
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 01/11/2022

Cut-off Date: 30/09/2022



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
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6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-09-2022			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	321.993			
G.3.1.2	Outstanding Covered Bonds	301.882			
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%	6,7%	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	301.882			% Cover Pool
G.3.3.2	Public Sector	0			94%
G.3.3.3	Shipping	0			0%
G.3.3.4	Substitute Assets	20.111			0%
G.3.3.5	Other	0			6%
G.3.3.6	Total	321.993			0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24,39	Expected Upon Prepayments		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	24.654	ND1	8%	0
G.3.4.3	1 - 2 Y	9.393	ND1	3%	
G.3.4.4	2 - 3 Y	9.009	ND1	3%	
G.3.4.5	3 - 4 Y	8.743	ND1	3%	
G.3.4.6	4 - 5 Y	10.148	ND1	3%	
G.3.4.7	5 - 10 Y	57.032	ND1	18%	
G.3.4.8	10+ Y	203.014	ND1	63%	
G.3.4.9	Total	321.993	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)	11,83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	65.898	ND1	22%	
G.3.5.3	1 - 2 Y	28.709	ND1	10%	
G.3.5.4	2 - 3 Y	39.987	ND1	13%	
G.3.5.5	3 - 4 Y	27.290	ND1	9%	
G.3.5.6	4 - 5 Y	14.894	ND1	5%	
G.3.5.7	5 - 10 Y	8.951	ND1	3%	
G.3.5.8	10+ Y	116.152	ND1	38%	
G.3.5.9	Total	301.882	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					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	29	29	0%	% Total [after]
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	301.853	301.853	100%	0%
G.3.6.8	GBP	0	0	0%	100%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18					
OG.3.6.1		Total	301.882	301.882	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	20.042	29	7%	% Total [after]
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	281.840	301.852	93%	0%
G.3.7.8	GBP	0	0	0%	100%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18					
OG.3.7.1		Total	301.882	301.882	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	255.641	255.641	85%	% Total [after]
G.3.8.2	Floating coupon	46.241	46.241	15%	85%
G.3.8.3	Other	0	0	0%	15%
G.3.8.4					
OG.3.8.1		Total	301.882	301.882	100%
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0	0%
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%
G.3.9.3	Exposures to central banks	0	0%
G.3.9.4	Exposures to credit institutions	20.111	100%
G.3.9.5	Other	0	0%
G.3.9.6	Total	20.111	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>	0	
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>	20.111	
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)	20.111	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	20.111	0,00%
G.3.10.16	Total	20.111	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%	% Covered Bonds
G.3.11.2	Central bank eligible assets	20.111	6,2%	0,0%
G.3.11.3	Other	0	0,0%	6,7%
G.3.11.4	Total	20.111	6,2%	0,0%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List		
G.3.12.1	Bond list	Link

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	75.612
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)	-1.617
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	Green Finance Framework
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

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

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

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	20110,99821
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	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	Jyske Bank A/S
OG.6.1.5	Stand-by Account Bank	Nordea Bank Abp
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

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

7. Mortgage Assets				
Field Number		Nominal (m)	% Total Mortgages	
1. Property Type Information				
M.7.1.1	Residential	254.190		95.2%
M.7.1.2	Commercial	47.702		15.8%
M.7.1.3	Other	0		0.0%
M.7.1.4	Total	301.882		100.0%
OM.7.1.1	o/w Cooperative Housing	13.060		
OM.7.1.2	o/w Agriculture	179		
OM.7.1.3	o/w Owner-occupied homes	152.867		
OM.7.1.4	o/w Holiday houses	8.189		
OM.7.1.5	o/w Subsidised Housing	11.711		
OM.7.1.6	o/w Private Rental	68.353		
OM.7.1.7	o/w Manufacturing and Manual Industries	3.036		
OM.7.1.8	o/w Office and Business	36.138		
OM.7.1.9	o/w Social and cultural purposes	8.299		
OM.7.1.10	o/w Other	51		
OM.7.1.11				
2. General Information				
M.7.2.1	Number of mortgage loans	127.963	Residential Loans	Commercial Loans
OM.7.2.1	Optional information eq, Number of borrowers	ND1	3.445	Total Mortgages
OM.7.2.2	Optional information eq, Number of guarantors	ND1		131.408
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	3.5%	% Residential Loans	% Commercial Loans
OM.7.3.1				% Total Mortgages
OM.7.3.2				1.7%
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	99.3%	% Residential Loans	% Commercial Loans
M.7.4.2	Austria	0.0%		% Total Mortgages
M.7.4.3	Belgium	0.0%		99.4%
M.7.4.4	Bulgaria	0.0%		0.0%
M.7.4.5	Croatia	0.0%		0.0%
M.7.4.6	Cyprus	0.0%		0.0%
M.7.4.7	Czech Republic	0.0%		0.0%
M.7.4.8	Denmark	99.3%		100.0%
M.7.4.9	Estonia	0.0%		0.0%
M.7.4.10	Finland	0.0%		0.0%
M.7.4.11	France	0.0%		0.0%
M.7.4.12	Germany	0.0%		0.0%
M.7.4.13	Greece	0.0%		0.0%
M.7.4.14	Netherlands	0.0%		0.0%
M.7.4.15	Hungary	0.0%		0.0%
M.7.4.16	Ireland	0.0%		0.0%
M.7.4.17	Italy	0.0%		0.0%
M.7.4.18	Latvia	0.0%		0.0%
M.7.4.19	Lithuania	0.0%		0.0%
M.7.4.20	Luxembourg	0.0%		0.0%
M.7.4.21	Malta	0.0%		0.0%
M.7.4.22	Poland	0.0%		0.0%
M.7.4.23	Portugal	0.0%		0.0%
M.7.4.24	Romania	0.0%		0.0%
M.7.4.25	Slovakia	0.0%		0.0%
M.7.4.26	Slovenia	0.0%		0.0%
M.7.4.27	Spain	0.0%		0.0%
M.7.4.28	Sweden	0.0%		0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%
M.7.4.30	Iceland	0.0%		0.0%
M.7.4.31	Liechtenstein	0.0%		0.0%
M.7.4.32	Norway	0.0%		0.0%
M.7.4.33	Other	0.0%		0.0%
M.7.4.34	Switzerland	0.0%		0.0%
M.7.4.35	United Kingdom	0.0%		0.0%
M.7.4.36	Australia	0.0%		0.0%
M.7.4.37	Brazil	0.0%		0.0%
M.7.4.38	Canada	0.0%		0.0%
M.7.4.39	Japan	0.0%		0.0%
M.7.4.40	Korea	0.0%		0.0%
M.7.4.41	New Zealand	0.0%		0.0%
M.7.4.42	Singapore	0.0%		0.0%
M.7.4.43	US	0.0%		0.0%
M.7.4.44	Other	0.7%		0.6%
OM.7.4.1	o/w Greenland	0.0%		0.0%
OM.7.4.2	o/w Faroe Islands	0.7%		0.6%
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%	52%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	9%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	6%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	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	67%	54%	65%
M.7.6.2	Floating rate	33%	46%	35%
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	44%	33%	42%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	10%	36%	15%
OM.7.6.6	o/w Capped floaters	5%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	52%	48%	52%
M.7.7.2	Amortising	48%	52%	48%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	22%	20%	21%
M.7.8.2	≥ 12 - 24 months	16%	14%	16%
M.7.8.3	≥ 24 - 36 months	19%	17%	18%
M.7.8.4	≥ 36 - 60 months	20%	21%	20%
M.7.8.5	≥ 60 months	24%	28%	25%
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	0,07%	0,01%	0,06%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.986			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	89.937	97.852	35%	76%
M.7A.10.3	DKK 2 - 5m	71.063	24.952	28%	19%
M.7A.10.4	DKK 5 - 20m	36.733	4.092	14%	3%
M.7A.10.5	DKK 20 - 50m	23.297	765	9%	1%
M.7A.10.6	DKK 50 - 100m	13.374	198	5%	0%
M.7A.10.7	> DKK 100m	19.776	104	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	254.180	127.963	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			
12. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	46,4%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	201.048	ND1	79%	
M.7A.12.3	>40 - <=50 %	27.979	ND1	11%	
M.7A.12.4	>50 - <=60 %	15.983	ND1	6%	
M.7A.12.5	>60 - <=70 %	6.560	ND1	3%	
M.7A.12.6	>70 - <=80 %	1.935	ND1	1%	
M.7A.12.7	>80 - <=90 %	346	ND1	0%	
M.7A.12.8	>90 - <=100 %	163	ND1	0%	
M.7A.12.9	>100%	167	ND1	0%	
M.7A.12.10	Total	254.180		100%	0%
OM.7A.12.1	a/w >100 - <=110 %	80			
OM.7A.12.2	a/w >110 - <=120 %	48			
OM.7A.12.3	a/w >120 - <=130 %	20			
OM.7A.12.4	a/w >130 - <=140 %	7			
OM.7A.12.5	a/w >140 - <=150 %	6			
OM.7A.12.6	a/w >150 %	6			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					



13. Breakdown by type		% Residential Loans	
M.7A.13.1	Owner occupied	60%	
M.7A.13.2	Second home/Holiday houses	3%	
M.7A.13.3	Buy-to-let/Non-owner occupied	0%	
M.7A.13.4	Subsidised housing	5%	
M.7A.13.5	Agricultural	0%	
M.7A.13.6	Other	32%	
OM.7A.13.1			o/w Private rental
OM.7A.13.2			o/w Multi-family housing
OM.7A.13.3			o/w Buildings under construction
OM.7A.13.4			o/w Buildings land
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	41.027	6.740	16%	6%
M.7A.15.2	B	16.046	4.670	6%	4%
M.7A.15.3	C	53.101	16.870	21%	15%
M.7A.15.4	D	41.897	16.127	16%	15%
M.7A.15.5	E	16.013	6.733	6%	6%
M.7A.15.6	F	6.949	3.438	3%	3%
M.7A.15.7	G	3.968	2.414	2%	2%
M.7A.15.8	Estimate A	7.202	1.452	3%	1%
M.7A.15.9	Estimate B	4.224	2.481	2%	2%
M.7A.15.10	Estimate C	18.174	12.107	7%	11%
M.7A.15.11	Estimate D	18.696	13.087	7%	12%
M.7A.15.12	Estimate E	9.624	6.909	4%	6%
M.7A.15.13	Estimate F	5.179	3.913	2%	4%
M.7A.15.14	Estimate G	3.659	2.897	1%	3%
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	8.423	9.439	3,3%	8,6%
M.7A.15.19	Total	254.180	109.278	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	41.027	6.740	16%	6%
M.7A.16.2	<=70 + 2,200/M*2	16.046	4.670	6%	4%
M.7A.16.3	<=110 + 3,200/M*2	53.101	16.870	21%	15%
M.7A.16.4	<=150 + 4,200/M*2	41.897	16.127	16%	15%
M.7A.16.5	<=190 + 5,200/M*2	16.013	6.733	6%	6%
M.7A.16.6	<=240 + 6,500/M*2	6.949	3.438	3%	3%
M.7A.16.7	>240 + 6,500/M*2	3.968	2.414	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M*2	7.202	1.452	3%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M*2	4.224	2.481	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M*2	18.174	12.107	7%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M*2	18.696	13.087	7%	12%
M.7A.16.12	Estimate: <=190 + 5,200/M*2	9.624	6.909	4%	6%
M.7A.16.13	Estimate: <=240 + 6,500/M*2	5.179	3.913	2%	4%
M.7A.16.14	Estimate: >240 + 6,500/M*2	3.659	2.897	1%	3%
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	8.423	9.439	3%	9%
M.7A.16.19	Total	254.180	109.278	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	43.033	15.876	17%	15%
M.7A.17.2	1919 - 1945	36.176	15.390	14%	14%
M.7A.17.3	1946 - 1960	23.997	11.196	9%	10%
M.7A.17.4	1961 - 1970	28.595	16.874	11%	15%
M.7A.17.5	1971 - 1980	27.394	19.579	11%	18%
M.7A.17.6	1981 - 1990	12.612	7.642	5%	7%
M.7A.17.7	1991 - 2000	9.232	4.252	4%	4%
M.7A.17.8	2001 - 2005	10.013	3.943	4%	4%
M.7A.17.9	2006 - 2010	15.594	5.730	6%	5%
M.7A.17.10	2011 - 2015	8.469	2.993	3%	3%
M.7A.17.11	2016 - 2020	26.303	4.153	10%	4%
M.7A.17.12	2021 and onwards	7.601	960	3%	1%
M.7A.17.13	no data	5.562	690	2%	6%
M.7A.17.14	Total	254.180	109.278	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	122.494	79.944	48%	73%
M.7A.18.2	Flat or Apartment	25.511	13.199	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	30.541	11.978	12%	11%
M.7A.18.5	Multifamily House	75.262	4.143	30%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	371	14	0%	0%
M.7A.18.8	Total	254.180	109.278	100%	100%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	31.020	4.344	12%	4%
M.7A.19.2	Existing property	223.161	104.934	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	254.180	109.278	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	176.392	88.819	14,6
M.7A.20.2	Flat or Apartment	3.963	2.070	9,0
M.7A.20.3	Bungalow	0	0	0,0
M.7A.20.4	Terraced House	22.713	12.338	8,7
M.7A.20.5	Multifamily House	62.691	37.260	6,9
M.7A.20.6	Land Only	0	0	0,0
M.7A.20.7	other	88	57	24,6
M.7A.20.8	no data	575	283	13,4
M.7A.20.9	Total	266.424	140.827	10,2
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		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	13.847			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	909	792	2%	23%
M.7B.21.3	DKK 2 - 5m	2.958	881	6%	26%
M.7B.21.4	DKK 5 - 20m	12.748	1.244	27%	36%
M.7B.21.5	DKK 20 - 50m	10.265	333	22%	10%
M.7B.21.6	DKK 50 - 100m	9.245	134	19%	4%
M.7B.21.7	> DKK 100m	11.577	61	24%	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	47.702	3.445	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 (%)	43.9%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	38.984	ND1	82%	
M.7B.23.3	>40 - <=50 %	5.116	ND1	11%	
M.7B.23.4	>50 - <=60 %	2.395	ND1	5%	
M.7B.23.5	>60 - <=70 %	795	ND1	2%	
M.7B.23.6	>70 - <=80 %	184	ND1	0%	
M.7B.23.7	>80 - <=90 %	106	ND1	0%	
M.7B.23.8	>90 - <=100 %	49	ND1	0%	
M.7B.23.9	>100%	47,702	ND1	0%	
M.7B.23.10	Total	72	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	32			
OM.7B.23.2	a/w >110 - <=120 %	24			
OM.7B.23.3	a/w >120 - <=130 %	12			0%
OM.7B.23.4	a/w >130 - <=140 %	3			
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			27.3%	
M.7B.24.2	Office			45.1%	
M.7B.24.3	Hotel/Tourism			0.1%	
M.7B.24.4	Shopping malls			1.7%	
M.7B.24.5	Industry			6.5%	
M.7B.24.6	Agriculture			0.4%	
M.7B.24.7	Other commercially used			1.1%	
M.7B.24.8	Land			0.1%	
M.7B.24.9	Property developers / Building under construction			0.0%	
M.7B.24.10	Other			17.7%	
M.7B.24.11	a/w Social & Cultural purposes			17.7%	
M.7B.24.12	a/w [f relevant, please specify]	ND1			
M.7B.24.13	a/w [f relevant, please specify]	ND1			
OM.7B.24.1	a/w [f relevant, please specify]	ND1			
OM.7B.24.2	a/w [f relevant, please specify]	ND1			
OM.7B.24.3	a/w [f relevant, please specify]	ND1			
OM.7B.24.4	a/w [f relevant, please specify]	ND1			
OM.7B.24.5	a/w [f relevant, please specify]	ND1			
OM.7B.24.6	a/w [f relevant, please specify]	ND1			
OM.7B.24.7	a/w [f relevant, please specify]	ND1			
OM.7B.24.8	a/w [f relevant, please specify]	ND1			
OM.7B.24.9	a/w [f relevant, please specify]	ND1			
OM.7B.24.10	a/w [f relevant, please specify]	ND1			
OM.7B.24.11	a/w [f relevant, please specify]	ND1			
OM.7B.24.12	a/w [f relevant, please specify]	ND1			
OM.7B.24.13	a/w [f relevant, please specify]	ND1			
OM.7B.24.14	a/w [f 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	6.140	237	13%	9%
M.7B.25.2	B	4.243	158	9%	6%
M.7B.25.3	C	10.711	417	22%	15%
M.7B.25.4	D	7.367	342	15%	12%
M.7B.25.5	E	3.215	171	7%	6%
M.7B.25.6	F	1.401	77	3%	3%
M.7B.25.7	G	1.044	50	2%	2%
M.7B.25.8	Estimate A	1.981	108	4%	4%
M.7B.25.9	Estimate B	1.131	100	2%	4%
M.7B.25.10	Estimate C	2.173	235	5%	8%
M.7B.25.11	Estimate D	2.114	235	4%	8%
M.7B.25.12	Estimate E	1.375	145	3%	5%
M.7B.25.13	Estimate F	1.028	95	2%	3%
M.7B.25.14	Estimate G	1.286	89	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	2,493	314	5%	11%
M.7B.25.19	Total	47,702	2,772	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	6.140	237	13%	9%
M.7B.26.2	<=95 + 2,200/M ²	4.243	158	9%	6%
M.7B.26.3	<=135 + 3,200/M ²	10.711	417	22%	15%
M.7B.26.4	<=175 + 4,200/M ²	7.367	342	15%	12%
M.7B.26.5	<=215 + 5,200/M ²	3.215	171	7%	6%
M.7B.26.6	<=265 + 6,500/M ²	1.401	77	3%	3%
M.7B.26.7	>265 + 6,500/M ²	1.044	50	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M ²	1.981	108	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M ²	1.131	100	2%	4%
M.7B.26.10	Estimate: <=135 + 3,200/M ²	2.173	235	5%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M ²	2.114	235	4%	8%
M.7B.26.12	Estimate: <=215 + 5,200/M ²	1.375	145	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M ²	1.028	95	2%	3%
M.7B.26.14	Estimate: >265 + 6,500/M ²	1.286	89	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	2,493	314	5%	11%
M.7B.26.19	Total	47,702	2,772	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 1915	0.184	456	21%	16%
M.7B.27.2	1919 - 1945	3.453	205	7%	7%
M.7B.27.3	1946 - 1960	2.331	150	5%	5%
M.7B.27.4	1961 - 1970	5.319	328	11%	12%
M.7B.27.5	1971 - 1980	4.506	319	9%	12%
M.7B.27.6	1981 - 1990	5.143	331	11%	12%
M.7B.27.7	1991 - 2000	3.380	202	7%	7%
M.7B.27.8	2001 - 2005	2.399	174	5%	6%
M.7B.27.9	2006 - 2010	3.766	205	8%	7%
M.7B.27.10	2011 - 2015	2.027	111	4%	4%
M.7B.27.11	2016 - 2020	3.173	156	7%	6%
M.7B.27.12	2021 and onwards	498	21	1%	1%
M.7B.27.13	no data	1.523	114	3%	4%
M.7B.27.14	Total	47,702	2,772	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	3.361	152	7%	5%
M.7B.28.2	Existing Property	44.340	2,620	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	47,702	2,772	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	49.861	22.700	14.2	
M.7B.29.2	Office	18.899	9.685	10.2	
M.7B.29.3	Hotel/Tourism	0	0	0.0	
M.7B.29.4	Shopping malls	886	566	12.7	
M.7B.29.5	Industry	8.729	7.956	9.8	
M.7B.29.6	Agriculture	3.457	3.447	903.3	
M.7B.29.7	Other commercially used	157	157	14.5	
M.7B.29.8	Hospital	0	0	0.0	
M.7B.29.9	School	390	233	7.1	
M.7B.29.10	other RE with a social relevant purpose	34.029	9.549	12.9	
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	116.527	54.293	12.9	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



E. Optional ECB-ECAIs data

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CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	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	3MSE1GGGK17H6CPN30			
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	3MSE1GGGK17H6CPN30	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)		128,4			
E.3.1.2	Weighted Average Maturity (months)		292,6			
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%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	75.791	15.352	25%	12%
SM.1.1.2	Social impact mortgage loans	9.528	1.687	3%	1%
SM.1.1.3	other	1.031	91	0%	0%
SM.1.1.4	Total sustainable mortgage loans	86.350	17.130	29%	13%
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	73.168		85%	
SM.2.1.2	Commercial	13.182		15%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	86.350		0%	
OSM.2.1.1	a/w Forest & Agriculture			0%	
OSM.2.1.2	a/w EE residential	62.609		73%	
OSM.2.1.3	a/w EE commercial	13.182		15%	
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	9.528		11%	
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	1.031		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	16.430	700	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	11,8%	15,1%	5,1%	
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)	47%	48%	47%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	10%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	6%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24%	21%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	16%	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	71%	54%	68%	
SM.2.6.2	Floating rate	29%	46%	32%	
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	40%	30%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	14%	38%		
OSM.2.6.6	o/w Capped floaters	3%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	52%	42%	51%	
SM.2.7.2	Amortising	48%	58%	49%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	24%	22%	23%	
SM.2.8.2	≥ 12 - < 24 months	17%	20%	18%	
SM.2.8.3	≥ 24 - < 36 months	26%	17%	24%	
SM.2.8.4	≥ 36 - < 60 months	18%	19%	18%	
SM.2.8.5	≥ 60 months	15%	22%	16%	
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	0.70%	0.00%	0.30%	
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)	4.453			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9.927	8.648	14%	53%
SM.2A.10.3	DKK 2 - 5m	17.175	5.959	23%	36%
SM.2A.10.4	DKK 5 - 20m	12.365	1.276	17%	8%
SM.2A.10.5	DKK 20 - 50m	11.244	368	15%	2%
SM.2A.10.6	DKK 50 - 100m	6.869	99	9%	1%
SM.2A.10.7	> DKK 100m	15.588	80	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	73.168	16.830	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 (%)	44.07%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	56.148	ND1	77%	
SM.2A.12.3	>40 - <=50 %	8.743	ND1	12%	
SM.2A.12.4	>50 - <=60 %	5.352	ND1	7%	
SM.2A.12.5	>60 - <=70 %	2.246	ND1	3%	
SM.2A.12.6	>70 - <=80 %	547	ND1	1%	
SM.2A.12.7	>80 - <=90 %	46	ND1	0%	
SM.2A.12.8	>90 - <=100 %	33	ND1	0%	
SM.2A.12.9	>100%	54	ND1	0%	
SM.2A.12.10	Total	73.168	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	19			
OSM.2A.12.2	a/w >110 - <=120 %	19			
OSM.2A.12.3	a/w >120 - <=130 %	5			
OSM.2A.12.4	a/w >130 - <=140 %	0			
OSM.2A.12.5	a/w >140 - <=150 %	4			
OSM.2A.12.6	a/w >150 %	6			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35.1%			
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	16.0%			
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	41.027	6.740	56%	52%
SM.2A.15.2	B	16.046	4.670	22%	36%
SM.2A.15.3	C	4.172	223	6%	2%
SM.2A.15.4	D	2.848	159	4%	1%
SM.2A.15.5	E	896	57	1%	0%
SM.2A.15.6	F	99	12	0%	0%
SM.2A.15.7	G	37	3	0%	0%
SM.2A.15.8	Estimate A	6.072	784	8%	6%
SM.2A.15.9	Estimate B	373	113	1%	1%
SM.2A.15.10	Estimate C	623	51	1%	0%
SM.2A.15.11	Estimate D	529	41	1%	0%
SM.2A.15.12	Estimate E	244	21	0%	0%
SM.2A.15.13	Estimate F	100	14	0%	0%
SM.2A.15.14	Estimate G	104	27	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	73.168	12.916	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2 year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	41.027	6.740	56%	52%
SM.2A.16.2	<=70 + 2,200/M ²	16.046	4.670	22%	36%
SM.2A.16.3	<=110 + 3,200/M ²	4.172	223	6%	2%
SM.2A.16.4	<=150 + 4,200/M ²	2.848	159	4%	1%
SM.2A.16.5	<=190 + 5,200/M ²	896	57	1%	0%
SM.2A.16.6	<=240 + 6,500/M ²	99	12	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	37	3	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	6.072	784	8%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	373	113	1%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	623	51	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	529	41	1%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	244	21	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	100	14	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	104	27	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	73.168	12.916	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	1.569	380	2%	3%
SM.2A.17.2	1919 - 1945	2.583	303	4%	2%
SM.2A.17.3	1946 - 1960	4.968	321	7%	2%
SM.2A.17.4	1961 - 1970	3.691	357	5%	3%
SM.2A.17.5	1971 - 1980	3.035	477	4%	4%
SM.2A.17.6	1981 - 1990	1.933	615	3%	5%
SM.2A.17.7	1991 - 2000	1.539	293	2%	2%
SM.2A.17.8	2001 - 2005	2.123	514	3%	4%
SM.2A.17.9	2006 - 2010	8.561	2,506	12%	19%
SM.2A.17.10	2011 - 2015	7.562	2,509	10%	19%
SM.2A.17.11	2016 - 2020	25.142	3,668	34%	28%
SM.2A.17.12	2021 and onwards	7.217	771	10%	6%
SM.2A.17.13	no data	3.257	202	4%	2%
SM.2A.17.14	Total	73.168	12.916	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	16.851	6.770	23%	52%
SM.2A.18.2	Flat or Apartment	5.535	2.172	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	15.251	3.010	21%	23%
SM.2A.18.5	Multifamily House	35.532	964	49%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	73.168	12.916	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	29.626	3.761	40%	29%
SM.2A.19.2	Existing Property	43.542	9.155	60%	71%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	73.168	12.916	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	5.312	2.871	4	
SM.2A.20.2	Flat or Apartment	278	147	5	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	3.589	2.192	4	
SM.2A.20.5	Multifamily House	6.362	3.997	3	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	-	-	-	
SM.2A.20.9	Total	15.540	9.207	3	
SM.2A.20.10	Weighted Average	0	0	0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

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)	18.832			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	83	69	1%	10%
SM.2B.21.3	DKK 2 - 5m	445	128	3%	18%
SM.2B.21.4	DKK 5 - 20m	3.883	354	29%	51%
SM.2B.21.5	DKK 20 - 50m	2.605	89	20%	13%
SM.2B.21.6	DKK 50 - 100m	2.429	36	18%	5%
SM.2B.21.7	> DKK 100m	3.737	24	28%	3%
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	13.182	700	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 (min):					
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 (%)	28%			
By LTV buckets (min):					
SM.2B.23.2	>0 - <=40 %	10.713	ND1	81%	
SM.2B.23.3	>40 - <=50 %	1.565	ND1	12%	
SM.2B.23.4	>50 - <=60 %	740	ND1	6%	
SM.2B.23.5	>60 - <=70 %	142	ND1	1%	
SM.2B.23.6	>70 - <=80 %	6	ND1	0%	
SM.2B.23.7	>80 - <=90 %	4	ND1	0%	
SM.2B.23.8	>90 - <=100 %	5	ND1	0%	
SM.2B.23.9	>100%	10	ND1	0%	
SM.2B.23.10	Total	13.182	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	3			
OSM.2B.23.2	a/w >110 - <=120 %	3			
OSM.2B.23.3	a/w >120 - <=130 %	2			
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	28%	ND1		
SM.2B.24.2	Office	43%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	0%	ND1		
SM.2B.24.5	Industry	8%	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	20%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	1%	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	6.140	237	47%	44%
SM.2B.25.2	B	4.243	158	32%	29%
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	1.543	63	12%	12%
SM.2B.25.9	Estimate B	281	17	2%	3%
SM.2B.25.10	Estimate C	167	10	1%	2%
SM.2B.25.11	Estimate D	178	11	1%	2%
SM.2B.25.12	Estimate E	194	12	1%	2%
SM.2B.25.13	Estimate F	198	13	2%	2%
SM.2B.25.14	Estimate G	239	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	13.182	537	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	6.140	237	47%	44%
SM.2B.26.2	<=95 + 2,200/M^2	4.243	158	32%	29%
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	1.543	63	12%	12%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	281	17	2%	3%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	167	10	1%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	178	11	1%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	194	12	1%	2%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	198	13	2%	2%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	239	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	13.182	537	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	281	17	2%	3%
SM.2B.27.2	1919 - 1945	1.338	24	10%	4%
SM.2B.27.3	1946 - 1960	288	8	2%	1%
SM.2B.27.4	1961 - 1970	865	22	7%	4%
SM.2B.27.5	1971 - 1980	498	9	4%	2%
SM.2B.27.6	1981 - 1990	1.002	28	8%	5%
SM.2B.27.7	1991 - 2000	935	26	7%	5%
SM.2B.27.8	2001 - 2005	529	28	4%	5%
SM.2B.27.9	2006 - 2010	1.365	71	10%	13%
SM.2B.27.10	2011 - 2015	1.865	101	14%	19%
SM.2B.27.11	2016 - 2020	2.988	128	23%	24%
SM.2B.27.12	2021 and onwards	463	17	4%	3%
SM.2B.27.13	no data	766	58	6%	11%
SM.2B.27.14	Total	13.182	537	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	3.154	123	24%	23%
SM.2B.28.2	Existing property	10.028	414	76%	77%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	13.182	537	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	4.181	2.115	5	
SM.2B.29.2	Office	2.342	1.250	5	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	0	0	0	
SM.2B.29.5	Industry	203	148	1	
SM.2B.29.6	Agriculture	224	222	357	
SM.2B.29.7	Other commercially used	28	14	8	
SM.2B.29.8	Hospital	0	0	6	
SM.2B.29.9	School	66	41	4	
SM.2B.29.10	other RE with a social relevant purpose	1.009	531	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	8.052	4,320	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
1. Share of assets affected by payment holidays caused by COVID 19
2. Additional information on the cover pool section affected by payment holidays

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

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

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

ECBC Label Template

Capital Centre E, Q3 2022

Published 01 November 2022 • Data per 30 September 2022


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

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

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 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](#)
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 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

 X1 [Key Concepts Explanation](#)
 X2 [Key Concept Explanation](#)
 X3 [General explanation](#)
Voluntary information

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

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

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	342,8	344,0	344,0	339,2
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Composition by

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



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q3 2022	Q2 2022	Q1 2022	Q4 2021
Nominal cover pool (total value)		322,0	322,7	319,4	320,9
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		20,1	19,6	19,3	19,5
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	8%	8%	8%
Nominal value of outstanding CBs		301,9	303,1	300,1	301,4
– 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		19,4	18,9	18,6	18,8
Total capital coverage (rating compliant capital)		20,1	19,6	19,3	19,5
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,5	0,5	0,5	0,5

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q3 2022	Q2 2022	Q1 2022	Q4 2021
Nominal value of outstanding CBs		301,9	303,1	300,1	301,4
Fair value of outstanding CBs (marked value)		260,3	273,1	281,7	294,6
Maturity of issued CBs	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	65,5	65,5	57,9	58,1
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	28,4	27,8	28,2	29,8
	> 2 and ≤ 3 years	35,3	32,6	28,2	29,6
	> 3 and ≤ 4 years	26,0	21,2	28,4	19,6
	> 4 and ≤ 5 years	13,3	17,2	15,3	20,4
	5-10 years	7,6	9,6	11,5	14,9
	10-20 years	12,1	14,4	16,0	18,1
	> 20 years	72,0	84,9	96,2	104,3
Amortisation profile of issued CBs	Bullet	45%	44%	44%	44%
	Annuity	55%	56%	56%	56%
	Serial	0%	0%	0%	0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	85%	86%	87%	87%
	Floating rate (Floating rate constant for less than 1 year)	15%	14%	13%	13%
	Capped floating rate	0%	0%	0%	0%
Currency denomination profile of issued CBs	DKK	244,3	256,5	263,9	276,8
	EUR	16,0	16,6	17,8	17,8
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-
		-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	20,1	-	-	-	-	-	-	-	-	-
0-≤1 year	9,7	-	-	-	-	-	-	-	-	-
>1- ≤5 years	10,2	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	20,1	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	20,1	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	20,1	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	9,7	10,2	0,2	20,1
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	9,7	10,2	0,2	20,1

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

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

0-≤1 year	25.665,95
>1- ≤5 years	45.728,16
> 5 years	4.217,57
Total	75.611,68

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)	301,9
Match funded (without interest and/or currency risk)	91%
Completely hedged with derivatives	9%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	108.955	9.859	1.961	1.066	6.122	334	2.758	29	288	36	131.408
In %	82,9%	7,5%	1,5%	0,8%	4,7%	0,3%	2,1%	0,0%	0,2%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	152,9	8,2	11,7	13,1	68,4	3,0	36,1	0,2	8,3	0,1	301,882
In %	50,6%	2,7%	3,9%	4,3%	22,6%	1,0%	12,0%	0,1%	2,7%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	90,8	74,0	49,5	33,6	22,6	31,4	301,9
In %	30,1%	24,5%	16,4%	11,1%	7,5%	10,4%	



Table M4a/B4a

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	68,8	54,4	16,1	8,6	3,4	1,1	0,2	0,1	0,1	0,0
Holiday houses	4,4	2,9	0,6	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,5	3,3	0,4	0,2	0,2	0,0	0,0	0,0	0,0	0,0
Cooperative Housing	7,3	4,0	1,1	0,5	0,1	0,1	0,0	0,0	0,0	0,0
Private rental	25,0	23,5	9,7	6,5	2,8	0,7	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,4	1,1	0,4	0,2	0,0	0,0	0,0	0,0	0,0	-
Office and Business	15,6	13,3	4,2	2,1	0,7	0,2	0,1	0,0	0,0	0,0
Agricultural properties	0,1	0,1	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	0,0	-	-	-	-
Total	134,5	105,5	33,1	18,4	7,4	2,1	0,3	0,2	0,1	0,1

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	45,0%	35,6%	10,6%	5,6%	2,2%	0,7%	0,1%	0,1%	0,0%	0,0%
Holiday houses	53,5%	35,1%	7,2%	3,1%	0,8%	0,2%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	64,6%	28,5%	3,7%	1,3%	1,3%	0,3%	0,1%	0,0%	0,1%	0,1%
Cooperative Housing	55,8%	30,5%	8,7%	3,6%	1,0%	0,4%	0,1%	0,0%	0,0%	0,0%
Private rental	36,6%	34,4%	14,2%	9,5%	4,1%	1,0%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	46,4%	34,7%	11,5%	5,5%	1,6%	0,1%	0,1%	0,1%	0,1%	0,0%
Office and Business	43,2%	36,8%	11,5%	5,7%	1,9%	0,5%	0,2%	0,1%	0,1%	0,1%
Agricultural properties	42,9%	35,7%	10,2%	5,4%	4,9%	1,1%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	53,1%	37,3%	7,1%	1,8%	0,5%	0,2%	0,0%	0,0%	0,0%	0,0%
Other	68,3%	28,2%	1,4%	1,1%	0,9%	0,1%	0,0%	0,0%	0,0%	0,0%
Total	44,6%	35,0%	11,0%	6,1%	2,4%	0,7%	0,1%	0,1%	0,0%	0,0%

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	7,3	42,3	70,9	18,7	10,3	1,3	0,7	0,4	0,2	0,8	47,6%
Holiday houses	0,5	3,6	3,4	0,4	0,2	0,0	0,0	0,0	0,0	0,0	41,1%
Subsidised Housing	5,8	4,6	1,0	0,2	0,1	0,0	-	0,0	0,0	0,0	18,8%
Cooperative Housing	3,4	4,0	4,9	0,4	0,3	0,1	0,0	0,0	-	0,0	35,1%
Private rental	3,4	14,9	30,4	12,3	6,3	0,6	0,1	0,1	0,1	0,1	50,1%
Manufacturing and Manual Industries	0,2	1,2	1,3	0,3	0,0	-	-	0,0	-	-	42,3%
Office and Business	2,1	10,6	17,8	3,4	1,2	0,1	0,2	0,2	0,1	0,4	46,0%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	-	-	-	-	46,5%
Properties for social and cultural purposes	1,5	3,8	2,7	0,1	0,1	0,0	0,0	0,0	0,0	0,0	33,9%
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-	31,0%
Total	24,3	85,0	132,5	35,9	18,5	2,1	1,1	0,7	0,5	1,4	46,0%

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	4,8%	27,6%	46,4%	12,2%	6,7%	0,8%	0,5%	0,3%	0,2%	0,5%	47,6%
Holiday houses	6,2%	43,6%	41,5%	5,4%	2,3%	0,2%	0,1%	0,1%	0,0%	0,5%	41,1%
Subsidised Housing	49,2%	39,6%	8,2%	1,3%	1,0%	0,1%	0,0%	0,0%	0,2%	0,3%	18,8%
Cooperative Housing	26,1%	30,2%	37,4%	3,1%	2,2%	0,5%	0,2%	0,0%	0,0%	0,2%	35,1%
Private rental	5,0%	21,8%	44,5%	18,0%	9,2%	0,9%	0,1%	0,1%	0,1%	0,2%	50,1%
Manufacturing and Manual Industries	7,9%	38,1%	41,6%	11,3%	0,0%	0,0%	0,0%	1,0%	0,0%	0,0%	42,3%
Office and Business	5,9%	29,4%	49,3%	9,3%	3,3%	0,2%	0,7%	0,5%	0,3%	1,1%	46,0%
Agricultural properties	5,4%	17,8%	65,9%	2,5%	8,4%	0,0%	0,0%	0,0%	0,0%	0,0%	46,5%
Properties for social and cultural purposes	18,4%	45,4%	32,7%	1,6%	1,0%	0,5%	0,0%	0,1%	0,1%	0,2%	33,9%
Other	22,5%	68,2%	1,8%	1,7%	5,8%	0,0%	0,0%	0,0%	0,0%	0,0%	31,0%
Total	8,1%	28,1%	43,9%	11,9%	6,1%	0,7%	0,4%	0,2%	0,2%	0,5%	46,0%


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	64,0	20,7	9,9	39,1	17,3	1,8	152,9
Holiday houses	2,0	2,0	1,3	1,9	1,1	-	8,2
Subsidised Housing	7,0	0,9	1,4	1,1	1,4	-	11,7
Cooperative Housing	10,3	1,5	0,2	0,4	0,6	-	13,1
Private rental	31,5	5,1	4,2	13,3	14,2	-	68,4
Manufacturing and Manual Industries	0,8	0,3	0,4	1,0	0,7	-	3,0
Office and Business	18,8	2,6	1,7	6,3	6,8	-	36,1
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,4	1,2	0,4	1,2	0,2	-	8,3
Other	0,0	0,0	0,0	0,0	0,0	-	0,1
Total	139,8	34,3	19,3	64,4	42,3	1,8	301,9

Table M6/B6
Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	20,4	0,6	0,0	2,9	11,2	0,0	1,8	-	0,3	0,0	37,3
Fixed-rate shorter period than maturity (ARM's etc.)	44,5	2,5	0,0	2,3	20,5	0,1	9,5	0,0	0,1	0,0	79,5
- rate fixed ≤ 1 year	24,1	1,5	-	0,0	1,7	-	2,7	-	-	0,0	30,0
- rate fixed > 1 and ≤ 3 years	6,4	0,3	-	0,1	1,7	-	1,1	-	-	0,0	9,7
- rate fixed > 3 and ≤ 5 years	13,1	0,7	-	0,7	8,2	0,1	4,4	0,0	0,0	0,0	27,2
- rate fixed > 5 years	0,8	0,0	0,0	1,5	8,9	0,0	1,3	-	0,0	-	12,6
Money market based loans	0,7	0,0	-	-	-	-	-	-	-	0,0	0,8
Non Capped floaters	6,1	0,4	0,0	0,0	15,2	0,4	9,0	0,0	1,6	-	32,6
Capped floaters	4,9	0,2	-	-	0,6	-	-	-	-	0,0	5,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	76,6	3,8	0,1	5,3	47,4	0,5	20,3	0,0	1,9	0,0	155,9

*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	39,6	2,1	11,1	7,4	9,1	0,8	6,1	0,1	5,3	0,0	81,6
Fixed-rate shorter period than maturity (ARM's etc.)	30,7	1,9	0,6	0,4	7,5	0,8	4,8	0,1	0,6	0,0	47,2
- rate fixed ≤ 1 year	14,6	1,0	0,1	0,0	1,0	0,1	1,5	-	0,2	0,0	18,6
- rate fixed > 1 and ≤ 3 years	6,5	0,3	0,1	0,0	1,2	0,1	0,8	0,0	0,1	0,0	9,2
- rate fixed > 3 and ≤ 5 years	9,0	0,5	0,3	0,1	3,8	0,3	2,0	0,0	0,2	0,0	16,4
- rate fixed > 5 years	0,5	0,0	0,1	0,2	1,4	0,3	0,5	-	0,0	-	3,1
Money market based loans	0,3	0,0	-	-	-	-	-	-	-	-	0,3
Non Capped floaters	0,4	0,0	-	0,0	4,4	0,9	4,9	0,0	0,5	0,0	11,2
Capped floaters	5,4	0,3	-	-	-	-	-	-	-	-	5,7
Other	-	-	-	-	-	-	-	-	-	-	-
Total	76,3	4,3	11,6	7,8	20,9	2,5	15,9	0,1	6,4	0,0	146,0

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	60,0	2,7	11,1	10,3	20,3	0,9	7,9	0,1	5,6	0,0	118,8
Fixed-rate shorter period than maturity (ARM's etc.)	75,1	4,4	0,6	2,7	27,9	0,9	14,3	0,1	0,6	0,0	126,7
- rate fixed ≤ 1 year	38,7	2,6	0,1	0,0	2,7	0,1	4,2	-	0,2	0,0	48,6
- rate fixed > 1 and ≤ 3 years	12,9	0,6	0,1	0,2	2,9	0,1	1,9	0,0	0,1	0,0	18,8
- rate fixed > 3 and ≤ 5 years	22,1	1,2	0,3	0,8	12,0	0,4	6,4	0,1	0,3	0,0	43,5
- rate fixed > 5 years	1,3	0,1	0,1	1,7	10,4	0,3	1,8	-	0,1	-	15,8
Money market based loans	1,0	0,1	-	-	-	-	-	-	-	0,0	1,1
Non Capped floaters	6,4	0,4	0,0	0,0	19,5	1,3	13,9	0,0	2,1	0,0	43,8
Capped floaters	10,3	0,5	-	-	0,6	-	-	-	-	0,0	11,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	152,9	8,2	11,7	13,1	68,4	3,0	36,1	0,2	8,3	0,1	301,9



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	5,4	0,2	0,0	0,1	3,5	0,1	0,9	0,0	0,3	-	10,5
≥ 12 - ≤ 24 months	7,6	0,4	0,1	0,5	7,1	0,4	1,9	0,0	0,6	0,0	18,6
≥ 24 - ≤ 36 months	6,5	0,3	0,1	0,6	4,4	0,5	2,1	0,1	0,6	-	15,1
≥ 36 - ≤ 60 months	20,2	0,9	0,2	1,0	14,1	0,6	5,1	0,0	0,4	0,0	42,5
≥ 60 months	113,1	6,5	11,3	10,9	39,2	1,4	26,2	0,1	6,5	0,0	215,2
Total	152,9	8,2	11,7	13,1	68,4	3,0	36,1	0,2	8,3	0,1	301,9

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	-	-	0,0	-	0,0	-	0,0
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,1	-	0,0	-	0,3
≥ 3 - ≤ 5 Years	0,3	0,0	0,1	0,0	0,0	0,0	1,0	-	0,0	0,0	1,5
≥ 5 - ≤ 10 Years	2,7	0,2	0,7	0,1	0,3	0,5	0,8	-	0,2	0,0	5,4
≥ 10 - ≤ 20 Years	21,8	1,3	3,4	0,4	3,6	1,9	16,0	0,1	1,1	0,0	49,6
≥ 20 Years	127,9	6,7	7,5	12,5	64,4	0,6	18,3	0,1	7,0	0,0	245,0
Total	152,9	8,2	11,7	13,1	68,4	3,0	36,1	0,2	8,3	0,1	301,9

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	0,14	0,06	-	-	-	-	0,02	-	-	-	0,21

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	0,11	0,03	-	-	0,01	-	0,01	-	-	-	0,06

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	0,10	0,03	-	-	0,01	-	0,01	-	-	-	0,05
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

Table M12/B12

Realised losses (DKKbn)

	Owner-occupied 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	14,1	-0,0	-	-	2,1	-	46,4	-	-	-	62,7

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	-	0,02	-	-	-	0,02