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# Harmonised Transparency Template

## 2022 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 22/02/2021

Cut-off Date: 31/12/2021



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## A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	DKK
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1. Basic Facts
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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	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	31-12-2021			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
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	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	<a href="#">Link</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
		Nominal (mn)			
G.3.1.1	Total Cover Assets	5.943			
G.3.1.2	Outstanding Covered Bonds	5.254			
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 (%)	8,0%	13,1%	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)	% of Risk Weighted Assets	% of lending		
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	5.254	88,4%		
G.3.3.2	Public Sector	0	0,0%		
G.3.3.3	Shipping	0	0,0%		
G.3.3.4	Substitute Assets	689	11,6%		
G.3.3.5	Other	0	0,0%		
G.3.3.6	Total	5.943	100,0%		
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile					
		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	19,39	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	239	ND1	4,0%	
G.3.4.3	1 - 2 Y	246	ND1	4,1%	
G.3.4.4	2 - 3 Y	254	ND1	4,3%	
G.3.4.5	3 - 4 Y	262	ND1	4,4%	
G.3.4.6	4 - 5 Y	269	ND1	4,5%	
G.3.4.7	5 - 10 Y	1.484	ND1	25,0%	
G.3.4.8	10+ Y	3.188	ND1	53,6%	
G.3.4.9	Total	5.942	0	100,0%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	23,50	ND1		
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0 - 1 Y	0	ND1	0,0%	
G.3.5.5	1 - 2 Y	2	ND1	0,0%	
G.3.5.6	2 - 3 Y	0	ND1	0,0%	
G.3.5.7	3 - 4 Y	1	ND1	0,0%	
G.3.5.8	4 - 5 Y	24	ND1	0,4%	
G.3.5.9	5 - 10 Y	7	ND1	0,1%	
G.3.5.10	10+ Y	5.220	ND1	99,4%	
OG.3.5.1	Total	5.254	0,00	100,0%	0,00
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	5.254	5.254	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	5.254	5.254	100,0%	100,0%
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	5.254	5.254	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	JPY	0	0	0,0%	0,0%
G.3.7.11	KRW	0	0	0,0%	0,0%
G.3.7.12	NOK	0	0	0,0%	0,0%
G.3.7.13	PLN	0	0	0,0%	0,0%
G.3.7.14	SEK	0	0	0,0%	0,0%
G.3.7.15	SGD	0	0	0,0%	0,0%
G.3.7.16	USD	0	0	0,0%	0,0%
G.3.7.17	Other	0	0	0,0%	0,0%
G.3.7.18	Total	5.254	5.254	100,0%	100,0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	5.254	5.254	100,0%	100,0%
G.3.8.2	Floating coupon	0	0	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	5.254	5.254	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					



9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	0	0,0%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0,0%	
G.3.9.3	Exposures to central banks	0	0,0%	
G.3.9.4	Exposures to credit institutions	689	100,0%	
G.3.9.5	Other	0	0,0%	
G.3.9.6	Total	689	100,0%	
OG.3.9.1	o/w EU gvts or quasi govts	ND1		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	ND1		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	ND1		
OG.3.9.4	o/w EU central banks	ND1		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1		
OG.3.9.7	o/w CQS1 credit institutions	ND1		
OG.3.9.8	o/w CQS2 credit institutions	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)	689	100,00%	
G.3.10.2	Eurozone	0	0,00%	
G.3.10.3	Rest of European Union (EU)	0	0,00%	
G.3.10.4	European Economic Area (not member of EU)	0	0,00%	
G.3.10.5	Switzerland	0	0,00%	
G.3.10.6	Australia	0	0,00%	
G.3.10.7	Brazil	0	0,00%	
G.3.10.8	Canada	0	0,00%	
G.3.10.9	Japan	0	0,00%	
G.3.10.10	Korea	0	0,00%	
G.3.10.11	New Zealand	0	0,00%	
G.3.10.12	Singapore	0	0,00%	
G.3.10.13	US	0	0,00%	
G.3.10.14	Other	0	0,00%	
G.3.10.15	Total EU	689	0,00%	
G.3.10.16	Total	689	100,00%	
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	689	11,6%	13,1%
G.3.11.2	Central bank eligible assets	0	0,0%	0,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	689	11,6%	13,1%
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	<a href="#">Link</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2,0		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	<a href="#">Green Finance Framework</a>		
OG.3.14.1	Link to Second-Party Opinion	<a href="#">Sustainalytics</a>		
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	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>	
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">412 for Commercial Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">163</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
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 & 2	<a href="#">173</a>
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

**6. Other relevant information**

**1. Optional information e.g. Rating triggers**

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

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB B1</b>	
<a href="#">7. Mortgage Assets</a> <a href="#">7.A Residential Cover Pool</a> <a href="#">7.B Commercial Cover Pool</a>	

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	5.247	99,9%	
M.7.1.2	Commercial	6	0,1%	
M.7.1.3	Other	0	0,0%	
M.7.1.4	Total	5.254	100,0%	
OM.7.1.1	o/w Cooperative Housing	0		
OM.7.1.2	o/w Agriculture	173		
OM.7.1.3	o/w Owner-occupied homes	10		
OM.7.1.4	o/w Holiday houses	4.302		
OM.7.1.5	o/w Subsidised Housing	572		
OM.7.1.6	o/w Private rental	192		
OM.7.1.7	o/w Manufacturing and Manual Industries	0		
OM.7.1.8	o/w Office and Business	1		
OM.7.1.9	o/w Social and cultural purposes	0		
OM.7.1.10	o/w Other	6		
OM.7.1.11				
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	1.830	20	1.850
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	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	7,7%	91,5%	7,7%
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>99,9%</u>	<u>100,0%</u>	<u>99,9%</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	99,9%	100,0%	99,9%
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	<i>o/w Greenland</i>	0,0%	0,0%	0,0%
OM.7.4.2	<i>o/w Faroe Islands</i>	0,1%	0,0%	0,1%
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				



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	61,1%	75,1%	61,1%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	16,1%	4,6%	16,1%
M.7.5.3	Northern Jutland (Region Nordjylland)	3,3%	3,5%	3,3%
M.7.5.4	Eastern Jutland (Region Midtjylland)	10,7%	16,2%	10,7%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	8,7%	0,7%	8,7%
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
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	98,5%	95,8%	98,5%
M.7.6.2	Floating rate	1,4%	0,0%	1,4%
M.7.6.3	Other	0,1%	4,2%	0,1%
OM.7.6.1				
OM.7.6.2	o/w Index loans	96,2%	26,2%	96,2%
OM.7.6.3	o/w Adjustable Rate Mortgages	1,9%	0,0%	1,9%
OM.7.6.4	o/w Money market based loans	0,0%	0,0%	0,0%
OM.7.6.5	o/w Non capped floaters	0,0%	0,0%	0,0%
OM.7.6.6	o/w Capped floaters	0,0%	0,0%	0,0%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	100,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	3,4%	0,0%	3,4%
M.7.8.2	≥ 12 - ≤ 24 months	0,0%	0,0%	0,0%
M.7.8.3	≥ 24 - ≤ 36 months	0,0%	0,0%	0,0%
M.7.8.4	≥ 36 - ≤ 60 months	0,0%	0,0%	0,0%
M.7.8.5	≥ 60 months	96,6%	100,0%	96,6%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



**7.A Residential Cover Pool**

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	2.867			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	521	1.189	9,9%	65,0%
M.7A.10.3	DKK 2 - 5m	1.075	325	20,5%	17,8%
M.7A.10.4	DKK 5 - 20m	2.660	280	50,7%	15,3%
M.7A.10.5	DKK 20 - 50m	818	34	15,6%	1,9%
M.7A.10.6	DKK 50 - 100m	62	1	1,2%	0,1%
M.7A.10.7	> DKK 100m	111	1	2,1%	0,1%
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	5.247	1.830	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
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 &gt;100 - &lt;=110 %</i>	ND1			
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>	ND1			
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>	ND1			
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>	ND1			
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>	ND1			
OM.7A.11.6	<i>o/w &gt;150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	40,99%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	4.170	ND1	79,5%	
M.7A.12.3	>40 - <=50 %	351	ND1	6,7%	
M.7A.12.4	>50 - <=60 %	273	ND1	5,2%	
M.7A.12.5	>60 - <=70 %	209	ND1	4,0%	
M.7A.12.6	>70 - <=80 %	113	ND1	2,2%	
M.7A.12.7	>80 - <=90 %	58	ND1	1,1%	
M.7A.12.8	>90 - <=100 %	32	ND1	0,6%	
M.7A.12.9	>100%	41	ND1	0,8%	
M.7A.12.10	Total	5.248	0,00%	100,0%	0,00%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>	20	0,00%	0,4%	
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>	10	0,00%	0,2%	
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>	7	0,00%	0,1%	
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>	3	0,00%	0,1%	
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>	1	0,00%	0,0%	
OM.7A.12.6	<i>o/w &gt;150 %</i>	0	0,00%	0,0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	3,3%			
M.7A.13.2	Second home/Holiday houses	0,2%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Agricultural	0,0%			
M.7A.13.5	Other	96,5%			
OM.7A.13.1	<i>o/w Subsidised housing</i>	82,0%			
OM.7A.13.2	<i>o/w Private rental</i>	3,7%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	10,9%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0,0%			
OM.7A.13.5	<i>o/w Buildings land</i>	0,0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					





14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

  

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	29	9	0,5%	1,0%
M.7A.15.2	B	270	32	5,1%	3,7%
M.7A.15.3	C	2300	244	43,8%	28,2%
M.7A.15.4	D	1407	210	26,8%	24,2%
M.7A.15.5	E	332	58	6,3%	6,7%
M.7A.15.6	F	127	20	2,4%	2,3%
M.7A.15.7	G	8	1	0,2%	0,1%
M.7A.15.8	Estimate A	3	1	0,1%	0,1%
M.7A.15.9	Estimate B	0	0	0,0%	0,0%
M.7A.15.10	Estimate C	510	71	9,7%	8,2%
M.7A.15.11	Estimate D	236	182	4,5%	21,0%
M.7A.15.12	Estimate E	2	7	0,0%	0,8%
M.7A.15.13	Estimate F	0	1	0,0%	0,1%
M.7A.15.14	Estimate G	8	25	0,2%	2,9%
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	13	5	0,3%	0,6%
M.7A.15.19	Total	5247	866	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

  

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	29	9	0,5%	1,0%
M.7A.16.2	<=70 + 2,200/M^2	270	32	5,1%	3,7%
M.7A.16.3	<=110 + 3,200/M^2	2300	244	43,8%	28,2%
M.7A.16.4	<=150 + 4,200/M^2	1407	210	26,8%	24,2%
M.7A.16.5	<=190 + 5,200/M^2	332	58	6,3%	6,7%
M.7A.16.6	<=240 + 6,500/M^2	127	20	2,4%	2,3%
M.7A.16.7	>240 + 6,500/M^2	8	1	0,2%	0,1%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	3	1	0,1%	0,1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	0	0	0,0%	0,0%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	510	71	9,7%	8,2%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	236	182	4,5%	21,0%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	2	7	0,0%	0,8%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	0	1	0,0%	0,1%
M.7A.16.14	Estimate: >240 + 6,500/M^2	8	25	0,2%	2,9%
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	13	5	0,3%	0,6%
M.7A.16.19	Total	5247	866	100,0%	100,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

  

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	573	229	10,9%	26,4%
M.7A.17.2	1919 - 1945	593	71	11,3%	8,2%
M.7A.17.3	1946 - 1960	284	67	5,4%	7,7%
M.7A.17.4	1961 - 1970	529	137	10,1%	15,8%
M.7A.17.5	1971 - 1980	418	63	8,0%	7,3%
M.7A.17.6	1981 - 1990	36	14	0,7%	1,6%
M.7A.17.7	1991 - 2000	2743	264	52,3%	30,4%
M.7A.17.8	2001 - 2005	11	3	0,2%	0,3%
M.7A.17.9	2006 and later	32	11	0,6%	1,3%
M.7A.17.10	no data	29	8	0,5%	0,9%
M.7A.17.11	Total	5247	867	100,0%	100,0%
OM.7A.17.1					

  

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	194	168	3,7%	19,4%
M.7A.18.2	Flat or Apartment	100	61	1,9%	7,0%
M.7A.18.3	Bungalow	0	0	0,0%	0,0%
M.7A.18.4	Terraced House	1000	190	19,0%	21,9%
M.7A.18.5	Multifamily House	3952	447	75,3%	51,6%
M.7A.18.6	Land Only	0	0	0,0%	0,0%
M.7A.18.7	other	2	1	0,0%	0,1%
M.7A.18.8	Total	5247	867	100,0%	100,0%
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	9	4	0,2%	0,5%
M.7A.19.2	Existing property	5238	863	99,8%	99,5%
M.7A.19.3	other	0	0	0,0%	0,0%
M.7A.19.4	no data	0	0	0,0%	0,0%
M.7A.19.5	Total	5247	867	100,0%	100,0%

20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	3.885.353	5.247,5	867	100,0%	100,0%
M.7A.20.2	TBC at a country level	[For completion]	[For completion]		
M.7A.20.3	TBC at a country level	[For completion]	[For completion]		
M.7A.20.4	TBC at a country level	[For completion]	[For completion]		
M.7A.20.5	TBC at a country level	[For completion]	[For completion]		
M.7A.20.6	TBC at a country level	[For completion]	[For completion]		
M.7A.20.7	TBC at a country level	[For completion]	[For completion]		
M.7A.20.8	TBC at a country level	[For completion]	[For completion]		
M.7A.20.9	TBC at a country level	[For completion]	[For completion]		
M.7A.20.10	TBC at a country level	[For completion]	[For completion]		
M.7A.20.11	TBC at a country level	[For completion]	[For completion]		
M.7A.20.12	TBC at a country level	[For completion]	[For completion]		
M.7A.20.13	TBC at a country level	[For completion]	[For completion]		
M.7A.20.14	TBC at a country level	[For completion]	[For completion]		
M.7A.20.15	TBC at a country level	[For completion]	[For completion]		
M.7A.20.16	TBC at a country level	[For completion]	[For completion]		
M.7A.20.17	TBC at a country level	[For completion]	[For completion]		
M.7A.20.18	no data	[For completion]	[For completion]		
M.7A.20.19	Total	5.247,5	867	100,0%	100,0%

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)	319			
By buckets (mn):					
M.7B.21.2	DKK 0 - 2m	6	20	100,0%	100,0%
M.7B.21.3	DKK 2 - 5m	0	0	0,0%	0,0%
M.7B.21.4	DKK 5 - 20m	0	0	0,0%	0,0%
M.7B.21.5	DKK 20 - 50m	0	0	0,0%	0,0%
M.7B.21.6	DKK 20 - 50m	0	0	0,0%	0,0%
M.7B.21.7	> DKK 100m	0	0	0,0%	0,0%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	6	20	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	0,00%	0,00%	0,00%	0,00%
OM.7B.22.1	<i>o/w &gt;100 - &lt;=110 %</i>	ND1			
OM.7B.22.2	<i>o/w &gt;110 - &lt;=120 %</i>	ND1			
OM.7B.22.3	<i>o/w &gt;120 - &lt;=130 %</i>	ND1			
OM.7B.22.4	<i>o/w &gt;130 - &lt;=140 %</i>	ND1			
OM.7B.22.5	<i>o/w &gt;140 - &lt;=150 %</i>	ND1			
OM.7B.22.6	<i>o/w &gt;150 %</i>	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 (%)	9,88%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	6	ND1	96,1%	
M.7B.23.3	>40 - <=50 %	0	ND1	0,8%	
M.7B.23.4	>50 - <=60 %	0	ND1	0,8%	
M.7B.23.5	>60 - <=70 %	0	ND1	0,8%	
M.7B.23.6	>70 - <=80 %	0	ND1	0,8%	
M.7B.23.7	>80 - <=90 %	0	ND1	0,7%	
M.7B.23.8	>90 - <=100 %	0	ND1	0,0%	
M.7B.23.9	>100%	0	ND1	0,0%	
M.7B.23.10	Total	6	0,00%	100,0%	0,00%
OM.7B.23.1	<i>o/w &gt;100 - &lt;=110 %</i>	0	0,00%	0,0%	
OM.7B.23.2	<i>o/w &gt;110 - &lt;=120 %</i>	0	0,00%	0,0%	
OM.7B.23.3	<i>o/w &gt;120 - &lt;=130 %</i>	0	0,00%	0,0%	
OM.7B.23.4	<i>o/w &gt;130 - &lt;=140 %</i>	0	0,00%	0,0%	
OM.7B.23.5	<i>o/w &gt;140 - &lt;=150 %</i>	0	0,00%	0,0%	
OM.7B.23.6	<i>o/w &gt;150 %</i>	0	0,00%	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	0,0%
M.7B.24.2	Office	8,8%
M.7B.24.3	Hotel/Tourism	0,0%
M.7B.24.4	Shopping malls	0,0%
M.7B.24.5	Industry	0,0%
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	91,2%
M.7B.24.11	<i>o/w Social &amp; Cultural purposes</i>	91,2%
M.7B.24.12	<i>o/w [If relevant, please specify]</i>	ND1
M.7B.24.13	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.1	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.2	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.3	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.4	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.5	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.6	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.7	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.8	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.9	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.10	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.11	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.12	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.13	<i>o/w [If relevant, please specify]</i>	ND1
OM.7B.24.14	<i>o/w [If relevant, please specify]</i>	ND1



<b>25. EPC Information of the financed CRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.25.1	A	0	0	0,0%	0,0%
M.7B.25.2	B	0	0	0,0%	0,0%
M.7B.25.3	C	2	3	25,9%	20,0%
M.7B.25.4	D	3	5	48,7%	33,3%
M.7B.25.5	E	0	0	3,5%	0,0%
M.7B.25.6	F	0	1	7,4%	6,7%
M.7B.25.7	G	0	0	0,0%	0,0%
M.7B.25.8	Estimate A	0	1	1,2%	6,7%
M.7B.25.9	Estimate B	0	0	0,0%	0,0%
M.7B.25.10	Estimate C	0	0	0,0%	0,0%
M.7B.25.11	Estimate D	0	3	5,7%	20,0%
M.7B.25.12	Estimate E	0	2	7,7%	13,3%
M.7B.25.13	Estimate F	0	0	0,0%	0,0%
M.7B.25.14	Estimate G	0	0	0,0%	0,0%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	0,0	0	0,0%	0,0%
M.7B.25.19	Total	6,4	15	100,0%	100,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
<b>26. Average energy use intensity (kWh/m2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.26.1	<=71.3 + 1,650/M^2	0	0	0,0%	0,0%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0,0%	0,0%
M.7B.26.3	<=135 + 3,200/M^2	2	3	25,9%	20,0%
M.7B.26.4	<=175 + 4,200/M^2	3	5	48,7%	33,3%
M.7B.26.5	<=215 + 5,200/M^2	0	0	3,5%	0,0%
M.7B.26.6	<=265 + 6,500/M^2	0	1	7,4%	6,7%
M.7B.26.7	>265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	1	1,2%	6,7%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	0	0	0,0%	0,0%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	0	0	0,0%	0,0%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	0	3	5,7%	20,0%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	0	2	7,7%	13,3%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.14	Estimate: >265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	0,0	0	0,0%	0,0%
M.7B.26.19	Total	6,4	15	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
<b>27. CRE Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.27.1	older than 1919	1	5	8,2%	33,3%
M.7B.27.2	1919 - 1945	0	1	0,7%	6,7%
M.7B.27.3	1946 - 1960	0	2	6,5%	13,3%
M.7B.27.4	1961 - 1970	3	3	46,4%	20,0%
M.7B.27.5	1971 - 1980	0	0	3,5%	0,0%
M.7B.27.6	1981 - 1990	0	0	0,0%	0,0%
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	2	3	33,6%	20,0%
M.7B.27.9	2006 and later	0	1	1,2%	6,7%
M.7B.27.10	no data	0	0	0,0%	0,0%
M.7B.27.11	Total	6	15	100,0%	100,0%
OM.7B.27.1					
<b>28. New Commercial Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	6	15	100,0%	100,0%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	6	15	100,0%	100,0%
<b>29. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.29.1	12844,74757	6,4	15	100,0%	100,0%
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	6,4	15	100,0%	100,0%



## 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 RWA
HG.1.3	OC Calculation: Committed	ND2
	<b>Interest Rate Types</b>	
		<p><b>Index Loans:</b> 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 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 subsidized housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> 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 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 which is higher than the market price or they 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><b>Adjustable Rate Mortgages:</b> 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 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 the 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><b>Money market based loans:</b> 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, ie an interest rate determined by the 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 determined by the NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> 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 OMX NASDAQ.</p> <p><b>Capped floaters:</b> 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 the interest rate cap is 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 at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4		
HG.1.5	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 borrowers discretion is among other things depending on interest rate movements and cannot be anticipated by issuer.
HG.1.6	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 borrowers discretion is among other things depending on interest rate movements and cannot be anticipated by issuer.
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, the LTV is reported 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	
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once per year for commercial properties. Minimum once every third year for owner occupied.
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)	
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.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
OHG.1.10		
OHG.1.11		
OHG.1.12		
OHG.1.13		
OHG.1.14		
OHG.1.15		
OHG.1.16		
OHG.1.17		
OHG.1.18		
OHG.1.19		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
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		
	<b>3. Reason for No Data</b>	<b>Value</b>
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		
	<b>4. Glossary - Extra national and/or Issuer Items</b>	<b>Definition</b>
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-ECAIs data

HTT 2022

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	529900R9HQNZRT20XB26			
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	529900R9HQNZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGK17H16CPN30			
E.1.1.8	Standby account bank	Nordea	529900D13047E2LIV03			
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	529900R9HQNZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3M5E1GQGK17H16CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	529900D13047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20V1UJ18J3ZU0QE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2PZJM8XOV22M4GG883	IRS		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		335,1			
E.3.1.2	Weighted Average Maturity (months)		232,7			
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	2,5%	0,0%	0,0%	0,0%	3,0%
E.3.2.5	>= 180 days	0,0%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2021

Reporting in Domestic Currency	DKK
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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					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	4.691,7	1.162,0	1,6%	0,8%
SM.1.1.2	Social impact mortgage loans	ND1	ND1		0,0%
SM.1.1.3	other	ND1	ND1		0,0%
SM.1.1.4	Total sustainable mortgage loans	4.691,7	1.162,0	0,0%	0,0%
OSM.1.1.1	o/w [If relevant, please specify]				
OSM.1.1.2	o/w [If relevant, please specify]				
OSM.1.1.3	o/w [If relevant, please specify]				
OSM.1.1.4	o/w [If relevant, please specify]				
OSM.1.1.5	o/w [If relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			% Total sustainable Mortgages		
SM.2.1.1	Residential	4.691,6		100,0%	
SM.2.1.2	Commercial	0,1		0,0%	
SM.2.1.3	Other	0,0		0,0%	
SM.2.1.4	Total	4.691,7		0,0%	
OSM.2.1.1	o/w Forest & Agriculture			0,0%	
OSM.2.1.2	o/w EE residential	0,0		0,0%	
OSM.2.1.3	o/w EE commercial	0,0		0,0%	
OSM.2.1.4	o/w EE other			0,0%	
OSM.2.1.5	EE total			0,0%	
OSM.2.1.6	o/w Social residential	0,0		0,0%	
OSM.2.1.7	o/w Social Commercial			0,0%	
OSM.2.1.8	o/w social other			0,0%	
OSM.2.1.9	social tot			0,0%	
OSM.2.1.10	o/w [If relevant, please specify]				
OSM.2.1.11	o/w [If relevant, please specify]				
OSM.2.1.12	o/w [If relevant, please specify]				
OSM.2.1.13	o/w [If relevant, please specify]				
OSM.2.1.14	o/w [If relevant, please specify]				
OSM.2.1.15	o/w [If relevant, please specify]				
OSM.2.1.16	o/w [If relevant, please specify]				
OSM.2.1.17	o/w [If relevant, please specify]				
OSM.2.1.18	o/w [If relevant, please specify]				
2. General Information		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	1161	1	100,0%	
OSM.2.2.1	Optional information eg, Number of borrowers				
OSM.2.2.2	Optional information eg, Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	8,6%	0,0%	8,6%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	100,0%	100,0%	100,0%	
SM.2.4.2	Austria	0,0%	0,0%	0,0%	
SM.2.4.3	Belgium	0,0%	0,0%	0,0%	
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%	
SM.2.4.5	Croatia	0,0%	0,0%	0,0%	
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%	
SM.2.4.7	Czechia	0,0%	0,0%	0,0%	
SM.2.4.8	Denmark	100,0%	100,0%	100,0%	
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	
SM.2.4.10	Finland	0,0%	0,0%	0,0%	
SM.2.4.11	France	0,0%	0,0%	0,0%	
SM.2.4.12	Germany	0,0%	0,0%	0,0%	
SM.2.4.13	Greece	0,0%	0,0%	0,0%	
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	
SM.2.4.17	Italy	0,0%	0,0%	0,0%	
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	
SM.2.4.21	Malta	0,0%	0,0%	0,0%	
SM.2.4.22	Poland	0,0%	0,0%	0,0%	
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	
SM.2.4.24	Romania	0,0%	0,0%	0,0%	
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	
SM.2.4.27	Spain	0,0%	0,0%	0,0%	
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	
SM.2.4.32	Norway	0,0%	0,0%	0,0%	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	
SM.2.4.36	Australia	0,0%	0,0%	0,0%	
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	
SM.2.4.38	Canada	0,0%	0,0%	0,0%	
SM.2.4.39	Japan	0,0%	0,0%	0,0%	
SM.2.4.40	Korea	0,0%	0,0%	0,0%	
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	
SM.2.4.43	US	0,0%	0,0%	0,0%	
SM.2.4.44	Other	0,0%	0,0%	0,0%	
SM.2.4.45	o/w [If relevant, please specify]				
SM.2.4.46	o/w [If relevant, please specify]				
SM.2.4.47	o/w [If relevant, please specify]				
SM.2.4.48	o/w [If relevant, please specify]				
SM.2.4.49	o/w [If relevant, please specify]				
SM.2.4.50	o/w [If relevant, please specify]				
SM.2.4.51	o/w [If relevant, please specify]				
SM.2.4.52	o/w [If relevant, please specify]				
SM.2.4.53	o/w [If relevant, please specify]				
SM.2.4.54	o/w [If relevant, please specify]				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	60,4%	100,0%	60,4%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	16,6%	0,0%	16,6%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	3,3%	0,0%	3,3%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	11,0%	0,0%	11,0%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	8,7%	0,0%	8,7%	
SM.2.5.6	TBC at a country level	ND1	ND1	ND1	
SM.2.5.7	TBC at a country level	ND1	ND1	ND1	
SM.2.5.8	TBC at a country level	ND1	ND1	ND1	
SM.2.5.9	TBC at a country level	ND1	ND1	ND1	
SM.2.5.10	TBC at a country level	ND1	ND1	ND1	
SM.2.5.11	TBC at a country level	ND1	ND1	ND1	
SM.2.5.12	TBC at a country level	ND1	ND1	ND1	
SM.2.5.13	TBC at a country level	ND1	ND1	ND1	
SM.2.5.14	TBC at a country level	ND1	ND1	ND1	
SM.2.5.15	TBC at a country level	ND1	ND1	ND1	
SM.2.5.16	TBC at a country level	ND1	ND1	ND1	
SM.2.5.17	TBC at a country level	ND1	ND1	ND1	
SM.2.5.18	TBC at a country level	ND1	ND1	ND1	
SM.2.5.19	TBC at a country level	ND1	ND1	ND1	
SM.2.5.20	TBC at a country level	ND1	ND1	ND1	
SM.2.5.21	TBC at a country level	ND1	ND1	ND1	
SM.2.5.22	TBC at a country level	ND1	ND1	ND1	
SM.2.5.23	TBC at a country level	ND1	ND1	ND1	
SM.2.5.24	TBC at a country level	ND1	ND1	ND1	
SM.2.5.25	TBC at a country level	ND1	ND1	ND1	
SM.2.5.26	TBC at a country level	ND1	ND1	ND1	
SM.2.5.27	TBC at a country level	ND1	ND1	ND1	
SM.2.5.28	TBC at a country level	ND1	ND1	ND1	
SM.2.5.29	TBC at a country level	ND1	ND1	ND1	
SM.2.5.30	TBC at a country level	ND1	ND1	ND1	
SM.2.5.31	TBC at a country level	ND1	ND1	ND1	
SM.2.5.32	TBC at a country level	ND1	ND1	ND1	
SM.2.5.33	TBC at a country level	ND1	ND1	ND1	
SM.2.5.34	TBC at a country level	ND1	ND1	ND1	
SM.2.5.35	TBC at a country level	ND1	ND1	ND1	
SM.2.5.36	TBC at a country level	ND1	ND1	ND1	
SM.2.5.37	TBC at a country level	ND1	ND1	ND1	
SM.2.5.38	TBC at a country level	ND1	ND1	ND1	
SM.2.5.39	TBC at a country level	ND1	ND1	ND1	
SM.2.5.40	TBC at a country level	ND1	ND1	ND1	
SM.2.5.41	TBC at a country level	ND1	ND1	ND1	
SM.2.5.42	TBC at a country level	ND1	ND1	ND1	
SM.2.5.43	TBC at a country level	ND1	ND1	ND1	
SM.2.5.44	TBC at a country level	ND1	ND1	ND1	
SM.2.5.45	TBC at a country level	ND1	ND1	ND1	
SM.2.5.46	TBC at a country level	ND1	ND1	ND1	
SM.2.5.47	TBC at a country level	ND1	ND1	ND1	
SM.2.5.48	TBC at a country level	ND1	ND1	ND1	
SM.2.5.49	TBC at a country level	ND1	ND1	ND1	
SM.2.5.50	TBC at a country level	ND1	ND1	ND1	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	100%	0%	100%	
SM.2.6.2	Floating rate	0%	0%	0%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	99%	0%	99%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	0%	0%	0%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	0%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	0%	0%	0%	
SM.2.7.2	Amortising	100%	0%	100%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	0%	0%	0%	
SM.2.8.2	≥ 12 - < 24 months	0%	0%	0%	
SM.2.8.3	≥ 24 - < 36 months	0%	0%	0%	
SM.2.8.4	≥ 36 - < 60 months	0%	0%	0%	
SM.2.8.5	≥ 60 months	100%	0%	100%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0,0%	0,0%	0,0%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.041	0	0%	
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	303	605	6%	
SM.2A.10.3	DKK 2 - 5m	857	254	18%	
SM.2A.10.4	DKK 5 - 20m	2.564	267	55%	
SM.2A.10.5	DKK 20 - 50m	794	33	17%	
SM.2A.10.6	DKK 50 - 100m	62	1	1%	
SM.2A.10.7	> DKK 100m	111	1	2%	
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	4.691,6	1.161	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 (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0,0	0		
OSM.2A.11.1	o/w >100 - <=110 %	ND1		0,0%	0,0%
OSM.2A.11.2	o/w >110 - <=120 %	ND1			
OSM.2A.11.3	o/w >120 - <=130 %	ND1			
OSM.2A.11.4	o/w >130 - <=140 %	ND1			
OSM.2A.11.5	o/w >140 - <=150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	41,4%	0	0,0%	
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	3700	ND1	78,9%	
SM.2A.12.3	>40 - <=50 %	336	ND1	7,2%	
SM.2A.12.4	>50 - <=60 %	245	ND1	5,2%	
SM.2A.12.5	>60 - <=70 %	199	ND1	4,2%	
SM.2A.12.6	>70 - <=80 %	97	ND1	2,1%	
SM.2A.12.7	>80 - <=90 %	51	ND1	1,1%	
SM.2A.12.8	>90 - <=100 %	27	ND1	0,6%	
SM.2A.12.9	>100 %	37	ND1	0,8%	
SM.2A.12.10	Total	4692	0	100,0%	0,0%
OSM.2A.12.1	o/w >100 - <=110 %	0	0		
OSM.2A.12.2	o/w >110 - <=120 %	0	0		
OSM.2A.12.3	o/w >120 - <=130 %	0	0		
OSM.2A.12.4	o/w >130 - <=140 %	0	0		
OSM.2A.12.5	o/w >140 - <=150 %	0	0		
OSM.2A.12.6	o/w >150 %	0	0		
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	0,4%			
SM.2A.13.2	Second home/Holiday houses	0,0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	0,0%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	99,6%			
OSM.2A.13.1	o/w Private rental	91,7%			
OSM.2A.13.2	o/w Multi-family housing	7,9%			
OSM.2A.13.3	o/w Buildings under construction	0,0%			
OSM.2A.13.4	o/w Buildings land	0,0%			
OSM.2A.13.5	o/w [if relevant, please specify]				
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	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 RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	28,7	9	0,6%	1,9%
SM.2A.15.2	B	269,9	32	5,8%	6,9%
SM.2A.15.3	C	2.097,2	172	44,7%	36,9%
SM.2A.15.4	D	1.207,5	115	25,7%	24,7%
SM.2A.15.5	E	296,9	32	6,3%	6,9%
SM.2A.15.6	F	117,9	11	2,5%	2,4%
SM.2A.15.7	G	0,0	0	0,0%	0,0%
SM.2A.15.8	Estimate A	3,3	1		
SM.2A.15.9	Estimate B	0,0	0		
SM.2A.15.10	Estimate C	507,7	64		
SM.2A.15.11	Estimate D	157,7	29		
SM.2A.15.12	Estimate E	1,6	1		
SM.2A.15.13	Estimate F	0,0	0		
SM.2A.15.14	Estimate G	3,2	0		
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	ND1	ND1	0,0%	0,0%
SM.2A.15.19	Total	4.691,6	466	85,6%	79,6%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52,5 + 1,650/M^2	28,7	9,0	0,6%	1,9%
SM.2A.16.2	<=70 + 2,200/M^2	269,9	32,0	5,8%	6,9%
SM.2A.16.3	<=110 + 3,200/M^2	2.097,2	172,0	44,7%	36,9%
SM.2A.16.4	<=150 + 4,200/M^2	1.207,5	115,0	25,7%	24,7%
SM.2A.16.5	<=190 + 5,200/M^2	296,9	32,0	6,3%	6,9%
SM.2A.16.6	<=240 + 6,500/M^2	117,9	11,0	2,5%	2,4%
SM.2A.16.7	>240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.8	Estimate: <=71,3 + 1,650/M^2	3,3	1,0		
SM.2A.16.9	Estimate: <=95 + 2,200/M^2	0,0	0,0		
SM.2A.16.10	Estimate: <=135 + 3,200/M^2	507,7	64,0		
SM.2A.16.11	Estimate: <=175 + 4,200/M^2	157,7	29,0		
SM.2A.16.12	Estimate: <=215 + 5,200/M^2	1,6	1,0		
SM.2A.16.13	Estimate: <=265 + 6,500/M^2	0,0	0,0		
SM.2A.16.14	Estimate: >265 + 6,500/M^2	3,2	0,0		
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0		
SM.2A.16.19	Total	4.691,6	466,0	85,6%	79,6%
OSM.2A.16.1					
OSM.2A.16.2					

17. Property Age Structure					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.17.1	older than 1919	199,9	30,0	4,3%	6,4%
SM.2A.17.2	1919 - 1945	521,5	27,0	11,1%	5,8%
SM.2A.17.3	1945 - 1960	248,5	33,0	5,3%	7,1%
SM.2A.17.4	1961 - 1970	509,7	56,0	10,9%	12,0%
SM.2A.17.5	1971 - 1980	401,0	40,0	8,5%	8,6%
SM.2A.17.6	1981 - 1990	32,9	9,0	0,7%	1,9%
SM.2A.17.7	1991 - 2000	2.737,4	262,0	58,3%	56,2%
SM.2A.17.8	2001 - 2005	0,0	0,0	0,0%	0,0%
SM.2A.17.9	2006 and later	23,0	8,0	0,5%	1,7%
SM.2A.17.10	no data	17,8	1,0	0,4%	0,2%
SM.2A.17.11	Total	4.691,6	466,0	100,0%	100,0%
OSM.2A.17.1					
18. Dwelling type					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.18.1	House, detached or semi-detached	78,7	14	1,7%	3,0%
SM.2A.18.2	Flat or Apartment	68,5	6	1,5%	1,3%
SM.2A.18.3	Bungalow	0,0	0	0,0%	0,0%
SM.2A.18.4	Terraced House	974,7	163	20,8%	35,0%
SM.2A.18.5	Multifamily House	3.569,7	283	76,1%	60,7%
SM.2A.18.6	Land Only	0,0	0	0,0%	0,0%
SM.2A.18.7	other	0,0	0	0,0%	0,0%
SM.2A.18.8	Total	4.691,6	466	100,0%	100,0%
OSM.2A.18.1					
19. New Residential Property					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.18.7	other	9,1	4	0,2%	0,9%
SM.2A.19.2	other	4.682,5	462	99,8%	99,1%
SM.2A.19.3	other	0,0	0	0,0%	0,0%
SM.2A.19.4	other	0,0	0	0,0%	0,0%
SM.2A.19.5	Total	4.691,6	466	100,0%	100,0%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year) - optional					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
SM.2A.20.1	3.538.893	4.691,6	466		
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	0	0		
SM.2A.20.19	Total	4.691,6	466,0	0,0%	0,0%
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					
B. Sustainable Commercial Cover Pool					
21. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.21.1	Average loan size (000s)	0			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	0	0		
SM.2B.21.3	DKK 2 - 5m	0	0		
SM.2B.21.4	DKK 5 - 20m	0	0		
SM.2B.21.5	DKK 20 - 50m	0	0		
SM.2B.21.6	DKK 50 - 100m	0	0		
SM.2B.21.7	> DKK 100m	0	0		
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	0,0	0,0	0,0%	
22. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100 %	ND1	ND1		
SM.2B.22.10	Total	0,0	0,0	0,0%	
OSM.2B.22.1	o/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	o/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	o/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	o/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	o/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	o/w >150 %	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	0,0%	0		
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	0,0%	ND1		
SM.2B.23.3	>40 - <=50 %	0,0%	ND1		
SM.2B.23.4	>50 - <=60 %	0,0%	ND1		
SM.2B.23.5	>60 - <=70 %	0,0%	ND1		
SM.2B.23.6	>70 - <=80 %	0,0%	ND1		
SM.2B.23.7	>80 - <=90 %	0,0%	ND1		
SM.2B.23.8	>90 - <=100 %	0,0%	ND1		
SM.2B.23.9	>100%	0,0%	ND1		
SM.2B.23.10	Total	0,0%		0,0%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %	0,0%			
OSM.2B.23.2	o/w >110 - <=120 %	0,0%			
OSM.2B.23.3	o/w >120 - <=130 %	0,0%			
OSM.2B.23.4	o/w >130 - <=140 %	0,0%			
OSM.2B.23.5	o/w >140 - <=150 %	0,0%			
OSM.2B.23.6	o/w >150 %	0,0%			
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.24.1	Retail	0,0%	ND1		
SM.2B.24.2	Office	0,0%	ND1		
SM.2B.24.3	Hotel/Tourism	0,0%	ND1		
SM.2B.24.4	Shopping malls	0,0%	ND1		
SM.2B.24.5	Industry	0,0%	ND1		
SM.2B.24.6	Agriculture	0,0%	ND1		
SM.2B.24.7	Other commercially used	0,0%	ND1		
SM.2B.24.8	Hospital	0,0%	ND1		
SM.2B.24.9	School	0,0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	0,0%	ND1		
SM.2B.24.11	Land	0,0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0,0%	ND1		
SM.2B.24.13	Other	0,0%	ND1		
OSM.2B.24.1	o/w Cultural purposes				
OSM.2B.24.2	o/w [if relevant, please specify]				
OSM.2B.24.3	o/w [if relevant, please specify]				
OSM.2B.24.4	o/w [if relevant, please specify]				
OSM.2B.24.5	o/w [if relevant, please specify]				
OSM.2B.24.6	o/w [if relevant, please specify]				
OSM.2B.24.7	o/w [if relevant, please specify]				
OSM.2B.24.8	o/w [if relevant, please specify]				
OSM.2B.24.9	o/w [if relevant, please specify]				
OSM.2B.24.10	o/w [if relevant, please specify]				
OSM.2B.24.11	o/w [if relevant, please specify]				
OSM.2B.24.12	o/w [if relevant, please specify]				
OSM.2B.24.13	o/w [if relevant, please specify]				
OSM.2B.24.14	o/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	0	0		
SM.2B.25.2	B	0	0		
SM.2B.25.3	C	0	0		
SM.2B.25.4	D	0	0		
SM.2B.25.5	E	0	0		
SM.2B.25.6	F	0	0		
SM.2B.25.7	G	0	0		
SM.2B.25.8	Estimate A	0	0		
SM.2B.25.9	Estimate B	0	0		
SM.2B.25.10	Estimate C	0	0		
SM.2B.25.11	Estimate D	0	0		
SM.2B.25.12	Estimate E	0	0		
SM.2B.25.13	Estimate F	0	0		
SM.2B.25.14	Estimate G	0	0		
SM.2B.25.15	TBC at a country level	0	0		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0		
SM.2B.25.19	Total	0,0	0,0	0,0%	0,0%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=52.5 + 1.650/M^2	0,0	0,0		
SM.2B.26.2	<=70 + 2.200/M^2	0,0	0,0		
SM.2B.26.3	<=110 + 3.200/M^2	0,0	0,0		
SM.2B.26.4	<=150 + 4.200/M^2	0,0	0,0		
SM.2B.26.5	<=190 + 5.200/M^2	0,0	0,0		
SM.2B.26.6	<=240 + 6.500/M^2	0,0	0,0		
SM.2B.26.7	>240 + 6.500/M^2	0,0	0,0		
SM.2B.26.8	Estimate: <=52.5 + 1.650/M^2	0,0	0,0		
SM.2B.26.9	Estimate: <=70 + 2.200/M^2	0,0	0,0		
SM.2B.26.10	Estimate: <=110 + 3.200/M^2	0,0	0,0		
SM.2B.26.11	Estimate: <=150 + 4.200/M^2	0,0	0,0		
SM.2B.26.12	Estimate: <=190 + 5.200/M^2	0,0	0,0		
SM.2B.26.13	Estimate: <=240 + 6.500/M^2	0,0	0,0		
SM.2B.26.14	Estimate: >240 + 6.500/M^2	0,0	0,0		
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	0	0		
SM.2B.26.19	Total	0,0	0	0,0%	0,0%
OSM.2B.26.1					
OSM.2B.26.2					
OSM.2B.26.3					
OSM.2B.26.4					
OSM.2B.26.5					
OSM.2B.26.6					
OSM.2B.26.7					
OSM.2B.26.8					
OSM.2B.26.9					
OSM.2B.26.10					
OSM.2B.26.11					
OSM.2B.26.12					
OSM.2B.26.13					
OSM.2B.26.14					
OSM.2B.26.15					
OSM.2B.26.16					
OSM.2B.26.17					
OSM.2B.26.18					
OSM.2B.26.19					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	0	0		
SM.2B.27.2	1919 - 1945	0	0		
SM.2B.27.3	1945 - 1960	0	0		
SM.2B.27.4	1961 - 1970	0	0		
SM.2B.27.5	1971 - 1980	0	0		
SM.2B.27.6	1981 - 1990	0	0		
SM.2B.27.7	1991 - 2000	0	0		
SM.2B.27.8	2001 - 2005	0	0		
SM.2B.27.9	2006 and later	0	0		
SM.2B.27.10	no data	0	0		
SM.2B.27.11	Total	0,0	0	0,0%	0,0%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
OSM.2B.27.11					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	0	0		
SM.2B.28.2	Existing property	0	0		
SM.2B.28.3	other	0	0		
SM.2B.28.4	no data	0	0		
SM.2B.28.5	Total	0,0	0	0,0%	0,0%
OSM.2B.28.1					
OSM.2B.28.2					
OSM.2B.28.3					
OSM.2B.28.4					
OSM.2B.28.5					
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
SM.2B.29.1	0	0,0	0		
SM.2B.29.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.18	no data	[For completion]	[For completion]		
SM.2B.29.19	Total	0	0	0,0%	0,0%
OSM.2B.29.1					
OSM.2B.29.2					
OSM.2B.29.3					
OSM.2B.29.4					
OSM.2B.29.5					
OSM.2B.29.6					
OSM.2B.29.7					
OSM.2B.29.8					
OSM.2B.29.9					
OSM.2B.29.10					
OSM.2B.29.11					
OSM.2B.29.12					
OSM.2B.29.13					
OSM.2B.29.14					
OSM.2B.29.15					
OSM.2B.29.16					
OSM.2B.29.17					
OSM.2B.29.18					
OSM.2B.29.19					

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

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

CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

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
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>o/w if relevant, please specify</i>						0,0%
OCOV.2.1.6	<i>o/w if relevant, please specify</i>						0,0%
OCOV.2.1.7	<i>o/w if relevant, please specify</i>						0,0%
OCOV.2.1.8	<i>o/w if relevant, please specify</i>						0,0%

**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 made 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>	Q4 2021	Q3 2021	Q2 2021
Total Balance Sheet Assets	369,0	367,8	366,6
Total Customer Loans(fair value)	341,0	338,5	339,6
of which: Used/registered for covered bond collateral pool	341,0	338,5	339,6
Tier 1 Ratio (%)	27,6%	27,5%	27,0%
Solvency Ratio (%)	27,6%	27,5%	27,0%
Outstanding Covered Bonds (fair value)	338,2	339,7	339,7
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	45,2	44,2	45,1
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,1	0,1	0,1

### Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	339,2	339,2	335,2
<b>Composition by</b>			
Maturity			
- 0 <= 1 year	0,0	0,0	0,0
- < 1 <= 5 years	1,1	1,1	1,1
- over 5 years	338,0	338,0	334,0
Currency			
- DKK	339,1	339,1	335,1
- EUR	0,1	0,1	0,1
- USD	-	-	-
- Other	-	-	-
customer type			
- Residential (owner-occ., private rental, corporate housing, holiday houses)	245,6	245,6	240,3
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45,8	45,8	46,3
- Subsidised	47,7	47,7	48,5
eligibility as covered bond collateral	339,2	339,2	335,2
Non-performing loans (See definition in table X1)	0,10	0,10	0,08
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,47	0,47	0,50



Table G1.1 – General cover pool information

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2021</b>	<b>Q3 2021</b>	<b>Q2 2021</b>	<b>Q1 2021</b>
Nominal cover pool (total value)		5,9	7,0	6,2	6,5
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,7	1,6	0,6	0,7
Overcollateralisation ratio	Total	0,1	0,3	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		5,3	5,3	5,7	5,8
– 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		0,7	1,6	0,6	0,7
Total capital coverage (rating compliant capital)		0,7	1,6	0,6	0,7
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,0	0,0	0,0	0,1

Table G2 – Outstanding CBs

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

**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	0,7	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,7	-	-	-	-	-	-	-	-	-

**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	-	0,7	-	0,7
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	0,7	-	0,7

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

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

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

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

**Table G2.1f - Other Derivatives (subordinated)**

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

## Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	5,3
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	-
Un-hedged interest rate risk	-
Un-hedged currency risk	-
- Of which EUR	-
- Of which DKK	-
- Of which...	-

## Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>

	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	259	7	1.033	284	247	-	7	-	13	-	<b>1.850</b>
In %	14,0%	0,4%	55,8%	15,4%	13,4%	0,0%	0,4%	0,0%	0,7%	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	0,2	0,0	4,3	0,6	0,2	-	0,0	-	0,0	-	<b>5,254</b>
In %	3,3%	0,2%	81,9%	10,9%	3,6%	0,0%	0,0%	0,0%	0,1%	0,0%	

**Table M3/B3**

**Lending, by loan size, DKKbn**

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0,5	1,1	2,7	0,8	0,1	0,1	<b>5,3</b>
In %	10,0%	20,5%	50,6%	15,6%	1,2%	2,1%	



**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	0,2	0,0	0,0	0,0	0,0	-	-	-	-	-
Holiday houses	0,0	-	-	-	-	-	-	-	-	-
Subsidised Housing	2,6	0,7	0,5	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Cooperative Housing	0,3	0,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Private rental	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	0,0	-	-	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,2</b>	<b>0,9</b>	<b>0,6</b>	<b>0,2</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

**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	97,7%	0,3%	0,3%	0,5%	1,2%	0,0%	0,0%	0,0%	0,0%	0,0%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	60,7%	17,2%	12,6%	4,6%	2,2%	0,7%	0,4%	0,3%	0,3%	0,9%
Cooperative Housing	59,5%	27,7%	9,6%	0,8%	0,9%	0,4%	0,4%	0,4%	0,2%	0,3%
Private rental	50,0%	23,4%	14,0%	3,6%	5,0%	0,9%	0,6%	0,6%	0,5%	1,4%
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	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	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	94,8%	0,9%	1,8%	0,9%	0,9%	0,4%	0,3%	0,0%	0,0%	0,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>61,5%</b>	<b>18,0%</b>	<b>11,9%</b>	<b>4,0%</b>	<b>2,2%</b>	<b>0,7%</b>	<b>0,4%</b>	<b>0,3%</b>	<b>0,3%</b>	<b>0,8%</b>

**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	0,2	0,0	0,0	-	0,0	-	-	-	-	-	0,4%
Holiday houses	0,0	-	-	-	-	-	-	-	-	-	0,1%
Subsidised Housing	2,0	0,6	0,7	0,3	0,3	0,1	0,1	0,0	0,0	0,1	40,8%
Cooperative Housing	0,2	0,2	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	49,4%
Private rental	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	59,5%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0,0%
Office and Business	0,0	0,0	-	-	-	-	-	-	-	-	18,7%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,0	-	-	-	-	-	0,0	-	-	-	9,0%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
<b>Total</b>	<b>2,4</b>	<b>0,9</b>	<b>0,9</b>	<b>0,3</b>	<b>0,3</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>41,0%</b>

**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	91,2%	6,7%	0,3%	0,0%	1,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,4%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,1%
Subsidised Housing	47,1%	14,7%	15,8%	6,7%	7,5%	2,1%	1,8%	1,1%	0,5%	2,7%	40,8%
Cooperative Housing	30,1%	26,3%	36,6%	2,8%	0,4%	0,4%	0,0%	0,5%	2,0%	0,8%	49,4%
Private rental	19,8%	34,3%	20,6%	9,8%	4,4%	3,0%	0,6%	0,2%	1,2%	6,1%	59,5%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	34,2%	65,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	18,7%
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	94,8%	0,0%	0,0%	0,0%	0,0%	0,0%	5,2%	0,0%	0,0%	0,0%	9,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>45,9%</b>	<b>16,4%</b>	<b>17,7%</b>	<b>6,1%</b>	<b>6,4%</b>	<b>1,8%</b>	<b>1,5%</b>	<b>0,9%</b>	<b>0,7%</b>	<b>2,5%</b>	<b>41,0%</b>



**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	0,1	0,0	0,0	0,0	0,0	0,0	0,2
Holiday houses	-	0,0	-	0,0	-	-	0,0
Subsidised Housing	2,7	0,6	0,1	0,5	0,4	-	4,3
Cooperative Housing	0,3	0,2	0,0	0,1	0,0	-	0,6
Private rental	0,1	0,0	0,0	0,0	0,0	-	0,2
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	0,0	0,0	-	-	0,0	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	-	0,0	0,0	-	-	0,0
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>3,2</b>	<b>0,8</b>	<b>0,2</b>	<b>0,6</b>	<b>0,5</b>	<b>0,0</b>	<b>5,3</b>


**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	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-

\*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	0,0	-	4,3	0,6	0,2	-	0,0	-	0,0	-	5,1
Fixed-rate to maturity	0,1	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,1
Fixed-rate shorter period than maturity (ARM's etc.)	0,1	0,0	-	-	-	-	-	-	-	-	0,1
- rate fixed ≤ 1 year	0,1	0,0	-	-	-	-	-	-	-	-	0,1
- rate fixed > 1 and ≤ 3 years	0,0	-	-	-	-	-	-	-	-	-	0,0
- rate fixed > 3 and ≤ 5 years	0,0	0,0	-	-	-	-	-	-	-	-	0,0
- rate fixed > 5 years	0,0	-	-	-	-	-	-	-	-	-	0,0
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0,0	-	0,0	0,0	0,0	-	0,0	-	-	-	0,0
<b>Total</b>	<b>0,2</b>	<b>0,0</b>	<b>4,3</b>	<b>0,6</b>	<b>0,2</b>	-	<b>0,0</b>	-	<b>0,0</b>	-	<b>5,3</b>

**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	0,0	-	4,3	0,6	0,2	-	0,0	-	0,0	-	5,1
Fixed-rate to maturity	0,1	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,1
Fixed-rate shorter period than maturity (ARM's etc.)	0,1	0,0	-	-	-	-	-	-	-	-	0,1
- rate fixed ≤ 1 year	0,1	0,0	-	-	-	-	-	-	-	-	0,1
- rate fixed > 1 and ≤ 3 years	0,0	-	-	-	-	-	-	-	-	-	0,0
- rate fixed > 3 and ≤ 5 years	0,0	0,0	-	-	-	-	-	-	-	-	0,0
- rate fixed > 5 years	0,0	-	-	-	-	-	-	-	-	-	0,0
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0,0	-	0,0	0,0	0,0	-	0,0	-	-	-	0,0
<b>Total</b>	<b>0,2</b>	<b>0,0</b>	<b>4,3</b>	<b>0,6</b>	<b>0,2</b>	-	<b>0,0</b>	-	<b>0,0</b>	-	<b>5,3</b>



**Table M9/B9**

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 12 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 12 - ≤ 24 months	0,0	0,0	-	-	0,0	-	-	-	-	-	0,0
≥ 24 - ≤ 36 months	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 36 - ≤ 60 months	0,0	0,0	0,0	-	0,0	-	-	-	-	-	0,1
≥ 60 months	0,1	0,0	4,3	0,6	0,2	-	0,0	-	0,0	-	5,1
<b>Total</b>	<b>0,2</b>	<b>0,0</b>	<b>4,3</b>	<b>0,6</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>5,3</b>

**Table M10/B10**

**Lending by remaining maturity, DKKbn**

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 1 Years	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 1 - ≤ 3 Years	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
≥ 5 - ≤ 10 Years	0,0	-	0,0	-	0,0	-	-	-	0,0	-	0,0
≥ 10 - ≤ 20 Years	0,0	0,0	4,3	0,6	0,2	-	0,0	-	0,0	-	5,0
≥ 20 Years	0,2	0,0	0,0	0,0	0,0	-	0,0	-	-	-	0,2
<b>Total</b>	<b>0,2</b>	<b>0,0</b>	<b>4,3</b>	<b>0,6</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>5,3</b>

**Table M11/B11**

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

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

Note: 90-days arrear as of Q4 2021 (See definition in table X1)

**Table M11a/B11a**

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

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

Note: 90-days arrear as of Q4 2021 (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		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 60per cent LTV	-	-	-	-	-	-	-	-	-	-	-
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-

**Table M12/B12**

**Realised losses (DKKbn)**

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

**Table M12a/B12a**

**Realised losses (%)**

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
Total realised losses, %	0,01	-	-	-	0,04	-	-0,00	-	-	0,01	0,05