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# Harmonised Transparency Template

## 2024 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 27/02/2024

Cut-off Date: 31/12/2023



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# A. Harmonised Transparency Template - General Information

HTT 2024

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	Labelled Cover Pool Name	Capital Centre E			
G.1.1.4	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
OG.1.1.1	Cut-off date	31-12-2023			
OG.1.1.2	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="#">Link</a>			
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	1. General Information	342.666			
G.3.1.2	Total Cover Assets	321.178			
OG.3.1.1	Outstanding Covered Bonds				
OG.3.1.2	Cover Pool Size [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Voluntary	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	6,7%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	21.488			
OG.3.2.3					
OG.3.2.4	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.5	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	321.178		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	21.488		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	342.666		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)	24,09			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	24.414	ND1	7%	0
G.3.4.3	1 - 2 Y	10.526	ND1	3%	
G.3.4.4	2 - 3 Y	9.608	ND1	3%	
G.3.4.5	3 - 4 Y	8.688	ND1	3%	
G.3.4.6	4 - 5 Y	9.310	ND1	3%	
G.3.4.7	5 - 10 Y	58.486	ND1	17%	
G.3.4.8	10+ Y	221.635	ND1	65%	
G.3.4.9	Total	342.666	0	100%	
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)	10,10	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	83.831	ND1	26%	
G.3.5.3	1 - 2 Y	49.535	ND1	15%	
G.3.5.4	2 - 3 Y	33.499	ND1	10%	
G.3.5.5	3 - 4 Y	29.863	ND1	9%	
G.3.5.6	4 - 5 Y	5.573	ND1	2%	
G.3.5.7	5 - 10 Y	12.509	ND1	4%	
G.3.5.8	10+ Y	106.369	ND1	33%	
G.3.5.9	Total	321.178	0,00	100%	
G.3.5.10					
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	21	21	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	321.157	321.157	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	ISK	0	0	0%	0%
G.3.6.11	JPY	0	0	0%	0%
G.3.6.12	KRW	0	0	0%	0%
G.3.6.13	NOK	0	0	0%	0%
G.3.6.14	PLN	0	0	0%	0%
G.3.6.15	SEK	0	0	0%	0%
G.3.6.16	SGD	0	0	0%	0%
G.3.6.17	USD	0	0	0%	0%
G.3.6.18	Other	0	0	0%	0%
OG.3.6.1	Total	321.178	321.178	100%	100%
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	21.367	21	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	299.810	321.157	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	ISK	0	0	0%	0%
G.3.7.11	JPY	0	0	0%	0%
G.3.7.12	KRW	0	0	0%	0%
G.3.7.13	NOK	0	0	0%	0%
G.3.7.14	PLN	0	0	0%	0%
G.3.7.15	SEK	0	0	0%	0%
G.3.7.16	SGD	0	0	0%	0%
G.3.7.17	USD	0	0	0%	0%
G.3.7.18	Other	0	0	0%	0%
OG.3.7.1	Total	321.178	321.178	100%	100%
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		0	0	0	0
G.3.8.1	Fixed coupon	261.974	261.974	82%	82%
G.3.8.2	Floating coupon	59.204	59.204	18%	18%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	321.178	321.178	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	6.219	29%		
G.3.9.4	Exposures to credit institutions	15.269	71%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	21.488	100%		
OG.3.9.1	Total	ND1			
OG.3.9.2	o/w EU gvts or quasi govts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	ND1			
OG.3.9.4	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	6.219			
OG.3.9.5	o/w EU central banks	ND1			
OG.3.9.6	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.7	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	15.269			
OG.3.9.8	o/w CQS1 credit institutions	0			
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)	21.488	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	21.488	100,00%		
G.3.10.16	Total	21.488	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	21.488	6,3%	6,7%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	21.488	6,3%	6,7%
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)	89.157
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)	-900
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y	
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics	
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]	
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y	
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1. Tab</a>	<a href="#">F2. Tab</a>
G.3.14.6	Is sustainability based on other criteria?	Y	
G.3.14.7	If yes, please provide further details	<a href="#">Green Finance Framework</a>	
OG.3.14.1			
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			

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

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.

		Row	Row
G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="https://www.coveredbondlabel.com/pool/2">https://www.coveredbondlabel.com/pool/2</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">link to Glossary HG.1.15</a>	
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a> <a href="#">147 for Public Sector Asset - type of debtor</a>
OG.4.1.1	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
OG.4.1.2	(d) Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
OG.4.1.6	(f) Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	15268,72322
OG.5.1.2	Exposure to credit institute credit quality step 3	0
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		ND1
OG.6.1.2	NPV Test (passed/failed)	ND1
OG.6.1.3	Interest Coverage Test (passed/failed)	ND1
OG.6.1.4	Cash Manager	Jyske Bank A/S
OG.6.1.5	Account Bank	Nordea Bank Abp
OG.6.1.6	Stand-by Account Bank	ND1
OG.6.1.7	Servicer	ND1
OG.6.1.8	Interest Rate Swap Provider	ND1
OG.6.1.9	Covered Bond Swap Provider	ND1
OG.6.1.10	Paying Agent	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 2024

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		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	269.736	84,0%
M.7.1.2	Commercial	51.441	16,0%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	321.178	100,0%
OM.7.1.1	o/w Cooperative Housing	13.073	
OM.7.1.2	o/w Agriculture	193	
OM.7.1.3	o/w Owner-occupied homes	160.583	
OM.7.1.4	o/w Holiday houses	8.746	
OM.7.1.5	o/w Subsidised Housing	12.254	
OM.7.1.6	o/w Private rental	75.081	
OM.7.1.7	o/w Manufacturing and Manual Industries	5.167	
OM.7.1.8	o/w Office and Business	37.634	
OM.7.1.9	o/w Social and cultural purposes	8.407	
OM.7.1.10	o/w Other	40	
OM.7.1.11			
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	129.694	3.547
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			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	3,5%	8,3%
OM.7.3.1			1,7%
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	99,4%	100,0%
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	99,4%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,6%	0,5%
OM.7.4.1	o/w Greenland	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,6%	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			



<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)	45%	51%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	6%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	18%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	18%	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
<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	42%	49%	59%
M.7.6.2	Floating rate	39%	51%	41%
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	46%	30%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	13%	41%	18%
OM.7.6.6	o/w Capped floaters	6%	0%	5%
<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	54%	45%	52%
M.7.7.2	Amortising	46%	55%	48%
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				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	14%	13%	14%
M.7.8.2	> 12 - <= 24 months	21%	20%	21%
M.7.8.3	> 24 - <= 36 months	14%	10%	13%
M.7.8.4	> 36 - <= 60 months	24%	24%	24%
M.7.8.5	> 60 months	26%	33%	27%
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	0,07%	0,00%	0,06%
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)	2,080			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	89,480	97,153	33%	75%
M.7A.10.3	DKK 2 - 5m	77,041	26,888	29%	21%
M.7A.10.4	DKK 5 - 20m	40,216	4,495	15%	3%
M.7A.10.5	DKK 20 - 50m	24,979	817	9%	1%
M.7A.10.6	DKK 50 - 100m	15,376	225	6%	0%
M.7A.10.7	> DKK 100m	22,644	116	8%	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	269,736	129,694	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 (%)	51,1%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	199,112	ND1	74%	
M.7A.12.3	>40 - <=50 %	32,533	ND1	12%	
M.7A.12.4	>50 - <=60 %	21,959	ND1	8%	
M.7A.12.5	>60 - <=70 %	10,662	ND1	4%	
M.7A.12.6	>70 - <=80 %	3,995	ND1	1%	
M.7A.12.7	>80 - <=90 %	814	ND1	0%	
M.7A.12.8	>90 - <=100 %	300	ND1	0%	
M.7A.12.9	>100 %	361	ND1	0%	
M.7A.12.10	Total	269,736		100%	0%
OM.7A.12.1	o/w >100 - <=110 %	157			
OM.7A.12.2	o/w >110 - <=120 %	55			
OM.7A.12.3	o/w >120 - <=130 %	37			
OM.7A.12.4	o/w >130 - <=140 %	28			
OM.7A.12.5	o/w >140 - <=150 %	17			
OM.7A.12.6	o/w >150 %	67			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					



13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied				60%
M.7A.13.2	Second home/Holiday houses				3%
M.7A.13.3	Buy-to-let/Non-owner occupied				0%
M.7A.13.4	Subsidised housing				5%
M.7A.13.5	Subsidised housing				0%
M.7A.13.6	Other				33%
OM.7A.13.1				<i>o/w Private rental</i>	28%
OM.7A.13.2				<i>o/w Multi-family housing</i>	5%
OM.7A.13.3				<i>o/w Buildings under construction</i>	0%
OM.7A.13.4				<i>o/w Buildings land</i>	0%
OM.7A.13.5					
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks				100%
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	49.668	7.240	18%	7%
M.7A.15.2	B	15.019	3.561	6%	3%
M.7A.15.3	C	52.412	15.179	19%	14%
M.7A.15.4	D	32.062	12.548	12%	11%
M.7A.15.5	E	9.797	4.131	4%	4%
M.7A.15.6	F	3.621	1.600	1%	1%
M.7A.15.7	G	1.716	916	1%	1%
M.7A.15.8	Estimate A	9.621	2.361	4%	2%
M.7A.15.9	Estimate B	7.408	4.102	3%	4%
M.7A.15.10	Estimate C	24.994	15.242	9%	14%
M.7A.15.11	Estimate D	26.526	16.639	10%	15%
M.7A.15.12	Estimate E	14.248	8.897	5%	8%
M.7A.15.13	Estimate F	8.092	5.326	3%	5%
M.7A.15.14	Estimate G	5.592	4.038	2%	4%
M.7A.15.15	0	ND1	ND1		
M.7A.15.16	By buckets (mn):	ND1	ND1		
M.7A.15.17	DKK 0 - 2m	ND1	ND1		
M.7A.15.18	no data	8.961	9.530	3.3%	8.6%
M.7A.15.19	Total	269.736	111.308	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	49.668	7.240	18%	7%
M.7A.16.2	<=70 + 2,200/M^2	15.019	3.561	6%	3%
M.7A.16.3	<=110 + 3,200/M^2	52.412	15.179	19%	14%
M.7A.16.4	<=150 + 4,200/M^2	32.062	12.548	12%	11%
M.7A.16.5	<=190 + 5,200/M^2	9.797	4.131	4%	4%
M.7A.16.6	<=240 + 6,500/M^2	3.621	1.600	1%	1%
M.7A.16.7	>240 + 6,500/M^2	1.716	916	1%	1%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	9.621	2.361	4%	2%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	7.408	4.102	3%	4%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	24.994	15.242	9%	14%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	26.526	16.639	10%	15%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	14.248	8.897	5%	8%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	8.092	5.326	3%	5%
M.7A.16.14	Estimate: >240 + 6,500/M^2	5.592	4.038	2%	4%
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	8.961	9.530	3%	9%
M.7A.16.19	Total	269.736	111.308	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	45.371	16.026	17%	14%
M.7A.17.2	1919 - 1945	36.978	15.520	14%	14%
M.7A.17.3	1946 - 1960	24.780	11.146	9%	10%
M.7A.17.4	1961 - 1970	29.473	16.962	11%	15%
M.7A.17.5	1971 - 1980	27.836	19.497	10%	18%
M.7A.17.6	1981 - 1990	12.449	7.311	5%	7%
M.7A.17.7	1991 - 2000	9.208	4.189	3%	4%
M.7A.17.8	2001 - 2005	9.879	3.868	4%	3%
M.7A.17.9	2006 - 2010	15.127	5.737	6%	5%
M.7A.17.10	2011 - 2015	8.604	3.052	3%	3%
M.7A.17.11	2016 - 2020	27.504	4.534	10%	4%
M.7A.17.12	2021 and onwards	16.200	1.874	6%	2%
M.7A.17.13	no data	6.329	1.592	2%	1%
M.7A.17.14	Total	269.736	111.308	100%	100%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	129.250	81.529	48%	73%
M.7A.18.2	Flat or Apartment	26.380	13.344	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	32.374	12.142	12%	11%
M.7A.18.5	Multifamily House	81.220	4.274	30%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	513	19	0%	0%
M.7A.18.8	Total	269.736	111.308	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	29.571	3.620	11%	3%
M.7A.19.2	Existing property	240.166	107.688	89%	97%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	269.736	111.308	100%	100%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	150.090	78.143	12,0	
M.7A.20.2	Flat or Apartment	2.730	1.540	6,3	
M.7A.20.3	Bungalow	0	0	0,0	
M.7A.20.4	Terraced House	19.209	10.681	5,2	
M.7A.20.5	Multifamily House	52.789	30.947	3,8	
M.7A.20.6	Land Only	0	0	0,0	
M.7A.20.7	other	75	51	9,5	
M.7A.20.8	no data	566	259	9,9	
M.7A.20.9	Total	225.460	121.621	7,3	
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7.B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	14.503			
		0			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	924	818	2%	23%
M.7B.21.3	DKK 2 - 5m	3.012	910	6%	26%
M.7B.21.4	DKK 5 - 20m	13.109	1.276	25%	36%
M.7B.21.5	DKK 20 - 50m	10.385	329	20%	9%
M.7B.21.6	DKK 20 - 50m	9.658	138	19%	4%
M.7B.21.7	> DKK 100m	14.354	76	28%	2%
M.7B.21.8	0	ND1	ND1		
M.7B.21.9	7.B Commercial Cover Pool	ND1	ND1		
M.7B.21.10	21. Loan Size Information	ND1	ND1		
M.7B.21.11	Average loan size (000s)	ND1	ND1		
M.7B.21.12	0	ND1	ND1		
M.7B.21.13	By buckets (mn):	ND1	ND1		
M.7B.21.14	DKK 0 - 2m	ND1	ND1		
M.7B.21.15	DKK 2 - 5m	ND1	ND1		
M.7B.21.16	DKK 5 - 20m	ND1	ND1		
M.7B.21.17	DKK 20 - 50m	ND1	ND1		
M.7B.21.18	DKK 20 - 50m	ND1	ND1		
M.7B.21.19	> DKK 100m	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	51.441	3.547	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	0,00%	0,00%
M.7B.22.3	>40 - <=50 %	ND1	ND1	0,00%	0,00%
M.7B.22.4	>50 - <=60 %	ND1	ND1	0,00%	0,00%
M.7B.22.5	>60 - <=70 %	ND1	ND1	0,00%	0,00%
M.7B.22.6	>70 - <=80 %	ND1	ND1	0,00%	0,00%
M.7B.22.7	>80 - <=90 %	ND1	ND1	0,00%	0,00%
M.7B.22.8	>90 - <=100 %	ND1	ND1	0,00%	0,00%
M.7B.22.9	>100%	ND1	ND1	100,00%	100,00%
M.7B.22.10	Total	0,00%	0,00%		
OM.7B.22.1	Weighted Average LTV (%)	ND1			
OM.7B.22.2	0	ND1			
OM.7B.22.3	By LTV buckets (mn):	ND1			
OM.7B.22.4	>0 - <=40 %	ND1			
OM.7B.22.5	>40 - <=50 %	ND1			
OM.7B.22.6	>50 - <=60 %	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 (%)	45,2%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	40.748	ND1	79%	
M.7B.23.3	>40 - <=50 %	5.899	ND1	11%	
M.7B.23.4	>50 - <=60 %	3.205	ND1	6%	
M.7B.23.5	>60 - <=70 %	1.013	ND1	2%	
M.7B.23.6	>70 - <=80 %	307	ND1	1%	
M.7B.23.7	>80 - <=90 %	115	ND1	0%	
M.7B.23.8	>90 - <=100 %	76	ND1	0%	
M.7B.23.9	>100%	79	ND1	0%	
M.7B.23.10	Total	51.441	0	100%	
OM.7B.23.1	<i>o/w</i> >100 - <=110 %	41			
OM.7B.23.2	<i>o/w</i> >110 - <=120 %	26			
OM.7B.23.3	<i>o/w</i> >120 - <=130 %	9			0%
OM.7B.23.4	<i>o/w</i> >130 - <=140 %	3			
OM.7B.23.5	<i>o/w</i> >140 - <=150 %	0			
OM.7B.23.6	<i>o/w</i> >150 %	0			
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	24,9%			
M.7B.24.2	Office	44,0%			
M.7B.24.3	Hotel/Tourism	1,1%			
M.7B.24.4	Shopping malls	1,6%			
M.7B.24.5	Industry	10,3%			
M.7B.24.6	Agriculture	0,4%			
M.7B.24.7	Other commercially used	1,0%			
M.7B.24.8	Hospital	0,0%			
M.7B.24.9	School	0,0%			
M.7B.24.10	other RE with a social relevant purpose	16,7%			
M.7B.24.11	Land	0,1%			
M.7B.24.12	Property developers / Building under construction	0,0%			
M.7B.24.13	Other	0,0%			
OM.7B.24.1	<i>o/w</i> Cultural purposes	16,7%			
OM.7B.24.2	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.3	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.4	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.5	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.6	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.7	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.8	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.9	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.10	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.11	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.12	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.13	<i>o/w</i> [if relevant, please specify]	ND1			
OM.7B.24.14	<i>o/w</i> [if relevant, please specify]	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	7.422	259	14%	9%
M.7B.25.2	B	5.225	173	10%	6%
M.7B.25.3	C	9.995	404	19%	15%
M.7B.25.4	D	4.907	246	10%	9%
M.7B.25.5	E	1.681	92	3%	3%
M.7B.25.6	F	746	39	1%	1%
M.7B.25.7	G	155	29	0%	1%
M.7B.25.8	Estimate A	2.588	131	5%	5%
M.7B.25.9	Estimate B	1.689	131	3%	5%
M.7B.25.10	Estimate C	3.432	287	7%	10%
M.7B.25.11	Estimate D	4.562	299	9%	11%
M.7B.25.12	Estimate E	2.629	188	5%	7%
M.7B.25.13	Estimate F	1.654	109	3%	4%
M.7B.25.14	Estimate G	2.161	93	4%	3%
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	2.593	300	5%	11%
M.7B.25.19	Total	51.441	2.781	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	7.422	259	14%	9%
M.7B.26.2	<=95 + 2,200/M^2	5.225	173	10%	6%
M.7B.26.3	<=135 + 3,200/M^2	9.995	404	19%	15%
M.7B.26.4	<=175 + 4,200/M^2	4.907	246	10%	9%
M.7B.26.5	<=215 + 5,200/M^2	1.681	92	3%	3%
M.7B.26.6	<=265 + 6,500/M^2	746	39	1%	1%
M.7B.26.7	>265 + 6,500/M^2	155	29	0%	1%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	2.588	131	5%	5%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1.689	131	3%	5%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	3.432	287	7%	10%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	4.562	299	9%	11%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	2.629	188	5%	7%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1.654	109	3%	4%
M.7B.26.14	Estimate: >265 + 6,500/M^2	2.161	93	4%	3%
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	2.593	300	5%	11%
M.7B.26.19	Total	51.441	2.781	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	10.532	460	20%	17%
M.7B.27.2	1919 - 1945	3.803	209	7%	8%
M.7B.27.3	1946 - 1960	2.856	151	6%	5%
M.7B.27.4	1961 - 1970	6.830	327	13%	12%
M.7B.27.5	1971 - 1980	5.020	317	10%	11%
M.7B.27.6	1981 - 1990	5.061	324	10%	12%
M.7B.27.7	1991 - 2000	3.163	194	6%	7%
M.7B.27.8	2001 - 2005	2.400	167	5%	6%
M.7B.27.9	2006 - 2010	3.584	202	7%	7%
M.7B.27.10	2011 - 2015	1.783	110	3%	4%
M.7B.27.11	2016 - 2020	3.482	162	7%	6%
M.7B.27.12	2021 and onwards	1.409	45	3%	2%
M.7B.27.13	no data	1.517	113	3%	4%
M.7B.27.14	Total	51.441	2.781	100%	100%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3.034	116	6%	4%
M.7B.28.2	Existing Property	48.408	2.665	94%	96%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	51.441	2.781	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	42.179	18.547	11,8	
M.7B.29.2	Office	15.971	8.180	8,5	
M.7B.29.3	Hotel/Tourism	0	0	0,0	
M.7B.29.4	Shopping malls	750	480	12,2	
M.7B.29.5	Industry	9.962	9.121	8,9	
M.7B.29.6	Agriculture	3.731	3.723	919,3	
M.7B.29.7	Other commercially used	256	115	11,8	
M.7B.29.8	Hospital	0	0	0,0	
M.7B.29.9	School	319	192	5,4	
M.7B.29.10	other RE with a social relevant purpose	32.237	9.036	11,8	
M.7B.29.11	Land	0	0	0,0	
M.7B.29.12	Property developers / Bulding under construction	0	0	0,0	
M.7B.29.13	Other	0	0	0,0	
M.7B.29.14	no data	0	0	0,0	
M.7B.29.15	Total	105.405	49.395	11,2	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of 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 100 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><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 Cibar (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	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 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 borrowers discretion and cannot be anticipated by issuer.
HG.1.6	Maturity Extension Triggers	<a href="https://www.retsinformation.dk/Bekendtgørelse-af-lov-om-realkreditlan-og-realkreditobligationer-m.v.-retsinformation.dk">Bekendtgørelse af lov om realkreditlan og realkreditobligationer m.v. (retsinformation.dk)</a>
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 pr. 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)	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	Non-performing loans	AVM and physical valuations
HG.1.14	Valuation Method	ND1
HG.1.15	NPV assumptions (when stated)	
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<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	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	<a href="https://iyskerealkredit.com/wps/wcm/connect/brf_com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+JR+UK.pdf?MOD=AJPERES&amp;C">https://iyskerealkredit.com/wps/wcm/connect/brf_com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+JR+UK.pdf?MOD=AJPERES&amp;C</a>
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-ECAs data

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Reporting in Domestic Currency

DKK

### CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	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 Bank Abp	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	DekaBank Deutsche Girozentrale	0	0WZPZIM8XOV22M4GG883	IRS		
E.2.1.4	Danske Bank A/S	0	MAE5062221O4RZ2U7M96	FX/IRS		
E.2.1.5	Banco Santander S.A	0	5493006QMFDMMYWIAM13	FX/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		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		11,3			
E.3.1.2	Weighted Average Maturity (years)**		24,1			
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	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	>= 180 days	0,0%	0,1%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

This addendum is optional

## F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB F1</b>	
<a href="#">1. Share of sustainable loans in the total mortgage program</a> <a href="#">2. Additional information on the sustainable section of the mortgage stock</a> <a href="#">2A. Sustainable Residential Cover Pool</a> <a href="#">2B. Sustainable Commercial Cover Pool</a>	

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	92.268	17.747	29%	13%
SM.1.1.2	Social impact mortgage loans	8.562	1.583	3%	1%
SM.1.1.3	other	3.059	118	1%	0%
SM.1.1.4	Total sustainable mortgage loans	103.889	19.448	32%	15%
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	85.841		83%	
SM.2.1.2	Commercial	18.047		17%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	103.889		0%	
OSM.2.1.1	<i>o/w Forest &amp; Agriculture</i>	0		0%	
OSM.2.1.2	<i>o/w EE residential</i>	74.220		71%	
OSM.2.1.3	<i>o/w EE commercial</i>	18.047		17%	
OSM.2.1.4	<i>o/w EE other</i>	0		0%	
OSM.2.1.5	<i>EE total</i>	0		0%	
OSM.2.1.6	<i>o/w Social residential</i>	8.562		8%	
OSM.2.1.7	<i>o/w Social Commercial</i>	0		0%	
OSM.2.1.8	<i>o/w social other</i>	0		0%	
OSM.2.1.9	<i>social tot</i>	0		0%	
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>	3.059		0%	
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	18.608	840	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	10,3%	15,6%	4,5%	
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)	46%	45%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	8%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	22%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	20%	14%
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	65%	50%	63%	
SM.2.6.2	Floating rate	35%	50%	37%	
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%	28%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	17%	43%		
OSM.2.6.6	o/w Capped floaters	4%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	41%	25%	38%	
SM.2.7.2	Amortising	59%	75%	62%	
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	16%	17%	17%	
SM.2.8.2	≥ 12 - ≤ 24 months	23%	24%	23%	
SM.2.8.3	≥ 24 - ≤ 36 months	15%	12%	14%	
SM.2.8.4	≥ 36 - ≤ 60 months	28%	25%	28%	
SM.2.8.5	≥ 60 months	18%	22%	19%	
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	0,01%	0,00%	0,00%	
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					
2.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)	4.613			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	10.894	9.522	13%	51%
SM.2A.10.3	DKK 2 - 5m	20.281	6.976	24%	37%
SM.2A.10.4	DKK 5 - 20m	14.160	1.473	16%	8%
SM.2A.10.5	DKK 20 - 50m	12.753	411	15%	2%
SM.2A.10.6	DKK 50 - 100m	9.043	130	11%	1%
SM.2A.10.7	> DKK 100m	18.710	96	22%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	85.841	18.608	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0	0	0,00%	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 (%)	44,59%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	61.824	ND1	72%	
SM.2A.12.3	>40 - <=50 %	10.754	ND1	13%	
SM.2A.12.4	>50 - <=60 %	7.838	ND1	9%	
SM.2A.12.5	>60 - <=70 %	3.811	ND1	4%	
SM.2A.12.6	>70 - <=80 %	1.153	ND1	1%	
SM.2A.12.7	>80 - <=90 %	188	ND1	0%	
SM.2A.12.8	>90 - <=100 %	76	ND1	0%	
SM.2A.12.9	>100%	197	ND1	0%	
SM.2A.12.10	Total	85.841	0	100%	0%
OSM.2A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>	52			
OSM.2A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>	21			
OSM.2A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>	22			
OSM.2A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>	20			
OSM.2A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>	15			
OSM.2A.12.6	<i>o/w &gt;150 %</i>	67			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35,9%			
SM.2A.13.2	Second home/Holiday houses	0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	14,3%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	49,7%			
OSM.2A.13.1	<i>o/w Private rental</i>	0,0%			
OSM.2A.13.2	<i>o/w Multi-family housing</i>	49,7%			
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%			
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	49.668	7.240	58%	49%
SM.2A.15.2	B	15.019	3.561	17%	24%
SM.2A.15.3	C	4.949	263	6%	2%
SM.2A.15.4	D	1.728	150	2%	1%
SM.2A.15.5	E	361	30	0%	0%
SM.2A.15.6	F	29	4	0%	0%
SM.2A.15.7	G	48	1	0%	0%
SM.2A.15.8	Estimate A	8.678	1.762	10%	12%
SM.2A.15.9	Estimate B	3.688	1.730	4%	12%
SM.2A.15.10	Estimate C	464	44	1%	0%
SM.2A.15.11	Estimate D	634	36	1%	0%
SM.2A.15.12	Estimate E	236	19	0%	0%
SM.2A.15.13	Estimate F	201	12	0%	0%
SM.2A.15.14	Estimate G	140	32	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	85.841	14.883	100,0%	100,0%
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	49.668	7.240	58%	49%
SM.2A.16.2	<=70 + 2,200/M^2	15.019	3.561	17%	24%
SM.2A.16.3	<=110 + 3,200/M^2	4.949	263	6%	2%
SM.2A.16.4	<=150 + 4,200/M^2	1.728	150	2%	1%
SM.2A.16.5	<=190 + 5,200/M^2	361	30	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	29	4	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	48	1	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	8.678	1.762	10%	12%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	3.688	1.730	4%	12%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	464	44	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	634	36	1%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	236	19	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	201	12	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	140	32	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	85.841	14.883	100%	100%
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	2.079	470	2%	3%
SM.2A.17.2	1919 - 1945	2.680	348	3%	2%
SM.2A.17.3	1946 - 1960	5.263	344	6%	2%
SM.2A.17.4	1961 - 1970	4.188	426	5%	3%
SM.2A.17.5	1971 - 1980	3.281	536	4%	4%
SM.2A.17.6	1981 - 1990	2.434	726	3%	5%
SM.2A.17.7	1991 - 2000	1.586	332	2%	2%
SM.2A.17.8	2001 - 2005	2.447	563	3%	4%
SM.2A.17.9	2006 - 2010	8.929	2.671	10%	18%
SM.2A.17.10	2011 - 2015	7.730	2.621	9%	18%
SM.2A.17.11	2016 - 2020	26.425	4.096	31%	28%
SM.2A.17.12	2021 and onwards	15.514	1.555	18%	10%
SM.2A.17.13	no data	195	195	4%	1%
SM.2A.17.14	Total	85.841	14.883	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.18.1	House, detached or semi-detached	20.441	8.009	24%	54%
SM.2A.18.2	Flat or Apartment	6.574	2.512	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.898	3.305	20%	22%
SM.2A.18.5	Multifamily House	41.801	1.055	49%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	128	2	0%	0%
SM.2A.18.8	Total	85.841	14.883	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	28.318	3.122	33%	21%
SM.2A.19.2	Existing Property	57.523	11.761	67%	79%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	85.841	14.883	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability					
	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)		
SM.2A.20.1	House, detached or semi-detached	4.921	2.775	3	
SM.2A.20.2	Flat or Apartment	251	140	4	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	3.367	2.122	2	
SM.2A.20.5	Multifamily House	6.432	4.074	2	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	0	0	0	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	14.972	9.111	12	
SM.2A.20.10	Weighted Average			0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

### 2.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)	21.485			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	97	81	1%	10%
SM.2B.21.3	DKK 2 - 5m	498	150	3%	18%
SM.2B.21.4	DKK 5 - 20m	4.497	417	25%	50%
SM.2B.21.5	DKK 20 - 50m	3.360	108	19%	13%
SM.2B.21.6	DKK 20 - 50m	3.461	48	19%	6%
SM.2B.21.7	> DKK 100m	6.135	36	34%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	18.047	840	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100 %	ND1	ND1		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
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 (%)	60%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	14.369	ND1	80%	
SM.2B.23.3	>40 - <=50 %	2.121	ND1	12%	
SM.2B.23.4	>50 - <=60 %	1.198	ND1	7%	
SM.2B.23.5	>60 - <=70 %	274	ND1	2%	
SM.2B.23.6	>70 - <=80 %	37	ND1	0%	
SM.2B.23.7	>80 - <=90 %	15	ND1	0%	
SM.2B.23.8	>90 - <=100 %	13	ND1	0%	
SM.2B.23.9	>100 %	21	ND1	0%	
SM.2B.23.10	Total	18.047	0	100%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %	12			
OSM.2B.23.2	o/w >110 - <=120 %	9			
OSM.2B.23.3	o/w >120 - <=130 %	0			
OSM.2B.23.4	o/w >130 - <=140 %	0			
OSM.2B.23.5	o/w >140 - <=150 %	0			
OSM.2B.23.6	o/w >150 %	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	23%	ND1		
SM.2B.24.2	Office	42%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	1%	ND1		
SM.2B.24.5	Industry	17%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	0%	ND1		
SM.2B.24.8	Hospital	0%	ND1		
SM.2B.24.9	School	0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	16%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	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	7.422	259	41%	41%
SM.2B.25.2	B	5.225	173	29%	27%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	2.082	82	12%	13%
SM.2B.25.9	Estimate B	852	48	5%	7%
SM.2B.25.10	Estimate C	391	12	2%	2%
SM.2B.25.11	Estimate D	571	14	3%	2%
SM.2B.25.12	Estimate E	555	17	3%	3%
SM.2B.25.13	Estimate F	501	17	3%	3%
SM.2B.25.14	Estimate G	448	16	2%	2%
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	0	0	0%	0%
SM.2B.25.19	Total	18.047	637	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	7.422	259	41%	41%
SM.2B.26.2	<=95 + 2,200/M^2	5.225	173	29%	27%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	2.082	82	12%	13%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	852	48	5%	7%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	391	12	2%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	571	14	3%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	555	17	3%	3%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	501	17	3%	3%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	448	16	2%	2%
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	0%	0%
SM.2B.26.19	Total	18.047	637	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	599	20	3%	3%
SM.2B.27.2	1919 - 1945	1.438	28	8%	4%
SM.2B.27.3	1946 - 1960	346	9	2%	1%
SM.2B.27.4	1961 - 1970	2.548	35	14%	5%
SM.2B.27.5	1971 - 1980	1.024	27	6%	4%
SM.2B.27.6	1981 - 1990	1.346	36	7%	6%
SM.2B.27.7	1991 - 2000	1.372	36	8%	6%
SM.2B.27.8	2001 - 2005	760	32	4%	5%
SM.2B.27.9	2006 - 2010	1.497	75	8%	12%
SM.2B.27.10	2011 - 2015	1.627	101	9%	16%
SM.2B.27.11	2016 - 2020	3.265	133	18%	21%
SM.2B.27.12	2021 and onwards	1.318	35	7%	5%
SM.2B.27.13	no data	908	70	5%	11%
SM.2B.27.14	Total	18.047	637	100%	100%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	2.813	91	16%	14%
SM.2B.28.2	Existing property	15.234	546	84%	86%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	18.047	637	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2B.29.1	Retail	4.270	2.028	4	
SM.2B.29.2	Office	2.510	1.319	4	
SM.2B.29.3	Hotel/Tourism	0	0		
SM.2B.29.4	Shopping malls	28	28	11	
SM.2B.29.5	Industry	823	773	2	
SM.2B.29.6	Agriculture	207	206	476	
SM.2B.29.7	Other commercially used	18	9	6	
SM.2B.29.8	Hospital	0	0		
SM.2B.29.9	School	94	51	3	
SM.2B.29.10	other RE with a social relevant purpose	1.273	636	3	
SM.2B.29.11	Land	0	0		
SM.2B.29.12	Property developers / Building under construction	0	0		
SM.2B.29.13	Other	0	0	0	
SM.2B.29.14	no data	0	0		
SM.2B.29.15	Total	9.223	5.049	4	
SM.2B.29.16	Weighted Average			0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2024

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%

# **ECBC Label Template**

## **Capital Centre E, Q4 2023**

**Published 27 February 2024 • Data per 31 December 2023**

As of **31 December 2023****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>	<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>
Total Balance Sheet Assets	383,0	369,2	366,8	367,7
Total Customer Loans(fair value)	352,7	337,6	338,0	338,2
of which: Used/registered for covered bond collateral pool	352,7	337,6	338,0	338,2
Tier 1 Ratio (%)	27,5%	28,7%	29,1%	29,6%
Solvency Ratio (%)	27,5%	28,7%	29,1%	29,6%
Outstanding Covered Bonds (fair value)	352,5	337,4	338,3	334,7
Outstanding Senior Unsecured Liabilities	0,8	0,8	0,8	0,8
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	41,2	38,7	38,8	38,1
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0
<b>Customer loans (mortgage) (DKKbn)</b>				
Total customer loans (market value)	373,6	370,2	369,4	367,5
<b>Composition by</b>				
<b>Maturity</b>				
- 0 <= 1 year	0,1	0,1	0,1	0,0
- < 1 <= 5 years	2,1	2,1	2,1	2,2
- over 5 years	371,4	368,0	367,1	365,2
<b>Currency</b>				
- DKK	373,6	370,1	369,4	367,4
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
<b>customer type</b>				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	271,9	269,8	270,2	269,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	51,8	50,7	50,6	49,3
- Subsidised	50,0	49,7	48,6	48,7
eligibility as covered bond collateral	373,6	370,2	369,4	367,5
Non-performing loans (See definition in table X1)	0,06	0,07	0,05	0,08
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,35	0,32	0,32	0,31





Table G1.1 – General cover pool information

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>
Nominal cover pool (total value)		342,7	337,2	336,6	333,7
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		21,5	20,1	20,5	20,4
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		321,2	317,2	316,1	313,3
– 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		20,7	19,3	19,8	19,6
Total capital coverage (rating compliant capital)		21,5	20,1	20,5	20,4
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,4	0,4	0,4

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>
Nominal value of outstanding CBs		321,2	317,2	316,1	313,3
Fair value of outstanding CBs (marked value)		299,7	285,1	285,1	280,8
Maturity of issued CBs	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	82,7	77,2	77,6	75,3
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	49,2	50,7	50,4	30,1
	> 2 and ≤ 3 years	32,7	31,5	26,8	47,7
	> 3 and ≤ 4 years	28,9	26,7	28,2	27,2
	> 4 and ≤ 5 years	5,3	4,9	7,4	7,4
	5-10 years	11,9	12,4	11,3	7,6
	10-20 years	13,0	12,8	10,8	11,6
	> 20 years	76,1	68,8	72,5	73,9
Amortisation profile of issued CBs	Bullet	49%	47%	47%	47%
	Annuity	51%	53%	53%	53%
	Serial	0%	0%	0%	0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	82%	82%	82%	83%
	Floating rate ( Floating rate constant for less than 1 year)	18%	18%	18%	17%
	Capped floating rate	0%	0%	0%	0%
Currency denomination profile of issued CBs	DKK	278,7	263,8	263,9	263,7
	EUR	21,0	21,3	21,2	17,1
	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	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	21,5	-	-	-	-	-	-	-	-	-
0-≤1 year	8,9	-	-	-	-	-	-	-	-	-
>1- < 5 years	11,9	-	-	-	-	-	-	-	-	-
> 5 years	0,7	-	-	-	-	-	-	-	-	-
Total	21,5	-	-	-	-	-	-	-	-	-

**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	6,2	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	15,3	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	21,5	-	-	-	-	-	-	-	-	-

**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	6,2	-	-	6,2
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	2,7	11,9	0,7	15,3
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	8,9	11,9	0,7	21,5

**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	14.646,05
>1- < 5 years	55.563,10
> 5 years	18.948,26
Total	89.157,42

**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 <b>funded</b> in cover pool (DKKbn)	321,2
Match funded (without interest and/or currency risk)	89%
Completely hedged with derivatives	11%
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) 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	110.387	9.924	1.988	1.094	6.301	359	2.835	32	290	31	<b>133.241</b>
In %	82,8%	7,4%	1,5%	0,8%	4,7%	0,3%	2,1%	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	160,6	8,7	12,3	13,1	75,1	5,2	37,6	0,2	8,4	0,0	<b>321,178</b>
In %	50,0%	2,7%	3,8%	4,1%	23,4%	1,6%	11,7%	0,1%	2,6%	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	90,4	80,1	53,3	35,4	25,0	37,0	<b>321,2</b>
In %	28,1%	24,9%	16,6%	11,0%	7,8%	11,5%	



**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	64,1	54,4	31,9	6,4	2,9	0,4	0,2	0,1	0,1	0,1
Holiday houses	4,3	3,1	1,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,5	3,6	0,7	0,1	0,1	0,0	0,0	0,0	0,0	0,2
Cooperative Housing	6,9	3,8	2,0	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	26,3	25,0	18,8	3,9	1,0	0,1	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	2,4	1,7	0,9	0,1	0,0	-	-	-	-	-
Office and Business	15,5	13,5	7,3	0,8	0,3	0,1	0,0	0,0	0,0	0,1
Agricultural properties	0,1	0,1	0,0	0,0	0,0	-	-	-	-	-
Properties for social and cultural purposes	4,3	3,2	0,8	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-
<b>Total</b>	<b>131,4</b>	<b>108,4</b>	<b>63,6</b>	<b>11,7</b>	<b>4,3</b>	<b>0,6</b>	<b>0,3</b>	<b>0,2</b>	<b>0,2</b>	<b>0,4</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	39,9%	33,9%	19,9%	4,0%	1,8%	0,3%	0,1%	0,1%	0,0%	0,1%
Holiday houses	49,1%	35,3%	13,3%	1,6%	0,5%	0,1%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	61,5%	29,7%	5,3%	0,8%	0,4%	0,2%	0,2%	0,2%	0,2%	1,4%
Cooperative Housing	52,5%	29,4%	15,5%	1,7%	0,6%	0,1%	0,1%	0,0%	0,0%	0,1%
Private rental	35,1%	33,3%	25,0%	5,1%	1,3%	0,1%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	46,8%	32,9%	17,6%	2,1%	0,6%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	41,1%	35,8%	19,5%	2,2%	0,7%	0,2%	0,1%	0,1%	0,1%	0,2%
Agricultural properties	43,9%	37,3%	17,8%	0,6%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	51,4%	37,7%	9,8%	0,9%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	71,5%	24,3%	3,5%	0,7%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>40,9%</b>	<b>33,8%</b>	<b>19,8%</b>	<b>3,6%</b>	<b>1,3%</b>	<b>0,2%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</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	5,4	30,8	65,3	29,2	18,2	7,8	1,6	0,6	0,5	1,2	53,7%
Holiday houses	0,4	3,1	3,7	0,9	0,6	0,0	0,0	0,0	0,0	0,0	45,0%
Subsidised Housing	5,6	4,6	1,4	0,2	0,1	0,0	0,0	-	0,0	0,3	21,7%
Cooperative Housing	3,1	3,7	4,3	1,4	0,3	0,1	0,1	0,0	0,0	0,0	38,2%
Private rental	3,1	15,1	30,7	17,3	7,0	1,3	0,1	0,1	0,0	0,2	52,1%
Manufacturing and Manual Industries	0,8	1,8	1,7	0,4	0,5	-	-	-	-	-	42,5%
Office and Business	2,3	9,9	18,4	4,1	1,4	0,5	0,0	0,2	0,1	0,5	47,5%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	-	-	-	-	47,6%
Properties for social and cultural purposes	1,5	3,6	2,7	0,4	0,1	0,1	0,0	0,0	0,0	0,0	35,6%
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-	29,1%
<b>Total</b>	<b>22,4</b>	<b>72,7</b>	<b>128,3</b>	<b>53,9</b>	<b>28,1</b>	<b>9,9</b>	<b>1,9</b>	<b>1,0</b>	<b>0,7</b>	<b>2,4</b>	<b>50,1%</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	3,4%	19,2%	40,6%	18,2%	11,3%	4,9%	1,0%	0,4%	0,3%	0,8%	53,7%
Holiday houses	4,7%	35,3%	42,7%	9,9%	6,3%	0,3%	0,3%	0,2%	0,1%	0,4%	45,0%
Subsidised Housing	46,1%	37,5%	11,8%	1,3%	0,5%	0,0%	0,1%	0,0%	0,2%	2,5%	21,7%
Cooperative Housing	23,8%	28,2%	33,3%	10,7%	2,1%	0,8%	0,5%	0,3%	0,1%	0,2%	38,2%
Private rental	4,2%	20,1%	40,8%	23,1%	9,4%	1,7%	0,2%	0,2%	0,1%	0,3%	52,1%
Manufacturing and Manual Industries	15,9%	34,0%	33,3%	7,6%	9,1%	0,0%	0,0%	0,0%	0,0%	0,0%	42,5%
Office and Business	6,2%	26,4%	48,8%	11,0%	3,8%	1,5%	0,1%	0,6%	0,2%	1,4%	47,5%
Agricultural properties	3,2%	19,9%	70,7%	4,5%	1,6%	0,0%	0,0%	0,0%	0,0%	0,0%	47,6%
Properties for social and cultural purposes	18,0%	43,4%	31,8%	4,9%	0,8%	0,7%	0,0%	0,0%	0,1%	0,3%	35,6%
Other	23,3%	60,5%	7,1%	9,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	29,1%
<b>Total</b>	<b>7,0%</b>	<b>22,6%</b>	<b>40,0%</b>	<b>16,8%</b>	<b>8,7%</b>	<b>3,1%</b>	<b>0,6%</b>	<b>0,3%</b>	<b>0,2%</b>	<b>0,7%</b>	<b>50,1%</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	66,8	20,9	10,5	43,0	17,9	1,5	160,6
Holiday houses	2,1	2,0	1,4	2,1	1,2	-	8,7
Subsidised Housing	6,9	0,9	1,6	1,5	1,4	-	12,3
Cooperative Housing	10,3	1,6	0,2	0,4	0,6	-	13,1
Private rental	36,2	5,6	4,2	14,3	14,7	-	75,1
Manufacturing and Manual Industries	1,0	0,4	0,6	1,2	2,0	-	5,2
Office and Business	19,7	2,4	1,8	6,9	6,8	-	37,6
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,6	1,2	0,3	1,2	0,2	-	8,4
Other	0,0	0,0	0,0	0,0	0,0	-	0,0
<b>Total</b>	<b>148,7</b>	<b>35,0</b>	<b>20,6</b>	<b>70,6</b>	<b>44,8</b>	<b>1,5</b>	<b>321,2</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	16,7	0,5	0,0	3,6	11,6	0,0	2,0	-	0,2	-	34,9
Fixed-rate shorter period than maturity (ARM's etc.)	49,9	2,7	0,0	2,0	22,3	0,1	8,7	0,0	0,1	0,0	85,9
- rate fixed ≤ 1 year	29,7	1,7	-	0,1	2,2	-	2,8	-	-	0,0	36,5
- rate fixed > 1 and ≤ 3 years	6,0	0,3	-	0,3	1,9	-	0,7	-	-	0,0	9,3
- rate fixed > 3 and ≤ 5 years	13,2	0,7	-	0,7	9,3	0,0	3,9	0,0	0,0	-	27,9
- rate fixed > 5 years	1,0	0,0	0,0	0,9	8,9	0,0	1,3	-	0,0	-	12,2
Money market based loans	0,4	0,0	-	-	-	-	-	-	-	0,0	0,4
Non Capped floaters	8,1	0,6	0,1	0,0	18,9	0,4	9,9	0,0	1,6	-	39,6
Capped floaters	6,7	0,3	-	-	0,6	-	-	-	-	0,0	7,6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>81,8</b>	<b>4,1</b>	<b>0,2</b>	<b>5,7</b>	<b>53,5</b>	<b>0,5</b>	<b>20,7</b>	<b>0,1</b>	<b>1,8</b>	<b>0,0</b>	<b>168,4</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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	33,0	1,8	11,6	6,9	8,6	1,2	5,7	0,1	5,5	0,0	74,4
Fixed-rate shorter period than maturity (ARM's etc.)	35,1	2,3	0,4	0,4	7,6	0,8	5,4	0,1	0,5	0,0	52,6
- rate fixed ≤ 1 year	17,4	1,3	0,1	0,0	1,5	0,2	1,9	-	0,2	0,0	22,6
- rate fixed > 1 and ≤ 3 years	6,9	0,3	0,1	0,1	1,2	0,1	0,7	0,0	0,1	0,0	9,6
- rate fixed > 3 and ≤ 5 years	10,2	0,7	0,2	0,2	3,5	0,2	2,2	0,0	0,2	0,0	17,3
- rate fixed > 5 years	0,7	0,0	0,0	0,1	1,4	0,3	0,6	-	0,0	-	3,1
Money market based loans	0,5	0,0	-	-	-	-	-	-	-	-	0,5
Non Capped floaters	2,2	0,2	-	0,0	5,4	2,7	5,8	0,0	0,5	0,0	16,9
Capped floaters	8,0	0,4	-	-	-	-	-	0,0	-	-	8,4
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>78,8</b>	<b>4,6</b>	<b>12,0</b>	<b>7,4</b>	<b>21,6</b>	<b>4,7</b>	<b>16,9</b>	<b>0,1</b>	<b>6,6</b>	<b>0,0</b>	<b>152,8</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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	49,7	2,3	11,6	10,6	20,2	1,3	7,8	0,1	5,7	0,0	109,3
Fixed-rate shorter period than maturity (ARM's etc.)	85,0	5,0	0,5	2,5	29,9	0,8	14,1	0,1	0,6	0,0	138,5
- rate fixed ≤ 1 year	47,1	3,0	0,1	0,1	3,7	0,2	4,7	-	0,2	0,0	59,1
- rate fixed > 1 and ≤ 3 years	12,9	0,6	0,1	0,4	3,2	0,1	1,5	0,0	0,1	0,0	18,9
- rate fixed > 3 and ≤ 5 years	23,4	1,4	0,2	0,9	12,7	0,3	6,1	0,1	0,2	0,0	45,2
- rate fixed > 5 years	1,7	0,1	0,1	1,0	10,3	0,3	1,9	-	0,0	-	15,3
Money market based loans	0,9	0,1	-	-	-	-	-	-	-	0,0	0,9
Non Capped floaters	10,3	0,7	0,1	0,0	24,3	3,1	15,7	0,0	2,1	0,0	56,4
Capped floaters	14,7	0,7	-	-	0,6	-	-	0,0	-	0,0	16,1
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>160,6</b>	<b>8,7</b>	<b>12,3</b>	<b>13,1</b>	<b>75,1</b>	<b>5,2</b>	<b>37,6</b>	<b>0,2</b>	<b>8,4</b>	<b>0,0</b>	<b>321,2</b>



**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	5,8	0,2	0,3	0,1	3,2	0,7	1,0	-	0,2	-	11,3
≥ 12 - ≤ 24 months	5,8	0,2	0,0	0,1	4,9	0,8	1,4	0,0	0,1	0,0	13,3
≥ 24 - ≤ 36 months	7,7	0,4	0,1	0,7	7,0	1,5	1,2	-	0,8	0,0	19,5
≥ 36 - ≤ 60 months	14,9	0,6	0,3	1,1	12,5	0,7	5,9	0,1	0,7	-	36,8
≥ 60 months	126,4	7,3	11,6	11,1	47,6	1,5	28,0	0,1	6,7	0,0	240,3
<b>Total</b>	<b>160,6</b>	<b>8,7</b>	<b>12,3</b>	<b>13,1</b>	<b>75,1</b>	<b>5,2</b>	<b>37,6</b>	<b>0,2</b>	<b>8,4</b>	<b>0,0</b>	<b>321,2</b>

**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	-	0,1	-	0,0	-	0,1
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	0,0	0,3
≥ 3 - ≤ 5 Years	0,3	0,0	0,1	0,0	0,1	0,0	1,0	-	0,0	0,0	1,6
≥ 5 - ≤ 10 Years	2,6	0,2	0,7	0,1	0,2	0,6	0,8	0,0	0,1	0,0	5,3
≥ 10 - ≤ 20 Years	20,4	1,2	3,7	0,4	3,5	2,2	16,8	0,1	1,1	0,0	49,6
≥ 20 Years	137,1	7,3	7,7	12,6	71,2	2,3	18,9	0,1	7,1	0,0	264,4
<b>Total</b>	<b>160,6</b>	<b>8,7</b>	<b>12,3</b>	<b>13,1</b>	<b>75,1</b>	<b>5,2</b>	<b>37,6</b>	<b>0,2</b>	<b>8,4</b>	<b>0,0</b>	<b>321,2</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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	0,13	0,09	-	-	0,02	-	0,01	-	-	-	0,25

Note: 90-days arrear as of Q3 2023 (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	0,06	-	-	0,01	-	-	-	-	-	0,06

Note: 90-days arrear as of Q3 2023 (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	0,09	0,06	-	-	0,01	-	-	-	-	-	0,05
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	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	29,8	1,0	-	-	-1,6	-	0,2	-	0,3	-	29,7

**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, %	0,01	0,00	-	-	-0,00	-	0,00	-	0,00	-	0,01