M.7A.18.8	Total	2,459	4,559	100%	100%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	0	1	0%	0%
M.7A.19.2	Existing property	2,459	4,558	100%	100%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	2,459	4,559	100%	100%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
M.7A.20.1	House, detached or semi-detached	9,503	3,959	20
M.7A.20.2	Flat or Apartment	26	4	11
M.7A.20.3	Bungalow	0	0	0
M.7A.20.4	Terraced House	680	283	11
M.7A.20.5	Multifamily House	1,101	557	10
M.7A.20.6	Land Only	0	0	0
M.7A.20.7	other	0	0	0
M.7A.20.8	no data	79	17	5
M.7A.20.9	Total	11,389	4,820	16
M.7A.20.10	Weighted Average			
M.7A.20.11				
M.7A.20.12				
M.7A.20.13				
M.7A.20.14				
M.7A.20.15				
M.7A.20.16				
M.7A.20.17				
M.7A.20.18				
M.7A.20.19				
M.7A.20.20				
M.7A.20.21				
M.7A.20.22				
M.7A.20.23				
M.7A.20.24				
M.7A.20.25				
M.7A.20.26				
M.7A.20.27				
M.7A.20.28				
M.7A.20.29				
M.7A.20.30				
M.7A.20.31				
M.7A.20.32				
M.7A.20.33				
M.7A.20.34				
M.7A.20.35				
M.7A.20.36				
M.7A.20.37				
M.7A.20.38				
M.7A.20.39				
M.7A.20.40				
M.7A.20.41				
M.7A.20.42				
M.7A.20.43				
M.7A.20.44				
M.7A.20.45				
M.7A.20.46				
M.7A.20.47				
M.7A.20.48				

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	5,165			
By buckets (mn):					
M.7B.21.2	DKK 0 - 2m	9	35	4%	73%
M.7B.21.3	DKK 2 - 5m	11	4	5%	8%
M.7B.21.4	DKK 5 - 20m	57	5	23%	10%
M.7B.21.5	DKK 20 - 50m	100	3	40%	6%
M.7B.21.6	DKK 20 - 50m	71	1	29%	2%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	248	48	100%	100%



22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0	0	0,00%	0,00%
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100 %	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	a/w >100 - <=110 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	82,43%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	14	ND1	5%	
M.7B.23.3	>40 - <=50 %	28	ND1	11%	
M.7B.23.4	>50 - <=60 %	47	ND1	19%	
M.7B.23.5	>60 - <=70 %	55	ND1	22%	
M.7B.23.6	>70 - <=80 %	42	ND1	17%	
M.7B.23.7	>80 - <=90 %	37	ND1	15%	
M.7B.23.8	>90 - <=100 %	19	ND1	8%	
M.7B.23.9	>100 %	6	ND1	2%	
M.7B.23.10	Total	248	0	100%	0%
OM.7B.23.1	a/w >100 - <=110 %	6		2%	
OM.7B.23.2	a/w >110 - <=120 %	0		0%	
OM.7B.23.3	a/w >120 - <=130 %	0		0%	
OM.7B.23.4	a/w >130 - <=140 %	0		0%	
OM.7B.23.5	a/w >140 - <=150 %	0		0%	
OM.7B.23.6	a/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	0,3%			
M.7B.24.2	Office	5,5%			
M.7B.24.3	Hotel/Tourism	0,1%			
M.7B.24.4	Shopping malls	0,0%			
M.7B.24.5	Industry	11,6%			
M.7B.24.6	Agriculture	0,0%			
M.7B.24.7	Other commercially used	0,0%			
M.7B.24.8	Land	0,0%			
M.7B.24.9	Property developers / Bulding under construction	0,0%			
M.7B.24.10	Other	82,5%			
M.7B.24.11	Agriculture	82,5%			
M.7B.24.12	Other commercially used	ND1			
M.7B.24.13	Land	ND1			
OM.7B.24.1	Property developers / Bulding under construction	ND1			
OM.7B.24.2	Other	ND1			
OM.7B.24.3	a/w Social & Cultural purposes	ND1			
OM.7B.24.4	a/w [If relevant, please specify]	ND1			
OM.7B.24.5	a/w [If relevant, please specify]	ND1			
OM.7B.24.6	a/w [If relevant, please specify]	ND1			
OM.7B.24.7	a/w [If relevant, please specify]	ND1			
OM.7B.24.8	a/w [If relevant, please specify]	ND1			
OM.7B.24.9	a/w [If relevant, please specify]	ND1			
OM.7B.24.10	a/w [If relevant, please specify]	ND1			
OM.7B.24.11	a/w [If relevant, please specify]	ND1			
OM.7B.24.12	a/w [If relevant, please specify]	ND1			
OM.7B.24.13	a/w [If relevant, please specify]	ND1			
OM.7B.24.14	a/w [If relevant, please specify]	ND1			



25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	114	2	46%	5%
M.7B.25.2	B	0	1	0%	3%
M.7B.25.3	C	7	5	3%	14%
M.7B.25.4	D	73	0	30%	0%
M.7B.25.5	E	1	1	0%	3%
M.7B.25.6	F	0	2	0%	5%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	0	0	0%	1%
M.7B.25.9	Estimate B	3	1	1%	2%
M.7B.25.10	Estimate C	7	3	3%	9%
M.7B.25.11	Estimate D	6	5	3%	12%
M.7B.25.12	Estimate E	3	3	1%	8%
M.7B.25.13	Estimate F	2	2	1%	5%
M.7B.25.14	Estimate G	2	2	1%	5%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	29	10	12%	27%
M.7B.25.19	Total	248	37	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	114	2	46%	5%
M.7B.26.2	<=95 + 2,200/M^2	0	1	0%	3%
M.7B.26.3	<=135 + 3,200/M^2	7	5	3%	14%
M.7B.26.4	<=175 + 4,200/M^2	73	0	30%	0%
M.7B.26.5	<=215 + 5,200/M^2	1	1	0%	3%
M.7B.26.6	<=265 + 6,500/M^2	0	2	0%	5%
M.7B.26.7	>265 + 6,500/M^2	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	0	0%	1%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	3	1	1%	2%
M.7B.26.10	Estimate:<=135 + 3,200/M^2	7	3	3%	9%
M.7B.26.11	Estimate:<=175 + 4,200/M^2	6	5	3%	12%
M.7B.26.12	Estimate:<=215 + 5,200/M^2	3	3	1%	8%
M.7B.26.13	Estimate:<=265 + 6,500/M^2	2	2	1%	5%
M.7B.26.14	Estimate:>265 + 6,500/M^2	2	2	1%	5%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	29	10	12%	27%
M.7B.26.19	Total	248	37	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	26	13	10,6%	35,1%
M.7B.27.2	1919 - 1945	1	2	0,4%	5,4%
M.7B.27.3	1946 - 1960	0	0	0,0%	0,0%
M.7B.27.4	1961 - 1970	93	7	37,5%	18,9%
M.7B.27.5	1971 - 1980	2	9	1,0%	24,3%
M.7B.27.6	1981 - 1990	0	2	0,0%	5,4%
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	2	0,2%	5,4%
M.7B.27.9	2006 - 2010	13	1	5,1%	2,7%
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2016 - 2020	112	1	45,2%	2,7%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	0	0	0,0%	0,0%
M.7B.27.14	Total	248	37	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	112	1	45,2%	2,7%
M.7B.28.2	Existing Property	136	36	54,8%	97,3%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	248	37	100,0%	100,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	101	5	8	
M.7B.29.2	Office	33	6	10	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0	0	
M.7B.29.5	Industry	286	255	14	
M.7B.29.6	Agriculture	0	0	0	
M.7B.29.7	Other commercially used	6	1	8	
M.7B.29.8	Hospital	0	1	0	
M.7B.29.9	School	0	0	0	
M.7B.29.10	other RE with a social relevant purpose	532	420	9	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Building under construction	0	0	0	
M.7B.29.13	Other	0	0	0	
M.7B.29.14	no data	0	0	0	
M.7B.29.15	Total	959	687	10	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of 2% of lending
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	
		<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	Maturity Extension Triggers	Jyske Realkredit Base Prospectus paragraph 4.14
HG.1.7	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	Valuation method	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.15	NPV assumptions (when stated)	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



E. Optional ECB-ECAs data

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Reporting in Domestic Currency

DKK

CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGK17HIGCPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D0J047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		252,1			
E.3.1.2	Weighted Average Maturity (months)		170,5			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-180 days	1,1%	0,0%	0,0%	0,0%	1,0%
E.3.2.5	>= 180 days	0,3%	0,1%	0,0%	0,0%	0,2%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
SM	1. Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal fees to total mortgage program	% No. of Loans to total mortgage program
SM.1.1	EE mortgage loans	153	62	6%	1%
SM.1.2	Social Impact mortgage loans	48	121	2%	2%
SM.1.3	Other	0	0	0%	0%
SM.1.4	Total sustainable mortgage loans	201	183	7%	4%
OSM.1.1.1	o/w EE relevant, please specify!				
OSM.1.1.2	o/w EE relevant, please specify!				
OSM.1.1.3	o/w EE relevant, please specify!				
OSM.1.1.4	o/w EE relevant, please specify!				
OSM.1.1.5	o/w EE relevant, please specify!				
2. Additional Information on the sustainable section of the mortgage stock					
2. Sustainable Present Footprint Information					
SM	Residential	Commercial	% Total sustainable Mortgages		
SM.2.1.1	Residential	86	114	43%	57%
SM.2.1.2	Commercial	0	201	0%	0%
SM.2.1.3	Other	0	0	0%	0%
SM.2.1.4	Total	86	315	27%	15%
OSM.2.1.1	o/w Fossil & Abstractive				
OSM.2.1.2	o/w EE residential				
OSM.2.1.3	o/w EE commercial				
OSM.2.1.4	o/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	o/w Social residential				
OSM.2.1.7	o/w Social Commercial				
OSM.2.1.8	social opt				
OSM.2.1.9	o/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.10	o/w EE relevant, please specify!				
OSM.2.1.11	o/w EE relevant, please specify!				
OSM.2.1.12	o/w EE relevant, please specify!				
OSM.2.1.13	o/w EE relevant, please specify!				
OSM.2.1.14	o/w EE relevant, please specify!				
OSM.2.1.15	o/w EE relevant, please specify!				
OSM.2.1.16	o/w EE relevant, please specify!				
OSM.2.1.17	o/w EE relevant, please specify!				
OSM.2.1.18	o/w EE relevant, please specify!				
2. General Information					
SM	Number of sustainable mortgage loans	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	178	5	100%	100%
OSM.2.2.1	Optional information ea. Number of borrowers				
OSM.2.2.2	Optional information ea. Number of savantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
SM	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	27,8%	100,0%	65,8%	
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
4. Breakdown by Geography					
SM	European Union	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	100,0%	100,0%	100,0%	100,0%
SM.2.4.2	Austria	0,0%	0,0%	0,0%	0,0%
SM.2.4.3	Belgium	0,0%	0,0%	0,0%	0,0%
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%	0,0%
SM.2.4.5	Croatia	0,0%	0,0%	0,0%	0,0%
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%	0,0%
SM.2.4.7	Czechia	0,0%	0,0%	0,0%	0,0%
SM.2.4.8	Denmark	100,0%	100,0%	100,0%	100,0%
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	0,0%
SM.2.4.10	Finland	0,0%	0,0%	0,0%	0,0%
SM.2.4.11	France	0,0%	0,0%	0,0%	0,0%
SM.2.4.12	Germany	0,0%	0,0%	0,0%	0,0%
SM.2.4.13	Greece	0,0%	0,0%	0,0%	0,0%
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	0,0%
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	0,0%
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	0,0%
SM.2.4.17	Italy	0,0%	0,0%	0,0%	0,0%
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	0,0%
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	0,0%
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	0,0%
SM.2.4.21	Malta	0,0%	0,0%	0,0%	0,0%
SM.2.4.22	Poland	0,0%	0,0%	0,0%	0,0%
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	0,0%
SM.2.4.24	Romania	0,0%	0,0%	0,0%	0,0%
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	0,0%
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	0,0%
SM.2.4.27	Spain	0,0%	0,0%	0,0%	0,0%
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	0,0%
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	0,0%
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	0,0%
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	0,0%
SM.2.4.32	Norway	0,0%	0,0%	0,0%	0,0%
SM.2.4.33	Other	0,0%	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	0,0%
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	0,0%
SM.2.4.36	Australia	0,0%	0,0%	0,0%	0,0%
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	0,0%
SM.2.4.38	Canada	0,0%	0,0%	0,0%	0,0%
SM.2.4.39	Japan	0,0%	0,0%	0,0%	0,0%
SM.2.4.40	Korea	0,0%	0,0%	0,0%	0,0%
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	0,0%
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	0,0%
SM.2.4.43	USA	0,0%	0,0%	0,0%	0,0%
SM.2.4.44	Other	0,0%	0,0%	0,0%	0,0%
SM.2.4.45	o/w EE relevant, please specify!				
SM.2.4.46	o/w EE relevant, please specify!				
SM.2.4.47	o/w EE relevant, please specify!				
SM.2.4.48	o/w EE relevant, please specify!				
SM.2.4.49	o/w EE relevant, please specify!				
SM.2.4.50	o/w EE relevant, please specify!				
SM.2.4.51	o/w EE relevant, please specify!				
SM.2.4.52	o/w EE relevant, please specify!				
SM.2.4.53	o/w EE relevant, please specify!				
SM.2.4.54	o/w EE relevant, please specify!				
5. Breakdown by regions of main country of origin					
SM	Greater Copenhagen Area (Region Hovedstaden)	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Greater Copenhagen Area (Region Hovedstaden)	31,0%	0,0%	13,0%	0,0%
SM.2.5.2	Remainder Zealand & Bornholm (Region Sjælland)	24,0%	0,0%	10,3%	0,0%
SM.2.5.3	Northern Jutland (Region Nordjylland)	5,8%	0,0%	2,3%	0,0%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	19,6%	0,0%	8,1%	0,0%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	19,2%	33,5%	28,5%	10,0%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1	ND1
6. Breakdown by Interest Rate					
SM	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	43%	0%	19%	0%
SM.2.6.2	Floating rate	57%	0%	81%	0%
SM.2.6.3	Other	0%	0%	0%	0%
OSM.2.6.1	o/w Index loans				
OSM.2.6.2	o/w Adjustable Rate Mortgages				
OSM.2.6.3	o/w Money market based loans				
OSM.2.6.4	o/w Non-capped floaters				
OSM.2.6.5	o/w Capped floaters				
OSM.2.6.6	o/w Other				

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7. Breakdown by Requirement Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / Interest only	0%	0%	0%	
SM.2.7.2	Amortising	100%	100%	100%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 3 months	0%	0%	0%	
SM.2.8.2	> 3 - <= 24 months	0%	63%	36%	
SM.2.8.3	> 24 - <= 36 months	0%	0%	0%	
SM.2.8.4	> 36 - <= 60 months	0%	36%	20%	
SM.2.8.5	> 60 months	100%	2%	44%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPL	0.7%	0.0%	0.3%	
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 (EOD)	485		0%	
By buckets (mm):					
SM.2A.10.2	DKK 0 - 2m	72	174	84%	
SM.2A.10.3	DKK 2 - 5m	14	4	16%	
SM.2A.10.4	DKK 5 - 20m	0	0	0%	
SM.2A.10.5	DKK 20 - 50m	0	0	0%	
SM.2A.10.6	DKK 50 - 100m	0	0	0%	
SM.2A.10.7	> DKK 100m	0	0	0%	
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	85	178	100.0%	0.0%
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 (mm):					
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%	0	0		
OSM.2A.11.10	Total	85	0	0.0%	0.0%
OSM.2A.11.11	a/w >100 - <=120%	ND1			
OSM.2A.11.12	a/w >120 - <=120%	ND1			
OSM.2A.11.13	a/w >120 - <=130%	ND1			
OSM.2A.11.14	a/w >130 - <=140%	ND1			
OSM.2A.11.15	a/w >140 - <=150%	ND1			
OSM.2A.11.16	a/w >150%	ND1			
OSM.2A.11.17					
OSM.2A.11.18					
OSM.2A.11.19					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	27.7%			
By LTV buckets (mm):					
SM.2A.12.2	>0 - <=40%	78	ND1	90.8%	
SM.2A.12.3	>40 - <=50%	4	4	4.4%	
SM.2A.12.4	>50 - <=60%	2	ND1	2.0%	
SM.2A.12.5	>60 - <=70%	1	ND1	1.3%	
SM.2A.12.6	>70 - <=80%	1	ND1	1.6%	
SM.2A.12.7	>80 - <=90%	0	ND1	0.0%	
SM.2A.12.8	>90 - <=100%	0	ND1	0.0%	
SM.2A.12.9	>100%	0	ND1	0.0%	
SM.2A.12.10	Total	86	0	100.0%	0.0%
OSM.2A.12.11	a/w >100 - <=120%	ND1			
OSM.2A.12.12	a/w >120 - <=120%	ND1			
OSM.2A.12.13	a/w >120 - <=130%	ND1			
OSM.2A.12.14	a/w >130 - <=140%	ND1			
OSM.2A.12.15	a/w >140 - <=150%	ND1			
OSM.2A.12.16	a/w >150%	ND1			
OSM.2A.12.17					
OSM.2A.12.18					
OSM.2A.12.19					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	39.4%			
SM.2A.13.2	Second home/holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	1.0%			
SM.2A.13.4	Subsidised housing	25.1%			
SM.2A.13.5	Agricultural	0.6%			
SM.2A.13.6	Other	34.0%			
OSM.2A.13.1	a/w Private rental	0.6%			
OSM.2A.13.2	a/w Multi-family housing	1.0%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings used	0.0%			
OSM.2A.13.5	a/w If relevant, please specify	0.0%			
OSM.2A.13.6	a/w If relevant, please specify	0.0%			
OSM.2A.13.7	a/w If relevant, please specify	0.0%			
OSM.2A.13.8	a/w If relevant, please specify	0.0%			
OSM.2A.13.9	a/w If relevant, please specify	0.0%			
OSM.2A.13.10	a/w If relevant, please specify	0.0%			
14. Loans by Banking		% Residential Loans			
SM.2A.14.1	1st line / first rank	100.0%			
SM.2A.14.2	Guaranteed	0.0%			
SM.2A.14.3	Other	0.0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance Information of the Financed BRE		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	26.7	9.0	6.5%	8.3%
SM.2A.15.2	B	30.1	35.0	34.8%	31.4%
SM.2A.15.3	C	5.6	18.0	31.0%	16.7%
SM.2A.15.4	D	7.7	19.0	8.9%	17.6%
SM.2A.15.5	E	1.6	5.0	1.9%	4.6%
SM.2A.15.6	F	0.4	2.0	0.4%	1.9%
SM.2A.15.7	G	1.8	2.0	2.1%	1.9%
SM.2A.15.8	Estimate A	0.8	0.8	0.9%	0.8%
SM.2A.15.9	Estimate B	2.7	2.4	3.1%	2.3%
SM.2A.15.10	Estimate C	3.7	5.5	4.3%	5.1%
SM.2A.15.11	Estimate D	3.4	6.0	3.9%	5.6%
SM.2A.15.12	Estimate E	1.2	2.2	1.4%	2.0%
SM.2A.15.13	Estimate F	0.5	0.8	0.5%	0.7%
SM.2A.15.14	Estimate G	0.2	0.3	0.2%	0.3%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0.0	0.0	0.0%	0.0%
SM.2A.15.19	Total	86.3	108.0	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m2 per year)		Nominal (mm)	Number of Dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=21 - <=5500/M2	5.6	9.0	6.5%	8.3%
SM.2A.16.2	>70 - <=2000/M2	30.1	35.0	34.8%	31.4%
SM.2A.16.3	>110 - <=3000/M2	26.7	18.0	31.0%	16.7%
SM.2A.16.4	>150 - <=4000/M2	7.7	19.0	8.9%	17.6%
SM.2A.16.5	>190 - <=5000/M2	1.6	5.0	1.9%	4.6%
SM.2A.16.6	>230 - <=6000/M2	0.4	2.0	0.4%	1.9%
SM.2A.16.7	>240 - <=6500/M2	1.8	2.0	2.1%	1.9%
SM.2A.16.8	Estimate: <=21 - <=5500/M2	0.8	0.8	0.9%	0.8%
SM.2A.16.9	Estimate: >70 - <=2000/M2	2.7	2.4	3.1%	2.3%
SM.2A.16.10	Estimate: >110 - <=3000/M2	3.7	5.5	4.3%	5.1%
SM.2A.16.11	Estimate: >150 - <=4000/M2	1.2	2.2	1.4%	2.0%
SM.2A.16.12	Estimate: >190 - <=5000/M2	0.5	0.8	0.5%	0.7%
SM.2A.16.13	Estimate: >240 - <=6500/M2	0.2	0.3	0.2%	0.3%
SM.2A.16.14	TBC at a country level	ND1	ND1		
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0.0	0.0	0.0%	0.0%
SM.2A.16.19	Total	86.3	108.0	100.0%	100.0%
SM.2A.16.20					
OSM.2A.16.1					
OSM.2A.16.2					
OSM.2A.16.3					
OSM.2A.16.4					
OSM.2A.16.5					
OSM.2A.16.6					
OSM.2A.16.7					
OSM.2A.16.8					
OSM.2A.16.9					
OSM.2A.16.10					
OSM.2A.16.11					
OSM.2A.16.12					
OSM.2A.16.13					
OSM.2A.16.14					
OSM.2A.16.15					
OSM.2A.16.16					
OSM.2A.16.17					
OSM.2A.16.18					
OSM.2A.16.19					
OSM.2A.16.20					
17. Property Age Structure		Nominal (mm)	Number of Dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	11.3	4.0	13%	4%
SM.2A.17.2	1919 - 1945	7.2	12.0	8%	11%
SM.2A.17.3	1946 - 1960	8.7	22.0	10%	20%
SM.2A.17.4	1961 - 1970	10.5	14.0	12%	13%
SM.2A.17.5	1971 - 1980	11.3	13.0	13%	12%
SM.2A.17.6	1981 - 1990	11.4	16.0	13%	15%
SM.2A.17.7	1991 - 2000	4.7	4.0	5%	4%
SM.2A.17.8	2001 - 2005	2.2	4.0	3%	4%
SM.2A.17.9	2006 - 2010	18.2	16.0	18%	15%
SM.2A.17.10	2011 - 2015	0.9	2.0	1%	2%
SM.2A.17.11	2016 - 2020	0.1	0.0	0%	1%
SM.2A.17.12	2021 and onwards	0.0	0.0	0%	0%
SM.2A.17.13	no data	0.0	0.0	0%	0%
SM.2A.17.14	Total	86.3	108.0	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					

18. Dwelling Type					
	Nominal (m2)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.18.1	House, detached or semi-detached	21.9	25%	24%	
SM.2A.18.2	Flat or Apartment	7.4	9%	9%	
SM.2A.18.3	Bungalow	0.0	0%	0%	
SM.2A.18.4	Terrace House	17.8	21%	33%	
SM.2A.18.5	MultiFamily House	39.3	46%	33%	
SM.2A.18.6	Land Only	0.0	0%	0%	
SM.2A.18.7	other	0.0	0%	0%	
SM.2A.18.8	Total	86.3	100%	100%	
OSM.2A.18.1					
19. New Residential Property					
	Nominal (m2)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.19.1	New Property	0.1	0%	1%	
SM.2A.19.2	Existing Property	86.3	100%	99%	
SM.2A.19.3	other	0.0	0%	0%	
SM.2A.19.4	no data	0.0	0%	0%	
SM.2A.19.5	Total	86.3	100%	100%	
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per normal availability					
	Ton CO2 per year	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings	
SM.2A.20.1	House, detached or semi-detached	26	10		
SM.2A.20.2	Flat or Apartment	0	0		
SM.2A.20.3	Bungalow	-	-		
SM.2A.20.4	Terrace House	10	4		
SM.2A.20.5	MultiFamily House	14	11		
SM.2A.20.6	Land Only	-	-		
SM.2A.20.7	other	-	-		
SM.2A.20.8	no data	-	-		
SM.2A.20.9	Total	50	25		
SM.2A.20.10	Weighted Average		4		
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					
B. Sustainable Commercial Cover Pool					
21. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.20.1	Average loan size (000s)	22.843			
By buckets (m):					
SM.2B.20.2	DKK 0 - 2m	0.0	0.0%	20.0%	
SM.2B.20.3	DKK 2 - 5m	2.2	1.9%	20.0%	
SM.2B.20.4	DKK 5 - 20m	14.2	12.4%	20.0%	
SM.2B.20.5	DKK 20 - 50m	26.4	23.1%	20.0%	
SM.2B.20.6	DKK 20 - 50m	71.5	62.6%	20.0%	
SM.2B.20.7	> DKK 100m	0.0	0.0%	0.0%	
SM.2B.20.8	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.9	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.10	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.11	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.12	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.13	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.14	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.15	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.16	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.17	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.18	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.19	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.20	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.21	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.22	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.23	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.24	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.25	TBC at a country level	ND1	ND1	ND1	
SM.2B.20.26	Total	114.2	100.0%	100.0%	
22. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (min):					
SM.2B.21.2	>0 - <=40%	ND1	ND1		
SM.2B.21.3	>40 - <=50%	ND1	ND1		
SM.2B.21.4	>50 - <=60%	ND1	ND1		
SM.2B.21.5	>60 - <=70%	ND1	ND1		
SM.2B.21.6	>70 - <=80%	ND1	ND1		
SM.2B.21.7	>80 - <=90%	ND1	ND1		
SM.2B.21.8	>90 - <=100%	ND1	ND1		
SM.2B.21.9	>100%	ND1	ND1		
SM.2B.21.10	Total	0.0	0.0%	0.0%	
OSM.2B.21.1	o/w <=100 - <=10%	ND1	ND1		
OSM.2B.21.2	o/w <=100 - <=20%	0	0		
OSM.2B.21.3	o/w <=100 - <=30%	ND1	ND1		
OSM.2B.21.4	o/w <=100 - <=40%	ND1	ND1		
OSM.2B.21.5	o/w <=100 - <=50%	ND1	ND1		
OSM.2B.21.6	o/w <=100 - <=60%	ND1	ND1		
OSM.2B.21.7	o/w <=100 - <=70%	ND1	ND1		
OSM.2B.21.8	o/w <=100 - <=80%	ND1	ND1		
OSM.2B.21.9	o/w <=100 - <=90%	ND1	ND1		
23. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.22.1	Weighted Average LTV (%)	27.7%			
By LTV buckets (min):					
SM.2B.22.2	>0 - <=40%	2,037.1	ND1	80.4%	
SM.2B.22.3	>40 - <=50%	117.9	ND1	4.7%	
SM.2B.22.4	>50 - <=60%	95.9	ND1	3.8%	
SM.2B.22.5	>60 - <=70%	78.2	ND1	3.1%	
SM.2B.22.6	>70 - <=80%	65.8	ND1	2.6%	
SM.2B.22.7	>80 - <=90%	52.0	ND1	2.1%	
SM.2B.22.8	>90 - <=100%	39.6	ND1	1.6%	
SM.2B.22.9	>100%	47.1	ND1	1.9%	
SM.2B.22.10	Total	2,534.6	0	0.0%	
OSM.2B.22.1	o/w <=100 - <=10%	26.4	ND1		
OSM.2B.22.2	o/w <=100 - <=20%	11.6	ND1		
OSM.2B.22.3	o/w <=100 - <=30%	4.0	ND1		
OSM.2B.22.4	o/w <=100 - <=40%	2.1	ND1		
OSM.2B.22.5	o/w <=100 - <=50%	1.9	ND1		
OSM.2B.22.6	o/w <=100 - <=60%	1.1	ND1		
OSM.2B.22.7	o/w <=100 - <=70%		ND1		
OSM.2B.22.8	o/w <=100 - <=80%		ND1		
OSM.2B.22.9	o/w <=100 - <=90%		ND1		
24. Breakdown by Type					
	% Commercial loans	% CRE			
SM.2B.23.1	Retail	0.0%	ND1		
SM.2B.23.2	Office	0.0%	ND1		
SM.2B.23.3	Hotel/Tourism	0.0%	ND1		
SM.2B.23.4	Shopping malls	0.0%	ND1		
SM.2B.23.5	Industry	0.0%	ND1		
SM.2B.23.6	Agriculture	0.0%	ND1		
SM.2B.23.7	Other commercially used	0.0%	ND1		
SM.2B.23.8	Hospital	0.0%	ND1		
SM.2B.23.9	School	0.0%	ND1		
SM.2B.23.10	other RE with a social relevant purpose	100.0%	ND1		
SM.2B.23.11	Land	0.0%	ND1		
SM.2B.23.12	Property developers / Building under construction	0.0%	ND1		
SM.2B.23.13	Other	0.0%	ND1		
OSM.2B.23.1	o/w Cultural resources				
OSM.2B.23.2	o/w RE relevant, please specify				
OSM.2B.23.3	o/w RE relevant, please specify				
OSM.2B.23.4	o/w RE relevant, please specify				
OSM.2B.23.5	o/w RE relevant, please specify				
OSM.2B.23.6	o/w RE relevant, please specify				
OSM.2B.23.7	o/w RE relevant, please specify				
OSM.2B.23.8	o/w RE relevant, please specify				
OSM.2B.23.9	o/w RE relevant, please specify				
OSM.2B.23.10	o/w RE relevant, please specify				
OSM.2B.23.11	o/w RE relevant, please specify				
OSM.2B.23.12	o/w RE relevant, please specify				
OSM.2B.23.13	o/w RE relevant, please specify				
OSM.2B.23.14	o/w RE relevant, please specify				

25. EPC information of the financed CRE		Nominal (m€)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	114	2	100.0%	66.7%
SM.28.24.2	B	0	1	0.0%	33.3%
SM.28.24.3	C	0	0	0.0%	0.0%
SM.28.24.4	D	0	0	0.0%	0.0%
SM.28.24.5	E	0	0	0.0%	0.0%
SM.28.24.6	F	0	0	0.0%	0.0%
SM.28.24.7	G	0	0	0.0%	0.0%
SM.28.24.8	Estimate A	ND1	ND1		
SM.28.24.9	Estimate B	ND1	ND1		
SM.28.24.10	Estimate C	ND1	ND1		
SM.28.24.11	Estimate D	ND1	ND1		
SM.28.24.12	Estimate E	ND1	ND1		
SM.28.24.13	Estimate F	ND1	ND1		
SM.28.24.14	Estimate G	ND1	ND1		
SM.28.24.15	TBC at a country level	ND1	ND1		
SM.28.24.16	TBC at a country level	ND1	ND1		
SM.28.24.17	TBC at a country level	ND1	ND1		
SM.28.24.18	no data	0	0	0.0%	0.0%
SM.28.24.19	Total	114.2	3.0	100.0%	100.0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					
26. Average energy use intensity (kWh/m ²)		Nominal (m€)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.25.1	<=15 + 1.6500/M ²	114.2	2.0	100.0%	66.7%
SM.28.25.2	<=70 + 2.2000/M ²	0.0	1.0	0.0%	33.3%
SM.28.25.3	<=110 + 3.2000/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.4	<=150 + 4.2000/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.5	<=190 + 5.2000/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.6	<=240 + 6.5000/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.7	>240 + 6.5000/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.8	Estimate: <=12.5 + 1.6500/M ²	ND1	ND1		
SM.28.25.9	Estimate: <=70 + 2.2000/M ²	ND1	ND1		
SM.28.25.10	Estimate: <=110 + 3.2000/M ²	ND1	ND1		
SM.28.25.11	Estimate: <=150 + 4.2000/M ²	ND1	ND1		
SM.28.25.12	Estimate: <=190 + 5.2000/M ²	ND1	ND1		
SM.28.25.13	Estimate: <=240 + 6.5000/M ²	ND1	ND1		
SM.28.25.14	Estimate: >240 + 6.5000/M ²	ND1	ND1		
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	0	0	0.0%	0.0%
SM.28.25.18	no data	0	0	0.0%	0.0%
SM.28.25.19	Total	114.2	3	100.0%	100.0%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
OSM.28.25.4					
OSM.28.25.5					
OSM.28.25.6					
OSM.28.25.7					
OSM.28.25.8					
OSM.28.25.9					
OSM.28.25.10					
OSM.28.25.11					
OSM.28.25.12					
OSM.28.25.13					
OSM.28.25.14					
OSM.28.25.15					
OSM.28.25.16					
OSM.28.25.17					
OSM.28.25.18					
OSM.28.25.19					
27. CRE Age Structure		Nominal (m€)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	2	1	1.9%	33.3%
SM.28.27.2	1919 - 1945	0	0	0.0%	0.0%
SM.28.27.3	1946 - 1960	0	0	0.0%	0.0%
SM.28.27.4	1961 - 1970	0	0	0.0%	0.0%
SM.28.27.5	1971 - 1980	0	0	0.0%	0.0%
SM.28.27.6	1981 - 1990	0	0	0.0%	0.0%
SM.28.27.7	1991 - 2000	0	0	0.0%	0.0%
SM.28.27.8	2001 - 2005	0	1	0.0%	33.3%
SM.28.27.9	2006 - 2010	0	0	0.0%	0.0%
SM.28.27.10	2011 - 2015	0	0	0.0%	0.0%
SM.28.27.11	2016 - 2020	112	1	98.1%	33.3%
SM.28.27.12	2021 and onwards	0	0	0.0%	0.0%
SM.28.27.13	no data	0	0	0.0%	0.0%
SM.28.27.14	Total	114	3	100.0%	100.0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
OSM.28.27.11					
OSM.28.27.12					
OSM.28.27.13					
OSM.28.27.14					
28. New Commercial Property		Nominal (m€)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New on-site	112	1	98.1%	33.3%
SM.28.27.2	Existing property	2	2	1.9%	66.7%
SM.28.27.3	other	0	0	0.0%	0.0%
SM.28.27.4	no data	0	0	0.0%	0.0%
SM.28.27.5	Total	114	3	100.0%	100.0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	% CO2/m2 (per year)	% No. of CRE
SM.28.29.1	Retail	0	0	0	
SM.28.29.2	Office	0	0	0	
SM.28.29.3	Hotel/Tourism	0	0	0	
SM.28.29.4	Shops/retail	0	0	0	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	0	0	0	
SM.28.29.7	Other commercially used	0	0	0	
SM.28.29.8	Hospital	0	0	0	
SM.28.29.9	School	0	0	0	
SM.28.29.10	other RE with a social relevant purpose	42	31	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	0	0	0	
SM.28.29.14	no data	0	0	0	
SM.28.29.15	Total	42	31	3	
SM.28.29.16	Weighted Average	0	0	0	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays

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

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

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

ECBC Label Template

Capital Centre B, Q3 2022

Published 01 November 2022 • Data per 30 September 2022


 As of **30 September 2022**
Specialised finance institutes
General Issuer Detail

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

 G1.1 [General cover pool information](#)

 G2 [Outstanding CBs](#)

 G3 [Legal ALM \(balance principle\) adherence](#)

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

 M1/B1 [Number of loans by property category](#)

 M2/B2 [Lending by property category, DKKbn](#)

 M3/B3 [Lending, by loan size, DKKbn](#)

 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)

 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)

 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)

 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)

 M5/B5 [Lending by region, DKKbn](#)

 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)

 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)

 M8/B8 [Lending by loan type - All loans, DKKbn](#)

 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)

 M10/B10 [Lending by remaining maturity, DKKbn](#)

 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)

 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)

 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)

 M12/B12 [Realised losses \(DKKm\)](#)

 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

 X1 [Key Concepts Explanation](#)

 X2 [Key Concept Explanation](#)

 X3 [General explanation](#)
Voluntary information

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q3 2022	Q2 2022	Q1 2022	Q4 2021
Total Balance Sheet Assets	332,7	341,8	357,4	369,0
Total Customer Loans(fair value)	304,5	319,1	340,2	341,0
of which: Used/registered for covered bond collateral pool	304,5	319,1	340,2	341,0
Tier 1 Ratio (%)	29,6%	28,4%	28,4%	27,6%
Solvency Ratio (%)	29,6%	28,4%	28,4%	27,6%
Outstanding Covered Bonds (fair value)	301,5	316,2	326,4	338,2
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	39,3	41,2	44,4	45,2
Net loan losses (Net loan losses and net loan loss provisions)	0,1	0,1	0,1	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,1	0,1

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	342,8	344,0	340,9	339,2
Composition by				
Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	2,1	2,2	1,2	1,1
- over 5 years	340,7	341,8	339,7	338,0
Currency				
- DKK	342,8	344,0	340,9	339,1
- EUR	0,0	0,0	0,0	0,1
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	246,6	248,7	246,8	245,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	48,1	47,8	45,9	45,8
- Subsidised	48,1	47,4	48,3	47,7
eligibility as covered bond collateral	342,8	344,0	340,9	339,2
Non-performing loans (See definition in table X1)	0,06	0,05	0,05	0,10
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,41	0,41	0,43	0,47



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q3 2022	Q2 2022	Q1 2022	Q4 2021
Nominal cover pool (total value)		3,3	3,5	3,6	3,8
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,6	0,6	0,7	0,7
Overcollateralisation ratio	Total	0,2	0,0	0,2	0,2
	Mandatory (percentage of risk weighted assets, general, by law)	2%	8%	8%	8%
Nominal value of outstanding CBs		2,7	2,8	2,9	3,1
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,0	0,0	0,0	0,0
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		0,6	0,6	0,7	0,7
Total capital coverage (rating compliant capital)		0,6	0,6	0,7	0,7
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		1,3	1,3	1,3	1,3

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2022	Q2 2022	Q1 2022	Q4 2021
Nominal value of outstanding CBs		2,7	2,8	2,9	3,1
Fair value of outstanding CBs (marked value)		2,8	3,0	3,1	3,3
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0,2	0,2	0,0	0,0
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0,0	-	0,2	0,2
	> 2 and ≤ 3 years	0,0	0,0	0,0	0,0
	> 3 and ≤ 4 years	-	0,0	0,0	0,0
	> 4 and ≤ 5 years	0,0	0,0	-	0,0
	5-10 years	0,0	0,0	0,0	0,0
	10-20 years	2,5	2,7	2,8	3,0
> 20 years	-	-	-	-	
Amortisation profile of issued CBs	Bullet	0,0%	0,0%	0,0%	0,2%
	Annuity	100,0%	100,0%	100,0%	99,8%
	Serial	0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	16,9%	16,9%	17,1%	17,5%
	Floating rate (Floating rate constant for less than 1 year)	8,7%	8,4%	8,2%	7,9%
	Capped floating rate	74,4%	74,6%	74,7%	74,6%
Currency denomination profile of issued CBs	DKK	2,8	3,0	3,1	3,3
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		74%	74%	74%	74%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	0,6	-	-	-	-	-	-	-	-	-
0-≤1 year	0,1	-	-	-	-	-	-	-	-	-
>1- ≤5 years	0,5	-	-	-	-	-	-	-	-	-
> 5 years	0,0	-	-	-	-	-	-	-	-	-
Total	0,6	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	0,6	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,6	-	-	-	-	-	-	-	-	-

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

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

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0,0
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Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	2,7
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	4.396	409	133	39	90	7	21	-	20	-	5.115
In %	85,9%	8,0%	2,6%	0,8%	1,8%	0,1%	0,4%	0,0%	0,4%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	2,2	0,1	0,1	0,0	0,1	0,0	0,0	-	0,2	-	2,7
In %	80,7%	4,8%	1,9%	0,8%	2,7%	1,1%	0,6%	0,0%	7,5%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	2,4	0,1	0,1	0,1	0,1	-	2,7
In %	87,5%	3,7%	2,4%	3,7%	2,6%	0,0%	



Table M4a/B4a

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	1,2	0,7	0,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Cooperative Housing	0,0	0,0	-	-	-	-	-	-	-	-
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Manufacturing and Manual Industries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	-	-	-	-	-	-	-	-	-	-
Total	1,4	0,7	0,2	0,1	0,1	0,1	0,0	0,0	0,0	0,0

Table M4b/B4b

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	54,0%	30,5%	7,5%	4,2%	2,1%	1,1%	0,3%	0,2%	0,1%	0,1%
Holiday houses	62,9%	29,9%	4,5%	1,6%	0,6%	0,3%	0,1%	0,0%	0,0%	0,0%
Subsidised Housing	66,2%	27,2%	1,8%	0,5%	1,6%	2,7%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	94,1%	5,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Private rental	59,6%	26,4%	7,0%	2,6%	2,8%	1,2%	0,3%	0,1%	0,0%	0,0%
Manufacturing and Manual Industries	6,7%	6,9%	19,9%	20,0%	20,0%	17,6%	2,2%	2,2%	2,2%	2,2%
Office and Business	22,4%	4,9%	15,1%	15,4%	14,7%	14,2%	7,1%	6,1%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,4%	2,4%	10,3%	19,8%	23,9%	17,4%	8,4%	8,4%	5,0%	3,9%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	50,5%	27,6%	7,5%	5,3%	3,9%	2,5%	0,9%	0,8%	0,5%	0,4%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,3	0,8	0,7	0,2	0,1	0,0	0,0	0,0	0,0	0,0	42,9%
Holiday houses	0,0	0,1	0,0	0,0	0,0	0,0	-	0,0	-	0,0	34,9%
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-	17,2%
Cooperative Housing	0,0	0,0	-	-	-	-	-	-	-	-	8,5%
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,0	0,0	-	0,0	36,4%
Manufacturing and Manual Industries	0,0	0,0	-	-	0,0	-	-	-	-	0,0	81,4%
Office and Business	0,0	0,0	-	0,0	-	-	0,0	-	-	-	70,6%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,1	-	-	0,0	-	0,1	83,5%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
Total	0,4	0,9	0,8	0,2	0,2	0,0	0,0	0,0	0,0	0,1	45,2%

Table M4d/B4d

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	13,5%	35,8%	31,1%	8,5%	5,4%	1,3%	1,4%	0,9%	0,7%	1,4%	42,9%
Holiday houses	15,3%	53,5%	25,1%	3,8%	1,5%	0,4%	0,0%	0,2%	0,0%	0,3%	34,9%
Subsidised Housing	59,2%	31,9%	2,9%	1,9%	4,1%	0,0%	0,0%	0,0%	0,0%	0,0%	17,2%
Cooperative Housing	94,1%	5,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	8,5%
Private rental	34,4%	21,6%	28,0%	7,9%	0,6%	0,0%	3,5%	3,0%	0,0%	0,9%	36,4%
Manufacturing and Manual Industries	5,8%	0,9%	0,0%	0,0%	64,9%	0,0%	0,0%	0,0%	0,0%	28,3%	81,4%
Office and Business	14,3%	8,2%	0,0%	7,7%	0,0%	0,0%	69,8%	0,0%	0,0%	0,0%	70,6%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,4%	1,6%	9,7%	2,6%	36,3%	0,0%	0,0%	13,5%	0,0%	35,8%	83,5%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	14,6%	32,8%	27,9%	7,5%	7,9%	1,0%	1,6%	1,8%	0,6%	4,1%	45,2%


Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0,6	0,6	0,1	0,4	0,5	0,0	2,2
Holiday houses	0,0	0,1	0,0	0,0	0,0	-	0,1
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	0,1
Cooperative Housing	0,0	0,0	-	0,0	0,0	-	0,0
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,1
Manufacturing and Manual Industries	0,0	-	-	0,0	0,0	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,2	0,0	-	0,2
Other	-	-	-	-	-	-	-
Total	0,7	0,6	0,2	0,7	0,5	0,0	2,7



Table M6/B6

Lending by loan type - IO Loans, DKKbn

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

*Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years

Table M7/B7

Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0,0	0,0	-	0,2	-	0,2
Capped floaters	1,8	0,1	0,0	0,0	0,0	0,0	0,0	-	0,0	-	2,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2,2	0,1	0,1	0,0	0,1	0,0	0,0	-	0,2	-	2,7

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0,0	0,0	-	0,2	-	0,2
Capped floaters	1,9	0,1	0,0	0,0	0,0	0,0	0,0	-	0,0	-	2,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2,2	0,1	0,1	0,0	0,1	0,0	0,0	-	0,2	-	2,7



Table M9/B9

Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	0,0	0,0	-	-	0,0	-	0,0	-	-	-	0,0
≥ 12 - ≤ 24 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 24 - ≤ 36 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 36 - ≤ 60 months	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 60 months	2,2	0,1	0,0	0,0	0,1	0,0	0,0	-	0,2	-	2,7
Total	2,2	0,1	0,1	0,0	0,1	0,0	0,0	-	0,2	-	2,7

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0	-	0,0
≥ 1 - ≤ 3 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0
≥ 3 - ≤ 5 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,1
≥ 5 - ≤ 10 Years	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0	-	0,1
≥ 10 - ≤ 20 Years	2,1	0,1	0,0	0,0	0,1	0,0	0,0	-	0,0	-	2,4
≥ 20 Years	-	-	-	-	-	-	-	-	0,2	-	0,2
Total	2,2	0,1	0,1	0,0	0,1	0,0	0,0	-	0,2	-	2,7

Table M11/B11

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	1,21	1,23	-	-	-	-	2,51	-	-	-	1,03

Note: 90-days arrear as of Q2 2022 (See definition in table X1)

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	1,40	1,10	-	-	-	-	1,02	-	-	-	1,20

Note: 90-days arrear as of Q2 2022 (See definition in table X1)

Table M11b/B11b

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	1,27	1,10	-	-	-	-	1,02	-	-	-	1,08
60-69.9 per cent LTV	0,06	-	-	-	-	-	-	-	-	-	0,05
70-79.9 per cent LTV	0,03	-	-	-	-	-	-	-	-	-	0,03
80-89.9 per cent LTV	0,02	-	-	-	-	-	-	-	-	-	0,01
90-100 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,01
>100 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,01

Table M12/B12

Realised losses (DKKbn)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	5,9	-	-	-	0,0	-	19,3	-	0,1	-	25,2

Table M12a/B12a

Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0,22	-	-	-	0,00	-	0,71	-	0,00	-	0,93