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# Harmonised Transparency Template

## 2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 15/08/2023

Cut-off Date: 30/06/2023



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# A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	30-06-2023			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	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	Total Cover Assets	336.598			
G.3.1.2	Outstanding Covered Bonds	316.051			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	6,5%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	316.051		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	20.546		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	336.598		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)	24,21			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	20.838	ND1	6%	0
G.3.4.3	1 - 2 Y	12.849	ND1	4%	
G.3.4.4	2 - 3 Y	9.218	ND1	3%	
G.3.4.5	3 - 4 Y	9.793	ND1	3%	
G.3.4.6	4 - 5 Y	9.178	ND1	3%	
G.3.4.7	5 - 10 Y	57.851	ND1	17%	
G.3.4.8	10+ Y	216.870	ND1	64%	
G.3.4.9	Total	336.598	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)	10,38	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	78.284	ND1	25%	
G.3.5.3	1 - 2 Y	51.152	ND1	16%	
G.3.5.4	2 - 3 Y	28.155	ND1	9%	
G.3.5.5	3 - 4 Y	30.258	ND1	10%	
G.3.5.6	4 - 5 Y	8.408	ND1	3%	
G.3.5.7	5 - 10 Y	12.215	ND1	4%	
G.3.5.8	10+ Y	107.579	ND1	34%	
G.3.5.9	Total	316.051	0,00	100%	
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	24	24	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	316.028	316.028	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	316.051	316.051	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	21.859	24	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	294.192	316.028	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	316.051	316.051	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		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	259.825	259.825	82%	82%
G.3.8.2	Floating coupon	56.227	56.227	18%	18%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	316.051	316.051	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	1.500	7%		
G.3.9.4	Exposures to credit institutions	19.046	93%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	20.546	100%		
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	1500			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	19.046			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	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)	20.546	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	20.546	100,00%		
G.3.10.16	Total	20.546	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	20.546	6,1%	6,5%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	20.546	6,1%	6,5%
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>
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13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	79.686
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)	-1.476
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	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2
G.3.14.3	specific criteria	ESG and SDG
G.3.14.4	link to the committed objective criteria	<a href="#">Green Finance Framework</a>
OG.3.14.1	Link to Second-Party Opinion	<a href="#">Sustainalytics</a>
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

	Row	Row
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i></p>		
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">ISIN</a>
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets      424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	<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:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage      441 LTV Commercial Mortgage
OG.4.1.1	(d) Market Risk:	230 Derivatives and Swaps
OG.4.1.2	(d) Hedging Strategy	18 for Harmonised Glossary
OG.4.1.3	(e) Maturity Structure - cover assets:	65
OG.4.1.4	(e) Maturity Structure - covered bond:	88
OG.4.1.5	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>
OG.4.1.6	(f) Levels of OC:	44
OG.4.1.7	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	19046,42049
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	<i>NPV Test (passed/failed)</i>	ND1
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>	ND1
OG.6.1.3	<i>Cash Manager</i>	ND1
OG.6.1.4	<i>Account Bank</i>	Jyske Bank A/S
OG.6.1.5	<i>Stand-by Account Bank</i>	Nordea Bank Abp
OG.6.1.6	<i>Servicer</i>	ND1
OG.6.1.7	<i>Interest Rate Swap Provider</i>	ND1
OG.6.1.8	<i>Covered Bond Swap Provider</i>	ND1
OG.6.1.9	<i>Paying Agent</i>	ND1
OG.6.1.10	<i>Other optional/relevant information</i>	ND1
OG.6.1.11	<i>Other optional/relevant information</i>	ND1
OG.6.1.12	<i>Other optional/relevant information</i>	ND1
OG.6.1.13	<i>Other optional/relevant information</i>	ND1
OG.6.1.14	<i>Other optional/relevant information</i>	ND1
OG.6.1.15	<i>Other optional/relevant information</i>	ND1
OG.6.1.16	<i>Other optional/relevant information</i>	ND1
OG.6.1.17	<i>Other optional/relevant information</i>	ND1
OG.6.1.18	<i>Other optional/relevant information</i>	ND1
OG.6.1.19	<i>Other optional/relevant information</i>	ND1
OG.6.1.20	<i>Other optional/relevant information</i>	ND1
OG.6.1.21	<i>Other optional/relevant information</i>	ND1
OG.6.1.22	<i>Other optional/relevant information</i>	ND1
OG.6.1.23	<i>Other optional/relevant information</i>	ND1
OG.6.1.24	<i>Other optional/relevant information</i>	ND1
OG.6.1.25	<i>Other optional/relevant information</i>	ND1
OG.6.1.26	<i>Other optional/relevant information</i>	ND1
OG.6.1.27	<i>Other optional/relevant information</i>	ND1
OG.6.1.28	<i>Other optional/relevant information</i>	ND1
OG.6.1.29	<i>Other optional/relevant information</i>	ND1
OG.6.1.30	<i>Other optional/relevant information</i>	ND1
OG.6.1.31	<i>Other optional/relevant information</i>	ND1
OG.6.1.32	<i>Other optional/relevant information</i>	ND1
OG.6.1.33	<i>Other optional/relevant information</i>	ND1
OG.6.1.34	<i>Other optional/relevant information</i>	ND1
OG.6.1.35	<i>Other optional/relevant information</i>	ND1
OG.6.1.36	<i>Other optional/relevant information</i>	ND1
OG.6.1.37	<i>Other optional/relevant information</i>	ND1
OG.6.1.38	<i>Other optional/relevant information</i>	ND1
OG.6.1.39	<i>Other optional/relevant information</i>	ND1
OG.6.1.40	<i>Other optional/relevant information</i>	ND1
OG.6.1.41	<i>Other optional/relevant information</i>	ND1
OG.6.1.42	<i>Other optional/relevant information</i>	ND1
OG.6.1.43	<i>Other optional/relevant information</i>	ND1
OG.6.1.44	<i>Other optional/relevant information</i>	ND1
OG.6.1.45	<i>Other optional/relevant information</i>	ND1

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>	
M.7.1.1	Residential	265.817	84.1%	
M.7.1.2	Commercial	50.235	15.9%	
M.7.1.3	Other	0	0.0%	
M.7.1.4	Total	316.051	100.0%	
OM.7.1.1	o/w Cooperative Housing	13.173		
OM.7.1.2	o/w Agriculture	375		
OM.7.1.3	o/w Owner-occupied homes	161.280		
OM.7.1.4	o/w Holiday houses	8.906		
OM.7.1.5	o/w Subsidised Housing	11.618		
OM.7.1.6	o/w Private rental	70.859		
OM.7.1.7	o/w Manufacturing and Manual Industries	4.602		
OM.7.1.8	o/w Office and Business	37.149		
OM.7.1.9	o/w Social and cultural purposes	8.269		
OM.7.1.10	o/w Other	39		
OM.7.1.11				
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	131.390	3.526	134.916
OM.7.2.1	Optional information eq. Number of borrowers	ND1		
OM.7.2.2	Optional information eq. 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>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	3.3%	8.5%	1.7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	99.4%	100.0%	99.5%
M.7.4.2	Austria	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%
M.7.4.8	Denmark	99.4%	100.0%	99.5%
M.7.4.9	Estonia	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.6%	0.0%	0.5%
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	0.6%	0.0%	0.5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	18%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	17%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	62%	50%	60%
M.7.6.2	Floating rate	38%	50%	40%
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	45%	32%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	12%	40%	17%
OM.7.6.6	o/w Capped floaters	6%	0%	5%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	54%	46%	53%
M.7.7.2	Amortising	46%	54%	47%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	17%	16%	17%
M.7.8.2	≥ 12 - < 24 months	20%	18%	19%
M.7.8.3	≥ 24 - < 36 months	14%	11%	13%
M.7.8.4	≥ 36 - < 60 months	24%	23%	24%
M.7.8.5	≥ 60 months	26%	32%	27%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,06%	0,00%	0,05%
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)		2,023			
	By buckets (mn):					
M.7A.10.2	DKK 0 - 2m		91,410	99,051	34%	75%
M.7A.10.3	DKK 2 - 5m		76,973	26,919	29%	20%
M.7A.10.4	DKK 5 - 20m		38,678	4,326	15%	3%
M.7A.10.5	DKK 20 - 50m		23,833	780	9%	1%
M.7A.10.6	DKK 50 - 100m		13,924	205	5%	0%
M.7A.10.7	> DKK 100m		20,998	109	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		265,817	131,390	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	a/w >100 - <=110 %		ND1			
OM.7A.11.2	a/w >110 - <=120 %		ND1			
OM.7A.11.3	a/w >120 - <=130 %		ND1			
OM.7A.11.4	a/w >130 - <=140 %		ND1			
OM.7A.11.5	a/w >140 - <=150 %		ND1			
OM.7A.11.6	a/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 (%)		49,7%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		200,906	ND1	76%	
M.7A.12.3	>40 - <=50 %		31,433	ND1	12%	
M.7A.12.4	>50 - <=60 %		20,057	ND1	8%	
M.7A.12.5	>60 - <=70 %		9,133	ND1	3%	
M.7A.12.6	>70 - <=80 %		3,259	ND1	1%	
M.7A.12.7	>80 - <=90 %		604	ND1	0%	
M.7A.12.8	>90 - <=100 %		184	ND1	0%	
M.7A.12.9	>100 %		340	ND1	0%	
M.7A.12.10	Total		265,817		100%	0%
OM.7A.12.1	a/w >100 - <=110 %		86			
OM.7A.12.2	a/w >110 - <=120 %		47			
OM.7A.12.3	a/w >120 - <=130 %		22			
OM.7A.12.4	a/w >130 - <=140 %		12			
OM.7A.12.5	a/w >140 - <=150 %		8			
OM.7A.12.6	a/w >150 %		65			
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						





13. Breakdown by type		% Residential Loans	
M.7A.13.1	Owner occupied	61%	
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	4%	
M.7A.13.5	Agricultural	0%	
M.7A.13.6	Other	32%	
OM.7A.13.1	o/w Private rental	27%	
OM.7A.13.2	o/w Multi-family housing	5%	
OM.7A.13.3	o/w Buildings under construction	0%	
OM.7A.13.4	o/w Buildings land	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	49.118	8.027	18%	7%
M.7A.15.2	B	17.548	5.098	7%	5%
M.7A.15.3	C	57.014	18.185	21%	16%
M.7A.15.4	D	41.922	16.869	16%	15%
M.7A.15.5	E	16.029	6.887	6%	6%
M.7A.15.6	F	7.085	3.494	3%	3%
M.7A.15.7	G	4.099	2.458	2%	2%
M.7A.15.8	Estimate A	7.138	1.521	3%	1%
M.7A.15.9	Estimate B	4.225	2.533	2%	2%
M.7A.15.10	Estimate C	17.715	12.045	7%	11%
M.7A.15.11	Estimate D	17.746	12.647	7%	11%
M.7A.15.12	Estimate E	9.038	6.583	3%	6%
M.7A.15.13	Estimate F	4.860	3.695	2%	3%
M.7A.15.14	Estimate G	3.398	2.701	1%	2%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	8.879	9.597	3,3%	8,5%
M.7A.15.19	Total	265.817	112.339	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	49.118	8.027	18%	7%
M.7A.16.2	<=70 + 2.200/M^2	17.548	5.098	7%	5%
M.7A.16.3	<=110 + 3.200/M^2	57.014	18.185	21%	16%
M.7A.16.4	<=150 + 4.200/M^2	41.922	16.869	16%	15%
M.7A.16.5	<=190 + 5.200/M^2	16.029	6.887	6%	6%
M.7A.16.6	<=240 + 6.500/M^2	7.085	3.494	3%	3%
M.7A.16.7	>240 + 6.500/M^2	4.099	2.458	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1.650/M^2	7.138	1.521	3%	1%
M.7A.16.9	Estimate: <=70 + 2.200/M^2	4.225	2.533	2%	2%
M.7A.16.10	Estimate: <=110 + 3.200/M^2	17.715	12.045	7%	11%
M.7A.16.11	Estimate: <=150 + 4.200/M^2	17.746	12.647	7%	11%
M.7A.16.12	Estimate: <=190 + 5.200/M^2	9.038	6.583	3%	6%
M.7A.16.13	Estimate: <=240 + 6.500/M^2	4.860	3.695	2%	3%
M.7A.16.14	Estimate: >240 + 6.500/M^2	3.398	2.701	1%	2%
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	8.879	9.597	3%	9%
M.7A.16.19	Total	265.817	112.339	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	43.885	16.140	17%	14%
M.7A.17.2	1919 - 1945	37.023	15.676	14%	14%
M.7A.17.3	1946 - 1960	24.705	11.349	9%	10%
M.7A.17.4	1961 - 1970	29.354	17.233	11%	15%
M.7A.17.5	1971 - 1980	28.145	19.869	11%	18%
M.7A.17.6	1981 - 1990	12.835	7.668	5%	7%
M.7A.17.7	1991 - 2000	9.421	4.370	4%	4%
M.7A.17.8	2001 - 2005	10.128	4.026	4%	4%
M.7A.17.9	2006 - 2010	15.665	5.954	6%	5%
M.7A.17.10	2011 - 2015	8.922	3.180	3%	3%
M.7A.17.11	2016 - 2020	28.096	4.626	11%	4%
M.7A.17.12	2021 and onwards	12.788	1.609	5%	1%
M.7A.17.13	no data	4.849	639	2%	1%
M.7A.17.14	Total	265.817	112.339	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	129.942	82.436	49%	73%
M.7A.18.2	Flat or Apartment	26.455	13.481	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	31.696	12.221	12%	11%
M.7A.18.5	Multi-family House	77.132	4.184	29%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	591	17	0%	0%
M.7A.18.8	Total	265.817	112.339	100%	100%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	32.305	4.311	12%	4%
M.7A.19.2	Existing property	233.512	108.028	88%	96%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	265.817	112.339	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	165.678	86.275	13.1
M.7A.20.2	Flat or Apartment	2.820	1.578	6.5
M.7A.20.3	Bungalow	0	0	0.0
M.7A.20.4	Terraced House	21.182	11.852	5.9
M.7A.20.5	Multi-family House	55.147	32.129	4.0
M.7A.20.6	Land Only	0	0	0.0
M.7A.20.7	other	77	52	10.1
M.7A.20.8	no data	644	313	11.5
M.7A.20.9	Total	245.547	132.199	8.0
M.7A.20.10	Weighted Average			
M.7A.20.11				
M.7A.20.12				
M.7A.20.13				
M.7A.20.14				
M.7A.20.15				
M.7A.20.16				
M.7A.20.17				
M.7A.20.18				
M.7A.20.19				
M.7A.20.20				
M.7A.20.21				
M.7A.20.22				
M.7A.20.23				
M.7A.20.24				
M.7A.20.25				
M.7A.20.26				
M.7A.20.27				
M.7A.20.28				
M.7A.20.29				
M.7A.20.30				
M.7A.20.31				
M.7A.20.32				
M.7A.20.33				
M.7A.20.34				
M.7A.20.35				
M.7A.20.36				
M.7A.20.37				
M.7A.20.38				
M.7A.20.39				
M.7A.20.40				
M.7A.20.41				
M.7A.20.42				
M.7A.20.43				
M.7A.20.44				
M.7A.20.45				
M.7A.20.46				
M.7A.20.47				
M.7A.20.48				

**7B Commercial Cover Pool**

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	14.247			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	930	817	2%	23%
M.7B.21.3	DKK 2 - 5m	3.034	910	0%	26%
M.7B.21.4	DKK 5 - 20m	13.042	1.265	26%	36%
M.7B.21.5	DKK 20 - 50m	10.243	327	20%	9%
M.7B.21.6	DKK 50 - 100m	9.497	136	19%	4%
M.7B.21.7	> DKK 100m	13.488	71	27%	2%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	50.235	3.526	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0.00%	0.00%		
OM.7B.22.1	a/w >100 - <=110 %	ND1			
OM.7B.22.2	a/w >110 - <=120 %	ND1			
OM.7B.22.3	a/w >120 - <=130 %	ND1			
OM.7B.22.4	a/w >130 - <=140 %	ND1			
OM.7B.22.5	a/w >140 - <=150 %	ND1			
OM.7B.22.6	a/w >150 %	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 (%)	44.1%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	40,573	ND1	81%	
M.7B.23.3	>40 - <=50 %	5,506	ND1	11%	
M.7B.23.4	>50 - <=60 %	2,874	ND1	6%	
M.7B.23.5	>60 - <=70 %	857	ND1	2%	
M.7B.23.6	>70 - <=80 %	190	ND1	0%	
M.7B.23.7	>80 - <=90 %	104	ND1	0%	
M.7B.23.8	>90 - <=100 %	57	ND1	0%	
M.7B.23.9	>100%	75	ND1	0%	
M.7B.23.10	Total	50,235	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	40			
OM.7B.23.2	a/w >110 - <=120 %	23			
OM.7B.23.3	a/w >120 - <=130 %	8			0%
OM.7B.23.4	a/w >130 - <=140 %	2			
OM.7B.23.5	a/w >140 - <=150 %	1			
OM.7B.23.6	a/w >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	25.5%			
M.7B.24.2	Office	44.8%			
M.7B.24.3	Hotel/Tourism	0.5%			
M.7B.24.4	Shopping malls	1.6%			
M.7B.24.5	Industry	5.4%			
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	16.8%			
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	a/w Social & Cultural purposes	16.8%			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	7,835	271	16%	10%
M.7B.25.2	B	5,070	187	10%	7%
M.7B.25.3	C	10,575	432	21%	15%
M.7B.25.4	D	7,143	337	14%	12%
M.7B.25.5	E	2,980	153	6%	5%
M.7B.25.6	F	1,253	66	2%	2%
M.7B.25.7	G	1,030	51	2%	2%
M.7B.25.8	Estimate A	2,003	113	4%	4%
M.7B.25.9	Estimate B	1,123	102	2%	4%
M.7B.25.10	Estimate C	2,242	232	4%	8%
M.7B.25.11	Estimate D	2,246	226	4%	8%
M.7B.25.12	Estimate E	1,537	142	3%	5%
M.7B.25.13	Estimate F	1,142	93	2%	3%
M.7B.25.14	Estimate G	1,310	83	3%	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	2,747	304	5%	11%
M.7B.25.19	Total	50,235	2,791	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	7,835	271	16%	10%
M.7B.26.2	<=95 + 2,200/M^2	5,070	187	10%	7%
M.7B.26.3	<=135 + 3,200/M^2	10,575	432	21%	15%
M.7B.26.4	<=175 + 4,200/M^2	7,143	337	14%	12%
M.7B.26.5	<=215 + 5,200/M^2	2,980	153	6%	5%
M.7B.26.6	<=265 + 6,500/M^2	1,253	66	2%	2%
M.7B.26.7	>265 + 6,500/M^2	1,030	51	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	2,003	113	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1,123	102	2%	4%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2,242	232	4%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	2,246	226	4%	8%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1,537	142	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1,142	93	2%	3%
M.7B.26.14	Estimate: >265 + 6,500/M^2	1,310	83	3%	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	2,747	304	5%	11%
M.7B.26.19	Total	50,235	2,791	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	10,484	450	21%	16%
M.7B.27.2	1919 - 1945	3,643	205	7%	7%
M.7B.27.3	1946 - 1960	2,666	148	5%	5%
M.7B.27.4	1961 - 1970	6,411	333	13%	12%
M.7B.27.5	1971 - 1980	4,594	320	9%	11%
M.7B.27.6	1981 - 1990	5,122	335	10%	12%
M.7B.27.7	1991 - 2000	3,277	196	7%	7%
M.7B.27.8	2001 - 2005	2,349	170	5%	6%
M.7B.27.9	2006 - 2010	3,677	201	7%	7%
M.7B.27.10	2011 - 2015	1,976	110	4%	4%
M.7B.27.11	2016 - 2020	3,490	161	7%	6%
M.7B.27.12	2021 and onwards	1,004	38	2%	1%
M.7B.27.13	no data	1,452	114	3%	4%
M.7B.27.14	Total	50,235	2,791	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 dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3,673	137	7%	5%
M.7B.28.2	Existing Property	46,562	2,654	93%	95%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	50,235	2,791	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	47,062	20,757	12.9	
M.7B.29.2	Office	17,282	8,774	9.2	
M.7B.29.3	Hotel/Tourism	0	0	0.0	
M.7B.29.4	Shopping malls	810	499	11.9	
M.7B.29.5	Industry	12,813	11,890	11.4	
M.7B.29.6	Agriculture	3,119	3,110	780.2	
M.7B.29.7	Other commercially used	278	135	13.3	
M.7B.29.8	Hospital	0	0	0.0	
M.7B.29.9	School	306	191	5.6	
M.7B.29.10	other RE with a social relevant purpose	34,000	9,259	12.6	
M.7B.29.11	Land	0	0	0.0	
M.7B.29.12	Property developers / Building 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	115,671	54,616	12.2	
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 2% of lending
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 Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p><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 throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><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 interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><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, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><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 NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	<b>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.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	<b>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.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	<b>Maturity Extension Triggers</b>	<a href="#">Jyske Realkredit Base Prospectus paragraph 4.14</a>
HG.1.7	<b>LTVs: Definition</b>	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Minimum once pr. year.
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.13	<b>Non-performing loans</b>	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	<b>Valuation method</b>	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.15	<b>NPV assumptions (when stated)</b>	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	A and B label/estimate or equivalent labelled properties
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	<b>Social impact mortgage loans</b>	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



## E. Optional ECB-ECALs data

PROVISIONAL HTT 2023

Reporting in Domestic Currency

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### CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D03047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	529900D03047E2LIV03	FX/IRS		
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMBXOY22M4G883	IRS		
E.2.1.4	Danske Bank A/S	0	MAE506222104R2ZU7M96	FX/IRS		
E.2.1.5	Banco Santander S.A	0	5493006QMFQDMYWIAM13	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 (months)		131,4			
E.3.1.2	Weighted Average Maturity (months)		290,6			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	0	0,0%	0,1%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2023

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	87.696	17.507	28%	13%
SM.1.1.2	Social impact mortgage loans	8.533	1.583	3%	1%
SM.1.1.3	other	2.324	117	1%	0%
SM.1.1.4	Total sustainable mortgage loans	98.553	19.207	31%	14%
OSM.1.1.1	a/w [if relevant, please specify]				
OSM.1.1.2	a/w [if relevant, please specify]				
OSM.1.1.3	a/w [if relevant, please specify]				
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
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	81.706		83%	
SM.2.1.2	Commercial	16.847		17%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	98.553		0%	
OSM.2.1.1	a/w Forest & Agriculture	0		0%	
OSM.2.1.2	a/w EE residential	70.848		72%	
OSM.2.1.3	a/w EE commercial	16.847		17%	
OSM.2.1.4	a/w EE other	0		0%	
OSM.2.1.5	EE total	0		0%	
OSM.2.1.6	a/w Social residential	8.533		9%	
OSM.2.1.7	a/w Social Commercial	0		0%	
OSM.2.1.8	a/w social other	0		0%	
OSM.2.1.9	social tot	0		0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission	2.324		0%	
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	18.394	813	100%	
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	10,5%	15,3%	4,7%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	100.0%	100.0%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.0%	0.0%	0.0%
SM.2.4.45	<i>a/w (if relevant, please specify)</i>			
SM.2.4.46	<i>a/w (if relevant, please specify)</i>			
SM.2.4.47	<i>a/w (if relevant, please specify)</i>			
SM.2.4.48	<i>a/w (if relevant, please specify)</i>			
SM.2.4.49	<i>a/w (if relevant, please specify)</i>			
SM.2.4.50	<i>a/w (if relevant, please specify)</i>			
SM.2.4.51	<i>a/w (if relevant, please specify)</i>			
SM.2.4.52	<i>a/w (if relevant, please specify)</i>			
SM.2.4.53	<i>a/w (if relevant, please specify)</i>			
SM.2.4.54	<i>a/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%	46%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	8%	8%	8%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	21%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	19%	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	66%	49%	63%	
SM.2.6.2	Floating rate	34%	51%	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%	27%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	15%	43%		
OSM.2.6.6	o/w Capped floaters	5%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	42%	25%	39%	
SM.2.7.2	Amortising	58%	75%	61%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	20%	25%	21%	
SM.2.8.2	≥ 12 - < 24 months	21%	17%	21%	
SM.2.8.3	≥ 24 - < 36 months	15%	12%	14%	
SM.2.8.4	≥ 36 - < 60 months	27%	25%	27%	
SM.2.8.5	≥ 60 months	17%	21%	17%	
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	0.12%	0.00%	0.12%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.442			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	10.918	9.486	13%	52%
SM.2A.10.3	DKK 2 - 5m	20.036	6.914	25%	38%
SM.2A.10.4	DKK 5 - 20m	13.425	1.400	16%	8%
SM.2A.10.5	DKK 20 - 50m	12.016	390	15%	2%
SM.2A.10.6	DKK 50 - 100m	7.947	115	10%	1%
SM.2A.10.7	> DKK 100m	17.363	89	21%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	81.706	18.398	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		
OSM.2A.11.10	Total	0	0	0,00%	0,00%
OSM.2A.11.11	o/w >100 - <=110%	ND1			
OSM.2A.11.12	o/w >110 - <=120%	ND1			
OSM.2A.11.13	o/w >120 - <=130%	ND1			
OSM.2A.11.14	o/w >130 - <=140%	ND1			
OSM.2A.11.15	o/w >140 - <=150%	ND1			
OSM.2A.11.16	o/w >150%	ND1			
OSM.2A.11.17					
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 (%)	43.81%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	60.548	ND1	74%	
SM.2A.12.3	>40 - <=50 %	10.180	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.839	ND1	8%	
SM.2A.12.5	>60 - <=70 %	3.007	ND1	4%	
SM.2A.12.6	>70 - <=80 %	897	ND1	1%	
SM.2A.12.7	>80 - <=90 %	107	ND1	0%	
SM.2A.12.8	>90 - <=100 %	21	ND1	0%	
SM.2A.12.9	>100%	106	ND1	0%	
SM.2A.12.10	Total	81.706	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	10			
OSM.2A.12.2	a/w >110 - <=120 %	15			
OSM.2A.12.3	a/w >120 - <=130 %	7			
OSM.2A.12.4	a/w >130 - <=140 %	4			
OSM.2A.12.5	a/w >140 - <=150 %	5			
OSM.2A.12.6	a/w >150 %	65			
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	14.2%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	48.7%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	48.7%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
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	49.118	8.027	60%	55%
SM.2A.15.2	B	17.548	5.098	21%	35%
SM.2A.15.3	C	4.790	248	6%	2%
SM.2A.15.4	D	1.968	146	2%	1%
SM.2A.15.5	E	685	52	1%	0%
SM.2A.15.6	F	138	8	0%	0%
SM.2A.15.7	G	32	2	0%	0%
SM.2A.15.8	Estimate A	5.995	827	7%	6%
SM.2A.15.9	Estimate B	337	112	0%	1%
SM.2A.15.10	Estimate C	421	40	1%	0%
SM.2A.15.11	Estimate D	349	29	0%	0%
SM.2A.15.12	Estimate E	166	16	0%	0%
SM.2A.15.13	Estimate F	74	12	0%	0%
SM.2A.15.14	Estimate G	84	28	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	81.706	14.646	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 <sup>2</sup>	49.118	8.027	60%	55%
SM.2A.16.2	<=70 + 2,200/M <sup>2</sup>	17.548	5.098	21%	35%
SM.2A.16.3	<=110 + 3,200/M <sup>2</sup>	4.790	248	6%	2%
SM.2A.16.4	<=150 + 4,200/M <sup>2</sup>	1.968	146	2%	1%
SM.2A.16.5	<=190 + 5,200/M <sup>2</sup>	685	52	1%	0%
SM.2A.16.6	<=240 + 6,500/M <sup>2</sup>	138	8	0%	0%
SM.2A.16.7	>240 + 6,500/M <sup>2</sup>	32	2	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M <sup>2</sup>	5.995	827	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M <sup>2</sup>	337	112	0%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M <sup>2</sup>	421	40	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M <sup>2</sup>	349	29	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M <sup>2</sup>	166	16	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M <sup>2</sup>	74	12	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M <sup>2</sup>	84	28	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	81.706	14.646	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	1.941	446	2%	3%
SM.2A.17.2	1919 - 1945	2.510	319	3%	2%
SM.2A.17.3	1946 - 1960	5.059	333	6%	2%
SM.2A.17.4	1961 - 1970	3.657	393	4%	3%
SM.2A.17.5	1971 - 1980	3.163	531	4%	4%
SM.2A.17.6	1981 - 1990	2.278	694	3%	5%
SM.2A.17.7	1991 - 2000	1.555	327	2%	2%
SM.2A.17.8	2001 - 2005	2.420	555	3%	4%
SM.2A.17.9	2006 - 2010	8.964	2.673	11%	18%
SM.2A.17.10	2011 - 2015	7.954	2.682	10%	18%
SM.2A.17.11	2016 - 2020	26.898	4.122	33%	28%
SM.2A.17.12	2021 and onwards	12.131	1.319	15%	9%
SM.2A.17.13	no data	3.175	252	4%	2%
SM.2A.17.14	Total	81.706	14.646	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	20.001	7.899	24%	54%
SM.2A.18.2	Flat or Apartment	6.449	2.478	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.086	3.262	20%	22%
SM.2A.18.5	Multifamily House	39.040	1.005	48%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	2	0%	0%
SM.2A.18.8	Total	81.706	14.646	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	30.813	3.714	38%	25%
SM.2A.19.2	Existing Property	50.892	10.932	62%	75%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	81.706	14.646	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	5.476	3.074	4	
SM.2A.20.2	Flat or Apartment	277	152	4	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	3.602	2.258	3	
SM.2A.20.5	Multifamily House	6.213	3.846	2	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	15.567	9.330	2	
SM.2A.20.10	Weighted Average				
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

**B. Sustainable Commercial Cover Pool**

21. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.21.1	Average loan size (000s)	20.722			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	93	79	1%	10%
SM.2B.21.3	DKK 2 - 5m	505	149	3%	18%
SM.2B.21.4	DKK 5 - 20m	4.442	406	26%	50%
SM.2B.21.5	DKK 20 - 50m	3.103	100	18%	12%
SM.2B.21.6	DKK 50 - 100m	3.295	46	20%	6%
SM.2B.21.7	> DKK 100m	5.408	33	32%	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	16.847	813	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	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	a/w >150 %	ND1	ND1		
OSM.2B.22.7					
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 (%)	53%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	13.646	ND1	81%	
SM.2B.23.3	>40 - <=50 %	1.506	ND1	11%	
SM.2B.23.4	>50 - <=60 %	1.051	ND1	6%	
SM.2B.23.5	>60 - <=70 %	184	ND1	1%	
SM.2B.23.6	>70 - <=80 %	15	ND1	0%	
SM.2B.23.7	>80 - <=90 %	13	ND1	0%	
SM.2B.23.8	>90 - <=100 %	12	ND1	0%	
SM.2B.23.9	>100%	21	ND1	0%	
SM.2B.23.10	Total	16.847	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	11			
OSM.2B.23.2	a/w >110 - <=120 %	6			
OSM.2B.23.3	a/w >120 - <=130 %	1			
OSM.2B.23.4	a/w >130 - <=140 %	1			
OSM.2B.23.5	a/w >140 - <=150 %	1			
OSM.2B.23.6	a/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	25%	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	14%	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	18%	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	a/w Cultural purposes				
OSM.2B.24.2	a/w [(relevant, please specify)]				
OSM.2B.24.3	a/w [(relevant, please specify)]				
OSM.2B.24.4	a/w [(relevant, please specify)]				
OSM.2B.24.5	a/w [(relevant, please specify)]				
OSM.2B.24.6	a/w [(relevant, please specify)]				
OSM.2B.24.7	a/w [(relevant, please specify)]				
OSM.2B.24.8	a/w [(relevant, please specify)]				
OSM.2B.24.9	a/w [(relevant, please specify)]				
OSM.2B.24.10	a/w [(relevant, please specify)]				
OSM.2B.24.11	a/w [(relevant, please specify)]				
OSM.2B.24.12	a/w [(relevant, please specify)]				
OSM.2B.24.13	a/w [(relevant, please specify)]				
OSM.2B.24.14	a/w [(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	7.835	271	47%	44%
SM.2B.25.2	B	5.070	187	30%	30%
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	1.507	63	9%	10%
SM.2B.25.9	Estimate B	344	20	2%	3%
SM.2B.25.10	Estimate C	334	11	2%	2%
SM.2B.25.11	Estimate D	493	14	3%	2%
SM.2B.25.12	Estimate E	471	18	3%	3%
SM.2B.25.13	Estimate F	414	17	2%	3%
SM.2B.25.14	Estimate G	379	17	2%	3%
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	16.847	617	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	7.835	271	47%	44%
SM.2B.26.2	<=95 + 2,200/M^2	5.070	187	30%	30%
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	1.507	63	9%	10%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	344	20	2%	3%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	334	11	2%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	493	14	3%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	471	18	3%	3%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	414	17	2%	3%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	379	17	2%	3%
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	16.847	617	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	416	21	2%	3%
SM.2B.27.2	1919 - 1945	1.445	26	9%	4%
SM.2B.27.3	1946 - 1960	220	7	1%	1%
SM.2B.27.4	1961 - 1970	2.155	30	13%	5%
SM.2B.27.5	1971 - 1980	915	22	5%	4%
SM.2B.27.6	1981 - 1990	1.351	37	8%	6%
SM.2B.27.7	1991 - 2000	1.389	35	8%	6%
SM.2B.27.8	2001 - 2005	725	32	4%	5%
SM.2B.27.9	2006 - 2010	1.551	77	9%	12%
SM.2B.27.10	2011 - 2015	1.815	100	11%	16%
SM.2B.27.11	2016 - 2020	3.269	132	19%	21%
SM.2B.27.12	2021 and onwards	923	29	5%	5%
SM.2B.27.13	no data	673	69	4%	11%
SM.2B.27.14	Total	16.847	617	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	3.438	109	20%	18%
SM.2B.28.2	Existing property	13.409	508	80%	82%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	16.847	617	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	4.607	2.245	4	
SM.2B.29.2	Office	2.564	1.354	4	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	32	32	13	
SM.2B.29.5	Industry	858	801	2	
SM.2B.29.6	Agriculture	215	214	343	
SM.2B.29.7	Other commercially used	21	10	6	
SM.2B.29.8	Hospital	0	0	0	
SM.2B.29.9	School	76	47	3	
SM.2B.29.10	other RE with a social relevant purpose	1.245	610	4	
SM.2B.29.11	Land	0	0	0	
SM.2B.29.12	Property developers / Building under construction	0	0	0	
SM.2B.29.13	Other	0	0	0	
SM.2B.29.14	no data	0	0	0	
SM.2B.29.15	Total	9.617	5.312	4	
SM.2B.29.16	Weighted Average	0	0	0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF Temporary Tab
<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>

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

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

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

# **ECBC Label Template**

## **Capital Centre E, Q2 2023**

**Published 18 August 2023 • Data per 30 June 2023**


 As of **30 June 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 marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.



**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>	<b>Q3 2022</b>
Total Balance Sheet Assets	366,8	367,7	359,6	332,7
Total Customer Loans(fair value)	338,0	338,2	333,7	304,5
of which: Used/registered for covered bond collateral pool	338,0	338,2	333,7	304,5
Tier 1 Ratio (%)	29,1%	29,6%	28,3%	29,6%
Solvency Ratio (%)	29,1%	29,6%	28,3%	29,6%
Outstanding Covered Bonds (fair value)	338,3	334,7	335,0	301,5
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	38,8	38,1	38,8	39,3
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,1	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

**Customer loans (mortgage) (DKKbn)**

Total customer loans (market value)	369,4	367,5	365,6	342,8
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**Composition by**

Maturity				
- 0 <= 1 year	0,1	0,0	0,0	0,0
- < 1 <= 5 years	2,1	2,2	2,2	2,1
- over 5 years	367,1	365,2	363,4	340,7
Currency	-	-	-	-
- DKK	369,4	367,4	365,6	342,8
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	270,2	269,6	269,1	246,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	50,6	49,3	48,6	48,1
- Subsidised	48,6	48,7	47,9	48,1
eligibility as covered bond collateral	369,4	367,5	365,6	342,8
Non-performing loans (See definition in table X1)	0,05	0,08	0,08	0,06
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,32	0,31	0,33	0,41





Table G1.1 – General cover pool information



<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>	<b>Q3 2022</b>
Nominal cover pool (total value)		336,6	333,7	331,3	322,0
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		20,5	20,4	20,0	20,1
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		316,1	313,3	311,3	301,9
– 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		19,8	19,6	19,2	19,4
Total capital coverage (rating compliant capital)		20,5	20,4	20,0	20,1
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,4	0,4	0,5

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>	<b>Q3 2022</b>
Nominal value of outstanding CBs		316,1	313,3	311,3	301,9
Fair value of outstanding CBs (marked value)		285,1	280,8	280,5	260,3
Maturity of issued CBs	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	77,6	75,3	68,9	65,5
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	50,4	30,1	28,5	28,4
	> 2 and ≤ 3 years	26,8	47,7	44,8	35,3
	> 3 and ≤ 4 years	28,2	27,2	28,5	26,0
	> 4 and ≤ 5 years	7,4	7,4	15,7	13,3
	5-10 years	11,3	7,6	8,2	7,6
Amortisation profile of issued CBs	10-20 years	10,8	11,6	11,7	12,1
	> 20 years	72,5	73,9	74,3	72,0
	Bullet	47%	47%	47%	45%
Interest rate profile of issued CBs	Annuity	53%	53%	53%	55%
	Serial	0%	0%	0%	0%
	Fixed rate (Fixed rate constant for more than 1 year)	82%	83%	83%	85%
Currency denomination profile of issued CBs	Floating rate ( Floating rate constant for less than 1 year)	18%	17%	17%	15%
	Capped floating rate	0%	0%	0%	0%
	DKK	263,9	263,7	280,5	244,3
UCITS compliant	EUR	21,2	17,1	0,0	16,0
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
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	20,5	-	-	-	-	-	-	-	-	-
0-≤1 year	3,3	-	-	-	-	-	-	-	-	-
>1- < 5 years	17,1	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	20,5	-	-	-	-	-	-	-	-	-

**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	1,5	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	19,0	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	20,5	-	-	-	-	-	-	-	-	-

**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	1,5	-	-	1,5
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	1,8	17,1	0,2	19,0
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	3,3	17,1	0,2	20,5

**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
----------------------------------------------------------------------------------------------------	-----

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

0-≤1 year	25.414,07
>1- <5 years	38.630,01
> 5 years	15.642,21
Total	79.686,29

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

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

## Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	316,1
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	111.966	10.171	1.958	1.078	6.217	364	2.811	29	291	31	<b>134.916</b>
In %	83,0%	7,5%	1,5%	0,8%	4,6%	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	161,3	8,9	11,6	13,2	70,8	4,6	37,1	0,2	8,3	0,0	<b>316,051</b>
In %	51,0%	2,8%	3,7%	4,2%	22,4%	1,5%	11,8%	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	92,3	80,0	51,7	34,1	23,4	34,5	<b>316,1</b>
In %	29,2%	25,3%	16,4%	10,8%	7,4%	10,9%	



**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	67,2	55,7	18,7	11,5	5,4	2,2	0,3	0,1	0,1	0,2
Holiday houses	4,5	3,1	0,8	0,4	0,1	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,6	3,3	0,4	0,1	0,1	0,0	0,0	0,0	0,0	0,1
Cooperative Housing	7,2	4,0	1,2	0,5	0,1	0,1	0,0	0,0	0,0	0,0
Private rental	25,7	24,1	10,1	7,2	3,0	0,8	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	2,0	1,6	0,5	0,4	0,1	0,0	-	-	-	-
Office and Business	15,8	13,4	4,4	2,4	0,7	0,2	0,1	0,0	0,0	0,1
Agricultural properties	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Properties for social and cultural purposes	4,4	3,1	0,6	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-
<b>Total</b>	<b>134,4</b>	<b>108,5</b>	<b>36,6</b>	<b>22,5</b>	<b>9,6</b>	<b>3,2</b>	<b>0,5</b>	<b>0,2</b>	<b>0,1</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	41,7%	34,6%	11,6%	7,1%	3,3%	1,3%	0,2%	0,1%	0,1%	0,1%
Holiday houses	50,4%	35,3%	8,5%	4,1%	1,3%	0,4%	0,0%	0,0%	0,0%	0,1%
Subsidised Housing	65,2%	28,8%	3,5%	0,7%	0,5%	0,1%	0,1%	0,1%	0,1%	0,9%
Cooperative Housing	54,4%	30,5%	9,3%	3,9%	1,1%	0,5%	0,1%	0,1%	0,0%	0,1%
Private rental	36,2%	34,0%	14,2%	10,1%	4,3%	1,1%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	44,4%	35,6%	10,7%	7,7%	1,5%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	42,5%	36,1%	11,9%	6,4%	2,0%	0,5%	0,1%	0,1%	0,1%	0,3%
Agricultural properties	44,2%	38,6%	11,6%	3,7%	1,0%	0,7%	0,1%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	53,6%	37,1%	7,1%	1,7%	0,4%	0,0%	0,0%	0,0%	0,0%	0,1%
Other	73,5%	24,9%	1,2%	0,3%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>42,5%</b>	<b>34,3%</b>	<b>11,6%</b>	<b>7,1%</b>	<b>3,0%</b>	<b>1,0%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,0%</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	6,2	35,3	69,2	27,1	15,7	4,5	1,5	0,4	0,4	1,0	51,6%
Holiday houses	0,5	3,3	3,9	0,7	0,4	0,0	0,0	0,0	0,0	0,0	43,8%
Subsidised Housing	5,8	4,6	1,0	0,1	0,0	0,0	0,0	-	0,0	0,1	19,8%
Cooperative Housing	3,3	4,1	4,7	0,7	0,2	0,1	0,1	0,0	0,0	0,0	36,1%
Private rental	3,3	15,8	30,0	14,2	6,5	0,8	0,1	0,0	0,0	0,1	50,6%
Manufacturing and Manual Industries	0,5	1,8	1,8	0,5	0,1	-	-	-	-	-	42,3%
Office and Business	2,4	10,7	18,1	3,9	1,1	0,1	0,1	0,2	0,0	0,5	46,4%
Agricultural properties	0,0	0,1	0,1	0,0	0,0	-	0,0	-	-	-	46,5%
Properties for social and cultural purposes	1,5	3,9	2,5	0,3	0,0	0,0	0,0	-	0,0	0,0	33,8%
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-	27,0%
<b>Total</b>	<b>23,3</b>	<b>79,6</b>	<b>131,3</b>	<b>47,5</b>	<b>24,0</b>	<b>5,6</b>	<b>1,8</b>	<b>0,7</b>	<b>0,5</b>	<b>1,7</b>	<b>48,3%</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	3,8%	21,9%	42,9%	16,8%	9,7%	2,8%	0,9%	0,3%	0,2%	0,6%	51,6%
Holiday houses	5,2%	37,0%	44,0%	8,2%	4,9%	0,3%	0,1%	0,1%	0,0%	0,3%	43,8%
Subsidised Housing	49,7%	39,7%	8,2%	0,9%	0,3%	0,1%	0,1%	0,0%	0,2%	0,9%	19,8%
Cooperative Housing	24,9%	30,8%	35,7%	5,3%	1,7%	0,6%	0,5%	0,1%	0,1%	0,2%	36,1%
Private rental	4,6%	22,3%	42,4%	20,0%	9,1%	1,2%	0,2%	0,0%	0,0%	0,1%	50,6%
Manufacturing and Manual Industries	10,7%	38,3%	39,2%	10,2%	1,6%	0,0%	0,0%	0,0%	0,0%	0,0%	42,3%
Office and Business	6,3%	28,8%	48,8%	10,6%	2,8%	0,3%	0,2%	0,6%	0,1%	1,4%	46,4%
Agricultural properties	3,7%	30,6%	60,7%	2,5%	1,4%	0,0%	1,1%	0,0%	0,0%	0,0%	46,5%
Properties for social and cultural purposes	17,6%	47,7%	30,0%	3,9%	0,4%	0,0%	0,0%	0,0%	0,1%	0,3%	33,8%
Other	25,8%	63,4%	8,6%	2,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	27,0%
<b>Total</b>	<b>7,4%</b>	<b>25,2%</b>	<b>41,5%</b>	<b>15,0%</b>	<b>7,6%</b>	<b>1,8%</b>	<b>0,6%</b>	<b>0,2%</b>	<b>0,2%</b>	<b>0,5%</b>	<b>48,3%</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	67,0	20,9	10,7	43,0	18,0	1,6	161,3
Holiday houses	2,1	2,0	1,4	2,1	1,2	-	8,9
Subsidised Housing	6,9	0,8	1,4	1,1	1,4	-	11,6
Cooperative Housing	10,4	1,6	0,2	0,4	0,6	-	13,2
Private rental	33,2	5,0	4,1	14,0	14,5	-	70,8
Manufacturing and Manual Industries	1,0	0,3	0,5	1,2	1,7	-	4,6
Office and Business	19,3	2,5	1,9	6,7	6,8	-	37,1
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,4	1,2	0,3	1,2	0,2	-	8,3
Other	0,0	0,0	0,0	0,0	0,0	-	0,0
<b>Total</b>	<b>145,5</b>	<b>34,4</b>	<b>20,5</b>	<b>69,7</b>	<b>44,4</b>	<b>1,6</b>	<b>316,0</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	17,6	0,5	0,0	3,7	11,7	0,0	1,9	-	0,4	-	36,0
Fixed-rate shorter period than maturity (ARM's etc.)	49,9	2,8	0,0	2,2	21,1	0,1	8,9	0,0	0,1	0,0	85,1
- rate fixed ≤ 1 year	28,0	1,7	-	0,1	2,3	-	3,0	-	-	0,0	35,0
- rate fixed > 1 and ≤ 3 years	6,9	0,3	-	0,2	1,7	-	0,7	-	-	0,0	9,8
- rate fixed > 3 and ≤ 5 years	13,9	0,7	-	0,7	8,2	0,0	4,0	0,0	0,0	-	27,7
- rate fixed > 5 years	1,0	0,0	0,0	1,3	8,9	0,0	1,3	-	0,0	-	12,6
Money market based loans	0,5	0,0	-	-	-	-	-	-	-	0,0	0,5
Non Capped floaters	8,2	0,6	0,0	0,0	16,6	0,4	9,6	0,0	1,6	-	37,0
Capped floaters	6,8	0,3	-	-	0,6	-	-	-	-	0,0	7,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>83,1</b>	<b>4,3</b>	<b>0,1</b>	<b>5,9</b>	<b>50,0</b>	<b>0,5</b>	<b>20,4</b>	<b>0,0</b>	<b>2,0</b>	<b>0,0</b>	<b>166,5</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	33,8	1,8	11,1	6,9	8,3	1,0	5,9	0,1	5,1	0,0	73,8
Fixed-rate shorter period than maturity (ARM's etc.)	33,9	2,2	0,5	0,4	7,5	0,8	5,4	0,1	0,5	0,0	51,2
- rate fixed ≤ 1 year	16,7	1,2	0,1	0,0	1,6	0,2	1,9	0,0	0,2	0,0	22,0
- rate fixed > 1 and ≤ 3 years	6,6	0,3	0,1	0,0	1,1	0,1	0,7	0,0	0,1	0,0	9,1
- rate fixed > 3 and ≤ 5 years	9,9	0,7	0,2	0,1	3,3	0,2	2,2	0,0	0,2	0,0	16,9
- rate fixed > 5 years	0,7	0,0	0,0	0,2	1,4	0,3	0,5	-	0,0	-	3,2
Money market based loans	0,4	0,0	-	-	-	-	-	-	-	-	0,4
Non Capped floaters	2,1	0,2	-	0,0	5,0	2,3	5,5	0,0	0,6	0,0	15,7
Capped floaters	8,0	0,4	-	-	-	-	-	0,0	-	-	8,4
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>78,2</b>	<b>4,6</b>	<b>11,5</b>	<b>7,2</b>	<b>20,8</b>	<b>4,1</b>	<b>16,7</b>	<b>0,1</b>	<b>6,2</b>	<b>0,0</b>	<b>149,6</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	51,5	2,4	11,1	10,5	20,0	1,0	7,8	0,1	5,6	0,0	109,8
Fixed-rate shorter period than maturity (ARM's etc.)	83,7	5,0	0,5	2,6	28,6	0,8	14,3	0,1	0,6	0,0	136,3
- rate fixed ≤ 1 year	44,6	2,9	0,1	0,1	3,9	0,2	4,9	0,0	0,2	0,0	57,0
- rate fixed > 1 and ≤ 3 years	13,5	0,7	0,1	0,2	2,8	0,1	1,4	0,0	0,1	0,0	18,9
- rate fixed > 3 and ≤ 5 years	23,8	1,4	0,2	0,8	11,6	0,3	6,3	0,1	0,2	0,0	44,6
- rate fixed > 5 years	1,7	0,1	0,1	1,5	10,3	0,3	1,8	-	0,0	-	15,7
Money market based loans	0,9	0,1	-	-	-	-	-	-	-	0,0	1,0
Non Capped floaters	10,4	0,7	0,0	0,0	21,7	2,8	15,1	0,0	2,1	0,0	52,8
Capped floaters	14,8	0,7	-	-	0,6	-	-	0,0	-	0,0	16,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>161,3</b>	<b>8,9</b>	<b>11,6</b>	<b>13,2</b>	<b>70,8</b>	<b>4,6</b>	<b>37,1</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>316,1</b>


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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	2,9	0,1	0,0	0,0	1,4	0,1	0,3	0,0	0,2	-	5,1
≥ 12 - ≤ 24 months	7,1	0,3	0,0	0,3	6,2	0,6	1,5	-	0,7	0,0	16,7
≥ 24 - ≤ 36 months	7,6	0,3	0,2	0,7	5,4	0,8	1,8	0,0	0,1	0,0	16,9
≥ 36 - ≤ 60 months	16,9	0,7	0,2	0,7	11,9	0,7	5,2	0,1	0,6	-	36,8
≥ 60 months	126,9	7,5	11,2	11,4	46,0	2,4	28,4	0,1	6,6	0,0	240,5
<b>Total</b>	<b>161,3</b>	<b>8,9</b>	<b>11,6</b>	<b>13,2</b>	<b>70,8</b>	<b>4,6</b>	<b>37,1</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>316,1</b>

**Table M10/B10**
**Lending by remaining maturity, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	-	0,1	-	0,0	-	0,1
≥ 1 - ≤ 3 Years	0,1	0,0	0,1	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	2,8	0,2	0,7	0,1	0,2	0,5	0,9	-	0,2	0,0	5,6
≥ 10 - ≤ 20 Years	21,4	1,3	3,7	0,5	3,6	2,0	16,4	0,1	1,1	0,0	50,0
≥ 20 Years	136,6	7,4	7,1	12,6	66,9	2,0	18,8	0,1	7,0	0,0	258,5
<b>Total</b>	<b>161,3</b>	<b>8,9</b>	<b>11,6</b>	<b>13,2</b>	<b>70,8</b>	<b>4,6</b>	<b>37,1</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>316,1</b>

**Table M11/B11**
**90 day Non-performing loans by property type, as percentage of total payments, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,11	0,05	-	-	0,01	-	0,01	-	0,02	-	0,20

*Note: 90-days arrear as of Q4 2020 (See definition in table X1)*
**Table M11a/B11a**
**90 day Non-performing loans by property type, as percentage of lending, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,09	0,03	-	-	-	-	-	-	0,01	-	0,05

*Note: 90-days arrear as of Q4 2020 (See definition in table X1)*
**Table M11b/B11b**
**90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0,08	0,03	-	-	-	-	-	-	0,01	-	0,04
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 homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	14,6	1,1	-	-	-1,6	-	0,6	-	-	-	14,6

**Table M12a/B12a**
**Realised losses (%)**

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