
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 04/05/2021

Cut-off Date: 31/03/2021



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-03-2021			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
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	315,773			
G.3.1.2	Outstanding Covered Bonds	296,822			
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%	6.4%	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	296,823		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	18,950		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	315,773		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24.39	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22,066	ND1	7%	
G.3.4.3	1 - 2 Y	11,935	ND1	4%	
G.3.4.4	2 - 3 Y	9,299	ND1	3%	
G.3.4.5	3 - 4 Y	9,913	ND1	3%	
G.3.4.6	4 - 5 Y	9,527	ND1	3%	
G.3.4.7	5 - 10 Y	59,331	ND1	19%	
G.3.4.8	10+ Y	193,702	ND1	61%	
G.3.4.9	Total	315,773	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	11.83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	62,962	ND1	21%	
G.3.5.3	1 - 2 Y	25,846	ND1	9%	
G.3.5.4	2 - 3 Y	27,930	ND1	9%	
G.3.5.5	3 - 4 Y	30,993	ND1	10%	
G.3.5.6	4 - 5 Y	8,955	ND1	3%	
G.3.5.7	5 - 10 Y	19,101	ND1	6%	
G.3.5.8	10+ Y	121,036	ND1	41%	
G.3.5.9	Total	296,822	0.00	100%	0.00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	70	70	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	296,753	296,753	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18					
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					
	<i>Total</i>	296,823	296,823	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	22,019	70	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	274,804	296,753	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18					
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					
	<i>Total</i>	296,822	296,822	100%	100%
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	253,984	253,984	86%	86%
G.3.8.2	Floating coupon	42,838	42,838	14%	14%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4					
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
	<i>Total</i>	296,822	296,822	100%	100%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	801	4%		
G.3.9.4	Exposures to credit institutions	18,150	96%		
G.3.9.5	Other	0	0%		
G.3.9.6	<i>Total</i>	18,950	100%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	18,950	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	<i>Total EU</i>	18,950	0.00%		
G.3.10.16	<i>Total</i>	18,950	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	0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	18,950	6.0%	6.4%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	Total	18,950	6.0%	6.4%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List

G.3.12.1	Bond list	Link
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13. Derivatives & Swaps

G.3.13.1	Derivatives in the cover pool [notional] (mn)	76,977
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	434.7
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
G.3.14.3	specific criteria	ESG and SDG
G.3.14.4	link to the committed objective criteria	Green Finance Framework
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

	Row	Row
<i>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.</i>		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets 412 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets 163
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets
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	173
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

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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	251,135		84.6%
M.7.1.2	Commercial	45,687		15.4%
M.7.1.3	Other	0		0.0%
M.7.1.4	Total	296,823		100.0%
OM.7.1.1	o/w Cooperative Housing	12,832		
OM.7.1.2	o/w Agriculture	149		
OM.7.1.3	o/w Owner-occupied homes	158,789		
OM.7.1.4	o/w Holiday houses	8,102		
OM.7.1.5	o/w Subsidised Housing	15,843		
OM.7.1.6	o/w Private rental	55,570		
OM.7.1.7	o/w Manufacturing and Manual Industries	3,009		
OM.7.1.8	o/w Office and Business	35,990		
OM.7.1.9	o/w Social and cultural purposes	6,452		
OM.7.1.10	o/w Other	87		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	136,311	3,355	139,666
OM.7.2.1	Optional information eg, Number of borrowers	ND1		
OM.7.2.2	Optional information eg, Number of guarantors	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	3.0%	7.9%	1.5%
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	European Union	99.4%	100.0%	99.5%
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	99.4%	100.0%	99.5%
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	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%	0.0%
M.7.4.35	United Kingdom	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	0.6%	0.0%	0.5%
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	0.6%	0.0%	0.5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	6%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	19%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	15%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	70%	56%	68%
M.7.6.2	Floating rate	30%	44%	32%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	42%	38%	42%
OM.7.6.4	o/w Money market based loans	1%	0%	0%
OM.7.6.5	o/w Non capped floaters	9%	33%	12%
OM.7.6.6	o/w Capped floaters	4%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	48%	49%	48%
M.7.7.2	Amortising	52%	51%	52%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	20%	17%	20%
M.7.8.2	≥ 12 - ≤ 24 months	30%	26%	29%
M.7.8.3	≥ 24 - ≤ 36 months	9%	8%	9%
M.7.8.4	≥ 36 - ≤ 60 months	20%	21%	20%
M.7.8.5	≥ 60 months	21%	28%	22%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.08%	0.05%	0.08%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1,842			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	97,067	106,099	39%	78%
M.7A.10.3	DKK 2 - 5m	71,840	25,474	29%	19%
M.7A.10.4	DKK 5 - 20m	33,825	3,761	13%	3%
M.7A.10.5	DKK 20 - 50m	21,761	718	9%	1%
M.7A.10.6	DKK 50 - 100m	12,159	179	5%	0%
M.7A.10.7	> DKK 100m	14,484	80	6%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	251,135	136,311	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	55.5%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	170,875	ND1	68%	
M.7A.12.3	>40 - <=50 %	31,395	ND1	13%	
M.7A.12.4	>50 - <=60 %	24,216	ND1	10%	
M.7A.12.5	>60 - <=70 %	15,721	ND1	6%	
M.7A.12.6	>70 - <=80 %	6,508	ND1	3%	
M.7A.12.7	>80 - <=90 %	1,178	ND1	0%	
M.7A.12.8	>90 - <=100 %	586	ND1	0%	
M.7A.12.9	>100 %	657	ND1	0%	
M.7A.12.10	Total	251,135	0.00%	100%	0%
OM.7A.12.1	o/w >100 - <=110 %	337	0.00%	0%	
OM.7A.12.2	o/w >110 - <=120 %	179	0.00%	0%	
OM.7A.12.3	o/w >120 - <=130 %	70	0.00%	0%	
OM.7A.12.4	o/w >130 - <=140 %	30	0.00%	0%	
OM.7A.12.5	o/w >140 - <=150 %	17	0.00%	0%	
OM.7A.12.6	o/w >150 %	23	0.00%	0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					





13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	63%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	33%			
OM.7A.13.1	<i>o/w Subsidised housing</i>	6%			
OM.7A.13.2	<i>o/w Private rental</i>	22%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	5%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0%			
OM.7A.13.5	<i>o/w Buildings land</i>	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%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	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	31,341	6,122	12%	5%
M.7A.15.2	B	15,570	4,553	6%	4%
M.7A.15.3	C	48,423	16,072	19%	14%
M.7A.15.4	D	44,854	17,271	18%	15%
M.7A.15.5	E	18,285	7,592	7%	7%
M.7A.15.6	F	7,380	3,559	3%	3%
M.7A.15.7	G	3,679	1,985	1%	2%
M.7A.15.8	Estimate A	4,600	919	2%	1%
M.7A.15.9	Estimate B	2,035	1,017	1%	1%
M.7A.15.10	Estimate C	14,078	9,070	6%	8%
M.7A.15.11	Estimate D	42,076	27,582	17%	24%
M.7A.15.12	Estimate E	2,393	2,174	1%	2%
M.7A.15.13	Estimate F	908	955	0%	1%
M.7A.15.14	Estimate G	5,818	5,701	2%	5%
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	9,695	11,124	3.9%	9.6%
M.7A.15.19	Total	251,135	115,696	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	31,341	6,122	12%	5%
M.7A.16.2	<=70 + 2,200/M^2	15,570	4,553	6%	4%
M.7A.16.3	<=110 + 3,200/M^2	48,423	16,072	19%	14%
M.7A.16.4	<=150 + 4,200/M^2	44,854	17,271	18%	15%
M.7A.16.5	<=190 + 5,200/M^2	18,285	7,592	7%	7%
M.7A.16.6	<=240 + 6,500/M^2	7,380	3,559	3%	3%
M.7A.16.7	>240 + 6,500/M^2	3,679	1,985	1%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	4,600	919	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	2,035	1,017	1%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	14,078	9,070	6%	8%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	42,076	27,582	17%	24%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	2,393	2,174	1%	2%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	908	955	0%	1%
M.7A.16.14	Estimate: >240 + 6,500/M^2	5,818	5,701	2%	5%
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	9,695	11,124	4%	10%
M.7A.16.19	Total	251,135	115,696	100%	100%
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	42,557	16,866	17%	15%
M.7A.17.2	1919 - 1945	36,010	16,463	14%	14%
M.7A.17.3	1945 - 1960	24,660	11,986	10%	10%
M.7A.17.4	1961 - 1970	29,797	18,131	12%	16%
M.7A.17.5	1971 - 1980	29,683	20,977	12%	18%
M.7A.17.6	1981 - 1990	13,334	8,136	5%	7%
M.7A.17.7	1991 - 2000	9,760	4,532	4%	4%
M.7A.17.8	2001 - 2005	10,469	4,258	4%	4%
M.7A.17.9	2006 and later	49,922	13,666	20%	12%
M.7A.17.10	no data	4,943	681	2%	1%
M.7A.17.11	Total	251,135	115,696	100%	100%
OM.7A.17.1					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	127,679	84,849	51%	73%
M.2A.18.2	Flat or Apartment	26,210	14,232	10%	12%
M.2A.18.3	Bungalow	0	0	0%	0%
M.2A.18.4	Terraced House	29,647	12,540	12%	11%
M.2A.18.5	Multifamily House	67,598	4,075	27%	4%
M.2A.18.6	Land Only	0	0	0%	0%
M.2A.18.7	other	0	0	0%	0%
M.2A.18.8	Total	251,135	115,696	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	24,525	4,306	10%	4%
M.2A.19.2	Existing property	226,610	111,390	90%	96%
M.2A.19.3	other	0	0	0%	0%
M.2A.19.4	no data	0	0	0%	0%
M.2A.19.5	Total	251,135	115,696	100%	100%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
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M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
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M.2A.19.24					
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M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	13,618			
M.7B.15.2	By buckets (mn):				
M.7B.15.3	DKK 0 - 2m	899	789	2%	24%
M.7B.15.4	DKK 2 - 5m	2,796	845	6%	25%
M.7B.15.5	DKK 5 - 20m	12,424	1,204	27%	36%
M.7B.15.6	DKK 20 - 50m	10,059	330	22%	10%
M.7B.15.7	DKK 20 - 50m	8,922	129	20%	4%
M.7B.15.8	> DKK 100m	10,587	58	23%	2%
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	45,687	3,355	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
M.7B.16.2	By LTV buckets (mn):				
M.7B.16.3	>0 - <=40 %	ND1	ND1		
M.7B.16.4	>40 - <=50 %	ND1	ND1		
M.7B.16.5	>50 - <=60 %	ND1	ND1		
M.7B.16.6	>60 - <=70 %	ND1	ND1		
M.7B.16.7	>70 - <=80 %	ND1	ND1		
M.7B.16.8	>80 - <=90 %	ND1	ND1		
M.7B.16.9	>90 - <=100 %	ND1	ND1		
M.7B.16.10	>100%	ND1	ND1		
OM.7B.16.1	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.2	o/w >100 - <=110 %	ND1			
OM.7B.16.3	o/w >110 - <=120 %	ND1			
OM.7B.16.4	o/w >120 - <=130 %	ND1			
OM.7B.16.5	o/w >130 - <=140 %	ND1			
OM.7B.16.6	o/w >140 - <=150 %	ND1			
OM.7B.16.7	o/w >150 %	ND1			
OM.7B.16.8					
OM.7B.16.9					

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	49.6%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	33,988	ND1	74%	
M.7B.17.3	>40 - <=50 %	6,002	ND1	13%	
M.7B.17.4	>50 - <=60 %	3,653	ND1	8%	
M.7B.17.5	>60 - <=70 %	1,162	ND1	3%	
M.7B.17.6	>70 - <=80 %	318	ND1	1%	
M.7B.17.7	>80 - <=90 %	201	ND1	0%	
M.7B.17.8	>90 - <=100 %	122	ND1	0%	
M.7B.17.9	>100%	239	ND1	1%	
M.7B.17.10	Total	45,687	0.00%	100%	0%
OM.7B.17.1	o/w >100 - <=110 %	92	0.00%	0%	
OM.7B.17.2	o/w >110 - <=120 %	68	0.00%	0%	
OM.7B.17.3	o/w >120 - <=130 %	39	0.00%	0%	
OM.7B.17.4	o/w >130 - <=140 %	29	0.00%	0%	
OM.7B.17.5	o/w >140 - <=150 %	11	0.00%	0%	
OM.7B.17.6	o/w >150 %	0	0.00%	0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
23. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	26.9%			
M.7B.18.2	Office	47.1%			
M.7B.18.3	Hotel/Tourism	0.1%			
M.7B.18.4	Shopping malls	3.3%			
M.7B.18.5	Industry	6.7%			
M.7B.18.6	Agriculture	0.3%			
M.7B.18.7	Other commercially used	0.9%			
M.7B.18.8	Land	0.2%			
M.7B.18.9	Property developers / Building under construction	0.0%			
M.7B.18.10	Other	14.4%			
OM.7B.18.1	o/w Social & Cultural purposes	14.4%			
OM.7B.18.2	o/w [f] relevant, please specify	ND1			
OM.7B.18.3	o/w [f] relevant, please specify	ND1			
OM.7B.18.4	o/w [f] relevant, please specify	ND1			
OM.7B.18.5	o/w [f] relevant, please specify	ND1			
OM.7B.18.6	o/w [f] relevant, please specify	ND1			
OM.7B.18.7	o/w [f] relevant, please specify	ND1			
OM.7B.18.8	o/w [f] relevant, please specify	ND1			
OM.7B.18.9	o/w [f] relevant, please specify	ND1			
OM.7B.18.10	o/w [f] relevant, please specify	ND1			
OM.7B.18.11	o/w [f] relevant, please specify	ND1			
OM.7B.18.12	o/w [f] relevant, please specify	ND1			
OM.7B.18.13	o/w [f] relevant, please specify	ND1			
OM.7B.18.14	o/w [f] relevant, please specify	ND1			
OM.7B.18.15	o/w [f] relevant, please specify	ND1			
OM.7B.18.16	o/w [f] relevant, please specify	ND1			
OM.7B.18.17	o/w [f] relevant, please specify	ND1			
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	A	6,026	188	13%	7%
M.2B.24.2	B	3,788	137	8%	5%
M.2B.24.3	C	9,007	395	20%	15%
M.2B.24.4	D	7,605	361	17%	13%
M.2B.24.5	E	3,786	187	8%	7%
M.2B.24.6	F	1,261	87	3%	3%
M.2B.24.7	G	825	48	2%	2%
M.2B.24.8	Estimate A	1,045	63	2%	2%
M.2B.24.9	Estimate B	704	45	2%	2%
M.2B.24.10	Estimate C	1,207	159	3%	6%
M.2B.24.11	Estimate D	4,775	441	10%	16%
M.2B.24.12	Estimate E	532	66	1%	2%
M.2B.24.13	Estimate F	297	12	1%	0%
M.2B.24.14	Estimate G	2,264	179	5%	7%
M.2B.24.15	TBC at a country level	ND1	ND1		
M.2B.24.16	TBC at a country level	ND1	ND1		
M.2B.24.17	TBC at a country level	ND1	ND1		
M.2B.24.18	no data	2,565	346	6%	13%
M.2B.24.19	Total	45,687	2,714	100%	100%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	<=71.3 + 1,650/M^2	6,026	188	13%	7%
M.2B.25.2	<=95 + 2,200/M^2	3,788	137	8%	5%
M.2B.25.3	<=135 + 3,200/M^2	9,007	395	20%	15%
M.2B.25.4	<=175 + 4,200/M^2	7,605	361	17%	13%
M.2B.25.5	<=215 + 5,200/M^2	3,786	187	8%	7%
M.2B.25.6	<=265 + 6,500/M^2	1,261	87	3%	3%
M.2B.25.7	>265 + 6,500/M^2	825	48	2%	2%
M.2B.25.8	Estimate: <=71.3 + 1,650/M^2	1,045	63	2%	2%
M.2B.25.9	Estimate: <=95 + 2,200/M^2	704	45	2%	2%
M.2B.25.10	Estimate: <=135 + 3,200/M^2	1,207	159	3%	6%
M.2B.25.11	Estimate: <=175 + 4,200/M^2	4,775	441	10%	16%
M.2B.25.12	Estimate: <=215 + 5,200/M^2	532	66	1%	2%
M.2B.25.13	Estimate: <=265 + 6,500/M^2	297	12	1%	0%
M.2B.25.14	Estimate: >265 + 6,500/M^2	2,264	179	5%	7%
M.2B.25.15	TBC at a country level	ND1	ND1		
M.2B.25.16	TBC at a country level	ND1	ND1		
M.2B.25.17	TBC at a country level	ND1	ND1		
M.2B.25.18	no data	2,565	346	6%	13%
M.2B.25.19	Total	45,687	2,714	100%	100%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	8,544	445	19%	16%
M.2B.26.2	1919 - 1945	2,588	201	6%	7%
M.2B.26.3	1945 - 1960	2,840	158	6%	6%
M.2B.26.4	1961 - 1970	5,412	309	12%	11%
M.2B.26.5	1971 - 1980	4,167	336	9%	12%
M.2B.26.6	1981 - 1990	5,298	327	12%	12%
M.2B.26.7	1991 - 2000	3,399	200	7%	7%
M.2B.26.8	2001 - 2005	2,254	170	5%	6%
M.2B.26.9	2006 and later	9,187	455	20%	17%
M.2B.26.10	no data	1,998	113	4%	4%
M.2B.26.11	Total	45,687	2,714	100%	100%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	2,642	148	6%	5%
M.2B.27.2	Existing Property	43,045	2,566	94%	95%
M.2B.27.3	other	0	0	0%	0%
M.2B.27.4	no data	0	0	0%	0%
M.2B.27.5	Total	45,687	2,714	100%	100%





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 HG.1.2 HG.1.3	<p style="text-align: center;">OC Calculation: Actual OC Calculation: Legal minimum OC Calculation: Committed</p>	<p style="text-align: center;">Total value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA ND2</p>
	Interest Rate Types	<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7	LTVs: Calculation of property/shipping value	
HG.1.8	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	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.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	NPV assumptions (when stated)	ND1
OHG.1.1 OHG.1.2 OHG.1.3 OHG.1.4 OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1 OHG.2.1 OHG.2.2 OHG.2.3		
Field Number	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1 OHG.3.1 OHG.3.2 OHG.3.3 OHG.3.4 OHG.3.5	Other definitions deemed relevant	[For completion]



E. Optional ECB-ECAs data

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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)	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.2	Servicer	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.3	Back-up servicer	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.4	BUS facilitator	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.5	Cash manager	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.6	Back-up cash manager	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.7	Account bank	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.8	Standby account bank	Jyske Realkredit	5299000D13047E2LIV03			
E.1.1.9	Account bank guarantor	Jyske Realkredit	0			
E.1.1.10	Trustee	Jyske Realkredit	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	0			
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	3M5E1GQ6K174H6CPN30	FX/IRS		
E.2.1.2	Nordes Bank abp	0	5299000D13047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20V1U18J3ZU0QE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2PZ1M8XOV22M4GG883	IRS		
E.2.1.5	Danske Bank A/S	0	MAE506221104R2ZU7M96	IRS		
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					
E.3.1.1	Weighted Average Seasoning (months)	0.0				
E.3.1.2	Weighted Average Maturity (months)	0.0				
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	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	0	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	0	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

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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	63,054	14,270	21%	10%
SM.1.1.2	Social impact mortgage loans	13,194	2,552	4%	
SM.1.1.3	other	ND1	ND1		
SM.1.1.4	Total sustainable mortgage loans	76,248	16,822	26%	12%
OSM.1.1.1	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	64,702		85%	
SM.2.1.2	Commercial	11,547		15%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	76,248		0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>				
OSM.2.1.2	<i>o/w EE residential</i>	51,508		68%	
OSM.2.1.3	<i>o/w EE commercial</i>	11,547		15%	
OSM.2.1.4	<i>o/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>o/w Social residential</i>				
OSM.2.1.7	<i>o/w Social Commercial</i>				
OSM.2.1.8	<i>o/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.11	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [if relevant, please specify]</i>				
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	16,267	555	100%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.4%	24.6%	5.7%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	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	<i>o/w [if relevant, please specify]</i>				
SM.2.4.46	<i>o/w [if relevant, please specify]</i>				
SM.2.4.47	<i>o/w [if relevant, please specify]</i>				
SM.2.4.48	<i>o/w [if relevant, please specify]</i>				
SM.2.4.49	<i>o/w [if relevant, please specify]</i>				
SM.2.4.50	<i>o/w [if relevant, please specify]</i>				
SM.2.4.51	<i>o/w [if relevant, please specify]</i>				
SM.2.4.52	<i>o/w [if relevant, please specify]</i>				
SM.2.4.53	<i>o/w [if relevant, please specify]</i>				
SM.2.4.54	<i>o/w [if relevant, please specify]</i>				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	50%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	10%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8%	4%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	23%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	13%	13%
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	77%	53%	73%
SM.2.6.2	Floating rate	23%	47%	27%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	41%	33%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	9%	41%	
OSM.2.6.6	o/w Capped floaters	3%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	44%	47%	44%
SM.2.7.2	Amortising	56%	53%	56%
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	24%	20%	23%
SM.2.8.2	≥ 12 - ≤ 24 months	36%	24%	34%
SM.2.8.3	≥ 24 - ≤ 36 months	9%	11%	9%
SM.2.8.4	≥ 36 - ≤ 60 months	20%	16%	19%
SM.2.8.5	≥ 60 months	12%	29%	14%
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	0.00%	0.00%	0.01%
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)	3,977			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	9,611	8,591	15%	53%
SM.2A.10.3	DKK 2 - 5m	17,167	6,012	27%	37%
SM.2A.10.4	DKK 5 - 20m	11,478	1,190	18%	7%
SM.2A.10.5	DKK 20 - 50m	10,117	330	16%	2%
SM.2A.10.6	DKK 50 - 100m	6,291	91	10%	1%
SM.2A.10.7	> DKK 100m	10,038	53	16%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	64,702	16,267	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OSM.2A.11.1	o/w >100 - <=110 %	ND1			
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 (%)	50.95%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	44,429	ND1	69%	
SM.2A.12.3	>40 - <=50 %	7,600	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6,150	ND1	10%	
SM.2A.12.5	>60 - <=70 %	4,230	ND1	7%	
SM.2A.12.6	>70 - <=80 %	1,766	ND1	3%	
SM.2A.12.7	>80 - <=90 %	192	ND1	0%	
SM.2A.12.8	>90 - <=100 %	105	ND1	0%	
SM.2A.12.9	>100%	231	ND1	0%	
SM.2A.12.10	Total	64,702	0	100%	0%
OSM.2A.12.1	o/w >100 - <=110 %	99			
OSM.2A.12.2	o/w >110 - <=120 %	66			
OSM.2A.12.3	o/w >120 - <=130 %	21			
OSM.2A.12.4	o/w >130 - <=140 %	9			
OSM.2A.12.5	o/w >140 - <=150 %	12			
OSM.2A.12.6	o/w >150 %	23			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					

13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied		37.9%		
SM.2A.13.2	Second home/Holiday houses		0.0%		
SM.2A.13.3	Buy-to-let/Non-owner occupied		32.0%		
SM.2A.13.4	Subsidised housing		20.8%		
SM.2A.13.5	Agricultural		0.0%		
SM.2A.13.6	Other		9.4%		
OSM.2A.13.1	<i>o/w Private rental</i>		0.0%		
OSM.2A.13.2	<i>o/w Multi-family housing</i>		32.0%		
OSM.2A.13.3	<i>o/w Buildings under construction</i>		0.0%		
OSM.2A.13.4	<i>o/w Buildings land</i>		0.0%		
OSM.2A.13.5	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.6	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.7	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.8	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks		100%		
SM.2A.14.2	Guaranteed		0%		
SM.2A.14.3	Other		0%		
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	31,341	6,122	48%	49%
SM.2A.15.2	B	15,570	4,553	24%	37%
SM.2A.15.3	C	4,059	270	6%	2%
SM.2A.15.4	D	4,044	236	6%	2%
SM.2A.15.5	E	1,915	110	3%	1%
SM.2A.15.6	F	150	24	0%	0%
SM.2A.15.7	G	134	5	0%	0%
SM.2A.15.8	Estimate A	4,376	805	7%	7%
SM.2A.15.9	Estimate B	166	61	0%	0%
SM.2A.15.10	Estimate C	1,357	68	2%	1%
SM.2A.15.11	Estimate D	1,519	104	2%	1%
SM.2A.15.12	Estimate E	14	4	0%	0%
SM.2A.15.13	Estimate F	10	3	0%	0%
SM.2A.15.14	Estimate G	46	12	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	64,702	12,377.0	100.0%	100.0%
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	31,341	6,122	48%	49%
SM.2A.16.2	<=70 + 2,200/M^2	15,570	4,553	24%	37%
SM.2A.16.3	<=110 + 3,200/M^2	4,059	270	6%	2%
SM.2A.16.4	<=150 + 4,200/M^2	4,044	236	6%	2%
SM.2A.16.5	<=190 + 5,200/M^2	1,915	110	3%	1%
SM.2A.16.6	<=240 + 6,500/M^2	150	24	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	134	5	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	4,376	805	7%	7%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	166	61	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	1,357	68	2%	1%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	1,519	104	2%	1%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	14	4	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	10	3	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	46	12	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	0%	0%
SM.2A.16.19	Total	64,702	12,377	100%	100%
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	1,236	314	2%	3%
SM.2A.17.2	1919 - 1945	1,951	264	3%	2%
SM.2A.17.3	1945 - 1960	5,032	329	8%	3%
SM.2A.17.4	1961 - 1970	4,159	410	6%	3%
SM.2A.17.5	1971 - 1980	3,860	468	6%	4%
SM.2A.17.6	1981 - 1990	1,810	587	3%	5%
SM.2A.17.7	1991 - 2000	1,463	285	2%	2%
SM.2A.17.8	2001 - 2005	2,794	576	4%	5%
SM.2A.17.9	2006 and later	40,119	8,937	62%	72%
SM.2A.17.10	no data	2,277	207	4%	2%
SM.2A.17.11	Total	64,702	12,377	100%	100%
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	16,361	6,416	25%	52%
SM.2A.18.2	Flat or Apartment	4,943	2,003	8%	16%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	13,486	2,925	21%	24%
SM.2A.18.5	Multifamily House	29,912	1,033	46%	8%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	64,702	12,377	100%	100%
OSM.2A.18.1					

19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	23,078	3,726	36%	30%
SM.2A.19.2	Existing Property	41,624	8,651	64%	70%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	64,702	12,377	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
OSM.2A.19.12					
OSM.2A.19.13					
OSM.2A.19.14					
OSM.2A.19.15					
OSM.2A.19.16					
OSM.2A.19.17					
OSM.2A.19.18					
OSM.2A.19.19					
OSM.2A.19.20					
OSM.2A.19.21					
OSM.2A.19.22					
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OSM.2A.19.43					
OSM.2A.19.44					
OSM.2A.19.45					
OSM.2A.19.46					
OSM.2A.19.47					
OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					

B. Sustainable Commercial Cover Pool

20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	20,805			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	84	67	1%	12%
SM.2B.20.3	DKK 2 - 5m	373	107	3%	19%
SM.2B.20.4	DKK 5 - 20m	3,006	264	26%	48%
SM.2B.20.5	DKK 20 - 50m	2,017	73	17%	13%
SM.2B.20.6	DKK 20 - 50m	1,517	21	13%	4%
SM.2B.20.7	> DKK 100m	4,551	23	39%	4%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	11,547	555	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100 %	ND1	ND1		
SM.2B.21.10	Total	0.0	0	0.0%	0.0%
OSM.2B.21.1	o/w >100 - <=110 %	ND1	ND1		
OSM.2B.21.2	o/w >110 - <=120 %	ND1	ND1		
OSM.2B.21.3	o/w >120 - <=130 %	ND1	ND1		
OSM.2B.21.4	o/w >130 - <=140 %	ND1	ND1		
OSM.2B.21.5	o/w >140 - <=150 %	ND1	ND1		
OSM.2B.21.6	o/w >150 %	ND1	ND1		
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	48%			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	8,617	ND1	75%	
SM.2B.22.3	>40 - <=50 %	1,688	ND1	15%	
SM.2B.22.4	>50 - <=60 %	977	ND1	8%	
SM.2B.22.5	>60 - <=70 %	211	ND1	2%	
SM.2B.22.6	>70 - <=80 %	32	ND1	0%	
SM.2B.22.7	>80 - <=90 %	9	ND1	0%	
SM.2B.22.8	>90 - <=100 %	3	ND1	0%	
SM.2B.22.9	>100%	10	ND1	0%	
SM.2B.22.10	Total	11,547	0	100%	0.0%
OSM.2B.22.1	o/w >100 - <=110 %	3			
OSM.2B.22.2	o/w >110 - <=120 %	3			
OSM.2B.22.3	o/w >120 - <=130 %	2			
OSM.2B.22.4	o/w >130 - <=140 %	1			
OSM.2B.22.5	o/w >140 - <=150 %	1			
OSM.2B.22.6	o/w >150 %	0			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.23.1	Retail	25%	ND1		
SM.2B.23.2	Office	48%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	6%	ND1		
SM.2B.23.5	Industry	7%	ND1		
SM.2B.23.6	Agriculture	0%	ND1		
SM.2B.23.7	Other commercially used	0%	ND1		
SM.2B.23.8	Hospital	0%	ND1		
SM.2B.23.9	School	0%	ND1		
SM.2B.23.10	other RE with a social relevant purpose	14%	ND1		
SM.2B.23.11	Land	0%	ND1		
SM.2B.23.12	Property developers / Bulding under construction	0%	ND1		
SM.2B.23.13	Other	0%	ND1		
OSM.2B.23.1	o/w Cultural purposes				
OSM.2B.23.2	o/w [if relevant, please specify]				
OSM.2B.23.3	o/w [if relevant, please specify]				
OSM.2B.23.4	o/w [if relevant, please specify]				
OSM.2B.23.5	o/w [if relevant, please specify]				
OSM.2B.23.6	o/w [if relevant, please specify]				
OSM.2B.23.7	o/w [if relevant, please specify]				
OSM.2B.23.8	o/w [if relevant, please specify]				
OSM.2B.23.9	o/w [if relevant, please specify]				
OSM.2B.23.10	o/w [if relevant, please specify]				
OSM.2B.23.11	o/w [if relevant, please specify]				
OSM.2B.23.12	o/w [if relevant, please specify]				
OSM.2B.23.13	o/w [if relevant, please specify]				
OSM.2B.23.14	o/w [if relevant, please specify]				
24. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.24.1	A	6,026	188	52%	42%
SM.2B.24.2	B	3,788	137	33%	31%
SM.2B.24.3	C	0	0	0%	0%
SM.2B.24.4	D	0	0	0%	0%
SM.2B.24.5	E	0	0	0%	0%
SM.2B.24.6	F	0	0	0%	0%
SM.2B.24.7	G	0	0	0%	0%
SM.2B.24.8	Estimate A	841	42	7%	9%
SM.2B.24.9	Estimate B	70	7	1%	2%
SM.2B.24.10	Estimate C	0	0	0%	0%
SM.2B.24.11	Estimate D	0	0	0%	0%
SM.2B.24.12	Estimate E	0	0	0%	0%
SM.2B.24.13	Estimate F	0	0	0%	0%
SM.2B.24.14	Estimate G	0	0	0%	0%
SM.2B.24.15	TBC at a country level	ND1	ND1		
SM.2B.24.16	TBC at a country level	ND1	ND1		
SM.2B.24.17	TBC at a country level	ND1	ND1		
SM.2B.24.18	no data	821	71	7%	16%
SM.2B.24.19	Total	11,547	445	100%	100%
OSM.2B.24.1					
OSM.2B.24.2					
OSM.2B.24.3					
25. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.25.1	<=71.3 + 1,650/M^2	6,026	188	52%	42%
SM.2B.25.2	<=95 + 2,200/M^2	3,788	137	33%	31%
SM.2B.25.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.25.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.25.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.25.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.25.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.25.8	Estimate: <=52.5 + 1,650/M^2	841	42	7%	9%
SM.2B.25.9	Estimate: <=70 + 2,200/M^2	70	7	1%	2%
SM.2B.25.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2B.25.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2B.25.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.25.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	821	71	7%	16%
SM.2B.25.19	Total	11,547	445	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
OSM.2B.25.4					
OSM.2B.25.5					
OSM.2B.25.6					
OSM.2B.25.7					
OSM.2B.25.8					
OSM.2B.25.9					
OSM.2B.25.10					
OSM.2B.25.11					
OSM.2B.25.12					
OSM.2B.25.13					
OSM.2B.25.14					
OSM.2B.25.15					
OSM.2B.25.16					
OSM.2B.25.17					
OSM.2B.25.18					
OSM.2B.25.19					
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	older than 1919	1,032	15	9%	3%
SM.2B.26.2	1919 - 1945	255	12	2%	3%
SM.2B.26.3	1945 - 1960	238	11	2%	2%
SM.2B.26.4	1961 - 1970	1,039	14	9%	3%
SM.2B.26.5	1971 - 1980	136	8	1%	2%
SM.2B.26.6	1981 - 1990	721	22	6%	5%
SM.2B.26.7	1991 - 2000	642	10	6%	2%
SM.2B.26.8	2001 - 2005	305	21	3%	5%
SM.2B.26.9	2006 and later	6,523	291	56%	65%
SM.2B.26.10	no data	656	41	6%	9%
SM.2B.26.11	Total	11,547	445	100%	100%
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					
27. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.27.1	New property	2,567	137	22%	31%
SM.2B.27.2	Existing property	8,979	308	78%	69%
SM.2B.27.3	other	0	0	0%	0%
SM.2B.27.4	no data	0	0	0%	0%
SM.2B.27.5	Total	11,547	445	100%	100%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					

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
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays

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%

ECBC Label Template

Capital Centre E, Q1 2021

Published 4 May 2021 • Data per 31 March 2021

**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>	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Total Balance Sheet Assets	378.3	377.1	374.9	367.0
Total Customer Loans(fair value)	340.7	345.0	343.4	340.9
of which: Used/registered for covered bond collateral pool	340.7	345.0	343.4	340.9
Tier 1 Ratio (%)	26.5%	25.4%	24.0%	23.6%
Solvency Ratio (%)	26.5%	25.4%	24.0%	23.6%
Outstanding Covered Bonds (fair value)	341.8	342.9	341.3	341.4
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	45.1	45.1	44.7	46.1
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1	0.1
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	335.2	333.9	332.8	331.3
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
- < 1 <= 5 years	1.1	1.0	1.1	1.1
- over 5 years	334.0	332.9	331.7	330.1
Currency				
- DKK	335.1	333.8	332.7	331.2
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	240.3	239.0	239.5	238.2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	46.3	45.8	44.7	44.5
- Subsidised	48.5	49.0	48.6	48.6
eligibility as covered bond collateral	335.2	333.9	332.8	331.3
Non-performing loans (See definition in table X1)	0.08	0.12	0.15	0.14
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.50	0.47	0.50	0.53



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal cover pool (total value)		315.8	314.2	313.2	312.6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		19.0	18.7	18.9	20.0
Overcollateralisation ratio	Total	0.1	0.1	0.1	0.1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		296.8	295.5	294.3	292.6
– 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		0.8	0.8	0.8	0.8
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		18.2	17.9	18.1	17.9
Total capital coverage (rating compliant capital)		19.0	18.7	18.9	20.0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0.5	0.5	0.5	0.6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal value of outstanding CBs		296.8	295.5	294.3	292.6
Fair value of outstanding CBs (marked value)		297.5	297.6	295.9	295.9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	63.6	56.8	61.1	63.3
	1 year	-	-	-	-
	> 1 and ≤ 2 years	26.4	33.3	33.8	34.5
	> 2 and ≤ 3 years	28.5	28.7	28.2	27.4
	> 3 and ≤ 4 years	31.6	24.6	23.5	22.9
	> 4 and ≤ 5 years	9.5	8.8	7.5	9.7
	5-10 years	19.5	28.0	27.8	25.2
	10-20 years	20.3	21.6	22.3	11.5
Amortisation profile of issued CBs	> 20 years	98.3	95.7	91.7	101.5
	Bullet	44.4%	46.5%	46.6%	47.4%
	Annuity	55.6%	53.5%	53.4%	52.6%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	85.6%	86.8%	86.2%	86.2%
	Floating rate (Floating rate constant for less than 1 year)	13.8%	13.2%	13.7%	13.7%
	Capped floating rate	0.6%	0.1%	0.1%	0.1%
Currency denomination profile of issued CBs	DKK	275.5	273.8	272.5	268.9
	EUR	22.0	23.8	23.4	27.0
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
UCITS compliant	Other	-	-	-	-
		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	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	19.0	-	-	-	-	-	-	-	-	-
0-≤1 year	3.8	-	-	-	-	-	-	-	-	-
>1- <5 years	14.8	-	-	-	-	-	-	-	-	-
> 5 years	0.3	-	-	-	-	-	-	-	-	-
Total	19.0	-	-	-	-	-	-	-	-	-

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	19.0	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	19.0	-	-	-	-	-	-	-	-	-

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	3.8	14.8	0.3	19.0
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	3.8	14.8	0.3	19.0

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0
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Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

0-≤1 year	18.90
>1- <5 years	36.15
> 5 years	21.93
Total	76.98

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)	296.8
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	116,872	10,268	2,751	1,045	5,375	280	2,733	22	276	44	139,666
In %	83.7%	7.4%	2.0%	0.7%	3.8%	0.2%	2.0%	0.0%	0.2%	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	158.8	8.1	15.8	12.8	55.6	3.0	36.0	0.1	6.5	0.1	296.823
In %	53.5%	2.7%	5.3%	4.3%	18.7%	1.0%	12.1%	0.1%	2.2%	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	98.0	74.6	46.2	31.8	21.1	25.1	296.8
In %	33.0%	25.1%	15.6%	10.7%	7.1%	8.4%	



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	56.6	51.2	36.3	9.6	3.7	0.4	0.3	0.2	0.1	0.3
Holiday houses	3.6	3.0	1.3	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	9.6	4.4	1.2	0.2	0.1	0.0	0.0	0.0	0.0	0.2
Cooperative Housing	5.5	3.6	2.4	0.8	0.4	0.1	0.1	0.0	0.0	0.0
Private rental	17.0	16.5	14.4	4.9	2.2	0.2	0.1	0.1	0.1	0.1
Manufacturing and Manual Industries	1.7	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	13.0	12.9	8.3	1.0	0.3	0.1	0.1	0.1	0.1	0.2
Agricultural properties	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Properties for social and cultural purposes	3.4	2.0	0.9	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Total	110.4	94.5	65.3	16.9	6.8	0.8	0.6	0.4	0.3	0.9

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	35.7%	32.2%	22.9%	6.1%	2.4%	0.3%	0.2%	0.1%	0.1%	0.2%
Holiday houses	43.8%	36.4%	16.6%	2.2%	0.6%	0.1%	0.1%	0.1%	0.0%	0.1%
Subsidised Housing	60.5%	28.0%	7.7%	1.2%	0.6%	0.3%	0.2%	0.1%	0.2%	1.4%
Cooperative Housing	42.5%	28.0%	18.5%	6.3%	3.1%	0.6%	0.4%	0.3%	0.2%	0.3%
Private rental	30.5%	29.8%	25.9%	8.9%	4.0%	0.3%	0.2%	0.1%	0.1%	0.2%
Manufacturing and Manual Industries	55.7%	28.0%	14.1%	1.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Office and Business	36.1%	35.9%	22.9%	2.8%	0.8%	0.3%	0.2%	0.2%	0.2%	0.6%
Agricultural properties	36.0%	33.6%	27.5%	1.8%	0.6%	0.2%	0.2%	0.1%	0.0%	0.0%
Properties for social and cultural purposes	52.5%	30.7%	14.5%	1.6%	0.4%	0.2%	0.1%	0.0%	0.0%	0.1%
Other	67.5%	29.7%	1.8%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	37.2%	31.8%	22.0%	5.7%	2.3%	0.3%	0.2%	0.1%	0.1%	0.3%

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	3.8	20.6	54.4	33.3	37.0	3.6	1.7	1.2	0.9	2.2	58.5%
Holiday houses	0.2	2.0	4.2	1.0	0.6	0.0	0.0	0.0	0.0	0.1	49.2%
Subsidised Housing	7.3	4.6	2.8	0.6	0.1	0.0	0.1	0.0	0.1	0.2	21.5%
Cooperative Housing	1.8	3.1	2.9	1.8	2.0	0.3	0.3	0.2	0.1	0.4	49.6%
Private rental	1.7	7.8	13.9	14.6	14.0	1.8	0.5	0.2	0.3	0.8	59.1%
Manufacturing and Manual Industries	0.8	0.6	1.1	0.3	0.3	0.0	0.0	-	-	0.0	40.2%
Office and Business	1.2	7.4	17.9	5.8	1.6	0.2	0.2	0.6	0.1	1.1	52.2%
Agricultural properties	0.0	0.0	0.1	0.0	-	0.0	0.0	0.0	-	-	52.7%
Properties for social and cultural purposes	1.0	1.9	2.7	0.5	0.1	0.0	0.2	-	0.0	0.0	39.4%
Other	0.0	0.1	0.0	0.0	0.0	-	-	0.0	-	-	32.2%
Total	17.8	48.1	99.9	57.9	55.7	6.0	3.0	2.2	1.5	4.8	54.6%

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	2.4%	13.0%	34.3%	21.0%	23.3%	2.3%	1.1%	0.7%	0.6%	1.4%	58.5%
Holiday houses	2.5%	24.8%	51.2%	11.9%	7.2%	0.5%	0.4%	0.4%	0.2%	0.9%	49.2%
Subsidised Housing	45.9%	29.2%	17.6%	4.0%	0.6%	0.1%	0.5%	0.1%	0.6%	1.6%	21.5%
Cooperative Housing	14.1%	24.1%	22.8%	14.2%	15.7%	2.1%	2.0%	1.2%	1.0%	2.8%	49.6%
Private rental	3.1%	14.0%	25.0%	26.3%	25.1%	3.2%	0.8%	0.4%	0.5%	1.5%	59.1%
Manufacturing and Manual Industries	26.3%	20.9%	35.6%	8.5%	8.3%	0.0%	0.1%	0.0%	0.0%	0.2%	40.2%
Office and Business	3.3%	20.6%	49.8%	16.0%	4.4%	0.5%	0.6%	1.6%	0.2%	2.9%	52.2%
Agricultural properties	3.4%	1.6%	68.0%	22.0%	0.0%	1.2%	1.6%	2.2%	0.0%	0.0%	52.7%
Properties for social and cultural purposes	15.8%	29.2%	41.4%	8.3%	1.5%	0.4%	2.6%	0.0%	0.3%	0.6%	39.4%
Other	10.6%	81.1%	2.6%	1.7%	3.5%	0.0%	0.0%	0.6%	0.0%	0.0%	32.2%
Total	6.0%	16.2%	33.7%	19.5%	18.7%	2.0%	1.0%	0.7%	0.5%	1.6%	54.6%



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	65.9	21.6	10.5	40.4	18.8	1.6	158.8
Holiday houses	1.9	2.0	1.2	1.8	1.2	-	8.1
Subsidised Housing	9.4	1.1	1.7	1.9	1.7	-	15.8
Cooperative Housing	10.2	1.4	0.2	0.5	0.6	-	12.8
Private rental	24.6	4.2	3.5	10.5	12.9	-	55.6
Manufacturing and Manual Industries	0.7	0.2	0.5	1.1	0.4	-	3.0
Office and Business	18.7	2.6	1.8	6.5	6.4	-	36.0
Agricultural properties	0.0	0.1	0.0	0.0	-	-	0.1
Properties for social and cultural purposes	3.9	1.0	0.4	1.0	0.2	-	6.5
Other	0.0	0.0	0.0	0.0	0.0	-	0.1
Total	135.3	34.1	19.8	64.0	42.1	1.6	296.8



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	20.8	0.6	0.2	2.9	9.0	0.0	2.0	-	0.2	-	35.6
Fixed-rate shorter period than maturity (ARM's etc.)	38.0	2.2	0.0	2.8	17.3	0.1	10.6	0.1	0.1	0.0	71.3
- rate fixed ≤ 1 year	19.9	1.3	-	0.0	1.7	0.0	3.3	0.0	-	0.0	26.3
- rate fixed > 1 and ≤ 3 years	6.4	0.3	-	0.1	0.8	-	1.1	-	-	0.0	8.7
- rate fixed > 3 and ≤ 5 years	11.0	0.6	-	0.7	6.8	0.1	4.4	0.1	0.0	0.0	23.7
- rate fixed > 5 years	0.7	0.0	0.0	1.9	8.0	-	1.9	-	0.0	-	12.6
Money market based loans	1.1	0.1	-	-	-	-	-	-	-	0.0	1.2
Non Capped floaters	7.2	0.5	0.0	0.0	11.2	0.4	8.0	-	0.9	0.0	28.2
Capped floaters	4.9	0.2	-	-	0.6	-	-	-	-	0.0	5.8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	72.0	3.6	0.2	5.7	38.1	0.5	20.6	0.1	1.2	0.0	142.1

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

Table M7/B7

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	48.9	2.4	11.5	6.6	8.0	0.8	6.2	0.1	4.0	0.0	88.4
Fixed-rate shorter period than maturity (ARM's etc.)	32.1	1.9	4.1	0.5	7.0	0.7	5.0	0.0	0.6	0.0	52.0
- rate fixed ≤ 1 year	15.2	1.0	0.4	0.0	1.0	0.3	1.2	-	0.2	0.0	19.3
- rate fixed > 1 and ≤ 3 years	7.2	0.3	0.1	0.0	1.0	0.0	1.3	0.0	0.1	0.0	10.0
- rate fixed > 3 and ≤ 5 years	9.1	0.5	3.5	0.2	3.8	0.3	2.0	0.0	0.2	-	19.8
- rate fixed > 5 years	0.6	0.0	0.1	0.3	1.3	0.1	0.5	-	0.0	-	2.9
Money market based loans	0.2	0.0	-	-	-	-	-	-	-	-	0.2
Non Capped floaters	0.5	0.0	-	0.0	2.4	1.0	4.2	0.0	0.6	0.0	8.8
Capped floaters	5.1	0.2	-	-	0.0	-	-	-	-	-	5.3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	86.7	4.5	15.6	7.1	17.4	2.5	15.4	0.1	5.2	0.0	154.7

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	69.6	3.0	11.7	9.5	17.0	0.8	8.1	0.1	4.3	0.0	124.0
Fixed-rate shorter period than maturity (ARM's etc.)	70.1	4.1	4.2	3.3	24.3	0.8	15.7	0.1	0.7	0.0	123.3
- rate fixed ≤ 1 year	35.2	2.3	0.4	0.1	2.7	0.3	4.5	0.0	0.2	0.0	45.6
- rate fixed > 1 and ≤ 3 years	13.6	0.6	0.1	0.1	1.8	0.0	2.3	0.0	0.1	0.0	18.7
- rate fixed > 3 and ≤ 5 years	20.1	1.1	3.5	0.9	10.6	0.4	6.5	0.1	0.3	0.0	43.5
- rate fixed > 5 years	1.3	0.0	0.1	2.2	9.2	0.1	2.4	-	0.1	-	15.5
Money market based loans	1.3	0.1	-	-	-	-	-	-	-	0.0	1.4
Non Capped floaters	7.8	0.5	0.0	0.0	13.6	1.4	12.2	0.0	1.5	0.0	37.0
Capped floaters	10.0	0.5	-	-	0.6	-	-	-	-	0.0	11.1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	158.8	8.1	15.8	12.8	55.6	3.0	36.0	0.1	6.5	0.1	296.8


Table M9/B9
Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 12 months	5.9	0.2	0.1	0.3	2.5	0.1	1.2	0.1	0.1	0.0	10.6
≥ 12 - ≤ 24 months	9.3	0.3	0.0	0.0	4.0	0.9	2.6	0.0	0.6	0.0	17.8
≥ 24 - ≤ 36 months	10.6	0.4	0.0	0.8	6.8	0.3	1.9	0.0	0.0	-	20.8
≥ 36 - ≤ 60 months	34.0	1.4	0.3	1.2	12.6	0.4	4.0	0.0	1.5	0.0	55.6
≥ 60 months	99.0	5.7	15.4	10.5	29.6	1.3	26.3	0.0	4.1	0.1	192.0
Total	158.8	8.1	15.8	12.8	55.6	3.0	36.0	0.1	6.5	0.1	296.8

Table M10/B10
Lending by remaining maturity, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 3 - ≤ 5 Years	0.4	0.0	0.2	0.0	0.0	0.0	0.2	-	0.0	0.0	0.8
≥ 5 - ≤ 10 Years	3.1	0.2	0.9	0.1	0.3	0.4	0.9	0.0	0.2	0.0	6.1
≥ 10 - ≤ 20 Years	26.4	1.5	5.0	0.5	2.9	2.3	16.1	0.1	1.1	0.1	55.9
≥ 20 Years	128.9	6.4	9.7	12.2	52.3	0.3	18.8	0.1	5.2	0.0	233.9
Total	158.8	8.1	15.8	12.8	55.6	3.0	36.0	0.1	6.5	0.1	296.8

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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	0.15	0.16	-	-	0.14	-	0.14	-	-	-	0.12

Note: 90-days arrear as of Q4 2020 (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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	0.10	0.08	-	-	0.03	-	0.07	-	-	-	0.08

Note: 90-days arrear as of Q4 2020 (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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 60per cent LTV	0.08	0.07	-	-	0.03	-	0.07	-	-	-	0.06
60-69.9 per cent LTV	0.01	0.01	-	-	-	-	-	-	-	-	0.01
70-79.9 per cent LTV	0.01	-	-	-	-	-	-	-	-	-	0.00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0.00

Table M12/B12
Realised losses (DKKbn)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Total realised losses	10.7	-0.1	-	-	0.9	-	-	-	-	0.9	12.4

Table M12a/B12a
Realised losses (%)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Total realised losses, %	0.00	-0.00	-	-	0.00	-	-	-	-	0.00	0.00