
Harmonised Transparency Template

2024 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 07/05/2024

Cut-off Date: 31/03/2024



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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1.	Basic Facts
2.	Regulatory Summary
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Labelled Cover Pool Name	Capital Centre E			
G.1.1.4	Link to Issuer's Website	www.jyskerealkredit.com			
OG.1.1.1	Cut-off date	31-03-2024			
OG.1.1.2	Optional information e.g. Contact names	Contact			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	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	343.410			
G.3.1.2	Outstanding Covered Bonds	321.219			
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	Voluntary	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	6,9%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	22.191			
OG.3.2.3					
OG.3.2.4	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.5	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	321.219		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	22.191		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	343.410		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24,04			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	24.799	ND1	7%	0
G.3.4.3	1 - 2 Y	10.669	ND1	3%	
G.3.4.4	2 - 3 Y	10.221	ND1	3%	
G.3.4.5	3 - 4 Y	8.712	ND1	3%	
G.3.4.6	4 - 5 Y	9.228	ND1	3%	
G.3.4.7	5 - 10 Y	58.377	ND1	17%	
G.3.4.8	10+ Y	221.405	ND1	64%	
G.3.4.9	Total	343.410	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)	9,19	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	94.921	ND1	30%	
G.3.5.3	1 - 2 Y	50.434	ND1	16%	
G.3.5.4	2 - 3 Y	33.963	ND1	11%	
G.3.5.5	3 - 4 Y	19.945	ND1	6%	
G.3.5.6	4 - 5 Y	4.738	ND1	1%	
G.3.5.7	5 - 10 Y	11.136	ND1	3%	
G.3.5.8	10+ Y	106.081	ND1	33%	
G.3.5.9	Total	321.219	0,00	100%	
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	21	21	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	321.198	321.198	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	ISK	0	0	0%	0%
G.3.6.11	JPY	0	0	0%	0%
G.3.6.12	KRW	0	0	0%	0%
G.3.6.13	NOK	0	0	0%	0%
G.3.6.14	PLN	0	0	0%	0%
G.3.6.15	SEK	0	0	0%	0%
G.3.6.16	SGD	0	0	0%	0%
G.3.6.17	USD	0	0	0%	0%
G.3.6.18	Other	0	0	0%	0%
OG.3.6.1	Total	321.219	321.219	100%	100%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	21.276	21	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	299.942	321.198	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	ISK	0	0	0%	0%
G.3.7.11	JPY	0	0	0%	0%
G.3.7.12	KRW	0	0	0%	0%
G.3.7.13	NOK	0	0	0%	0%
G.3.7.14	PLN	0	0	0%	0%
G.3.7.15	SEK	0	0	0%	0%
G.3.7.16	SGD	0	0	0%	0%
G.3.7.17	USD	0	0	0%	0%
G.3.7.18	Other	0	0	0%	0%
OG.3.7.1	Total	321.219	321.219	100%	100%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	262.808	262.808	82%	82%
G.3.8.2	Floating coupon	58.410	58.410	18%	18%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	321.219	321.219	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	4.812	22%		
G.3.9.4	Exposures to credit institutions	17.379	78%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	22.191	100%		
OG.3.9.1	Total	ND1			
OG.3.9.2	o/w EU gvts or quasi gvts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts	ND1			
OG.3.9.4	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts	4.812			
OG.3.9.5	o/w EU central banks	ND1			
OG.3.9.6	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.7	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	17.379			
OG.3.9.8	o/w CQS1 credit institutions	0			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of issuer)	22.191	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	22.191	100,00%		
G.3.10.16	Total	22.191	100,00%		
OG.3.10.1					
OG.3.10.2					
OG.3.10.3					
OG.3.10.4					
OG.3.10.5					
OG.3.10.6					
OG.3.10.7					



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	22.191	6,5%	6,9%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	22.191	6,5%	6,9%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List

G.3.12.1	Bond list	Link
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13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	89.157
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-900
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y	
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics	
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]	
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y	
G.3.14.5	If yes, Further details are available in Tab F	F1. Tab	F2. Tab
G.3.14.6	Is sustainability based on other criteria?	Y	
G.3.14.7	If yes, please provide further details	Green Finance Framework	
OG.3.14.1			
OG.3.14.2			
OG.3.14.3			
OG.3.14.4			
OG.3.14.5			
OG.3.14.6			
OG.3.14.7			
OG.3.14.8			
OG.3.14.9			
OG.3.14.10			
OG.3.14.11			
OG.3.14.12			
OG.3.14.13			
OG.3.14.14			
OG.3.14.15			
OG.3.14.16			
OG.3.14.17			
OG.3.14.18			
OG.3.14.19			
OG.3.14.20			
OG.3.14.21			
OG.3.14.22			
OG.3.14.23			
OG.3.14.24			
OG.3.14.25			
OG.3.14.26			
OG.3.14.27			
OG.3.14.28			
OG.3.14.29			
OG.3.14.30			
OG.3.14.31			
OG.3.14.32			
OG.3.14.33			
OG.3.14.34			
OG.3.14.35			
OG.3.14.36			
OG.3.14.37			
OG.3.14.38			

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

	Row	Row
<p>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.</p>		
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/pool/2
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 147 for Public Sector Asset - type of debtor
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:	89
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	17378,8638
OG.5.1.2	Exposure to credit institute credit quality step 3	0
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		



6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	269.106			83.8%
M.7.1.2	Commercial	52.113			16.2%
M.7.1.3	Other	0			0.0%
M.7.1.4	Total	321.219			100.0%
OM.7.1.1	o/w Cooperative Housing	13.004			
OM.7.1.2	o/w Agriculture	399			
OM.7.1.3	o/w Owner-occupied homes	159.733			
OM.7.1.4	o/w Holiday houses	8.703			
OM.7.1.5	o/w Subsidised Housing	12.621			
OM.7.1.6	o/w Private rental	75.045			
OM.7.1.7	o/w Manufacturing and Manual Industries	5.433			
OM.7.1.8	o/w Office and Business	38.389			
OM.7.1.9	o/w Social and cultural purposes	8.046			
OM.7.1.10	o/w Other	56			
OM.7.1.11					
2. General Information					
M.7.2.1	Number of mortgage loans	128.705	Residential Loans	Commercial Loans	Total Mortgages
OM.7.2.1	Optional information eq. Number of borrowers	ND1		3.591	132.296
OM.7.2.2	Optional information eq. Number of guarantors	ND1			
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures		% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.3.1			3.5%	8.2%	1.7%
OM.7.3.2					
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	99.5%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	0.0%		100.0%	99.5%
M.7.4.3	Belgium	0.0%		0.0%	0.0%
M.7.4.4	Bulgaria	0.0%		0.0%	0.0%
M.7.4.5	Croatia	0.0%		0.0%	0.0%
M.7.4.6	Cyprus	0.0%		0.0%	0.0%
M.7.4.7	Czech Republic	0.0%		0.0%	0.0%
M.7.4.8	Denmark	99.5%		100.0%	99.5%
M.7.4.9	Estonia	0.0%		0.0%	0.0%
M.7.4.10	Finland	0.0%		0.0%	0.0%
M.7.4.11	France	0.0%		0.0%	0.0%
M.7.4.12	Germany	0.0%		0.0%	0.0%
M.7.4.13	Greece	0.0%		0.0%	0.0%
M.7.4.14	Netherlands	0.0%		0.0%	0.0%
M.7.4.15	Hungary	0.0%		0.0%	0.0%
M.7.4.16	Ireland	0.0%		0.0%	0.0%
M.7.4.17	Italy	0.0%		0.0%	0.0%
M.7.4.18	Latvia	0.0%		0.0%	0.0%
M.7.4.19	Lithuania	0.0%		0.0%	0.0%
M.7.4.20	Luxembourg	0.0%		0.0%	0.0%
M.7.4.21	Malta	0.0%		0.0%	0.0%
M.7.4.22	Poland	0.0%		0.0%	0.0%
M.7.4.23	Portugal	0.0%		0.0%	0.0%
M.7.4.24	Romania	0.0%		0.0%	0.0%
M.7.4.25	Slovakia	0.0%		0.0%	0.0%
M.7.4.26	Slovenia	0.0%		0.0%	0.0%
M.7.4.27	Spain	0.0%		0.0%	0.0%
M.7.4.28	Sweden	0.0%		0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%	0.0%
M.7.4.30	Iceland	0.0%		0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%		0.0%	0.0%
M.7.4.32	Norway	0.0%		0.0%	0.0%
M.7.4.33	Other	0.0%		0.0%	0.0%
M.7.4.34	Switzerland	0.0%		0.0%	0.0%
M.7.4.35	United Kingdom	0.0%		0.0%	0.0%
M.7.4.36	Australia	0.0%		0.0%	0.0%
M.7.4.37	Brazil	0.0%		0.0%	0.0%
M.7.4.38	Canada	0.0%		0.0%	0.0%
M.7.4.39	Japan	0.0%		0.0%	0.0%
M.7.4.40	Korea	0.0%		0.0%	0.0%
M.7.4.41	New Zealand	0.0%		0.0%	0.0%
M.7.4.42	Singapore	0.0%		0.0%	0.0%
M.7.4.43	US	0.0%		0.0%	0.0%
M.7.4.44	Other	0.5%		0.0%	0.5%
OM.7.4.1	o/w Greenland	0.0%		0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	0.5%		0.0%	0.5%
OM.7.4.3					
OM.7.4.4					
OM.7.4.5					
OM.7.4.6					
OM.7.4.7					
OM.7.4.8					
OM.7.4.9					
OM.7.4.10					



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	50%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	18%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	18%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	35%	48%	38%
M.7.6.2	Floating rate	41%	52%	42%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	45%	30%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	13%	41%	18%
OM.7.6.6	o/w Capped floaters	6%	0%	5%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	54%	45%	53%
M.7.7.2	Amortising	46%	55%	47%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	14%	22%	14%
M.7.8.2	> 12 - <= 24 months	19%	18%	19%
M.7.8.3	> 24 - <= 36 months	15%	11%	15%
M.7.8.4	> 36 - <= 60 months	25%	26%	25%
M.7.8.5	> 60 months	26%	33%	27%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,07%	0,02%	0,06%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	2,091			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	88,558	96,206	33%	75%
M.7A.10.3	DKK 2 - 5m	76,958	26,825	29%	21%
M.7A.10.4	DKK 5 - 20m	40,244	4,508	15%	4%
M.7A.10.5	DKK 20 - 50m	25,037	821	9%	1%
M.7A.10.6	DKK 50 - 100m	15,589	229	6%	0%
M.7A.10.7	> DKK 100m	22,719	116	8%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	269,106	128,705	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50,9%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	199,104	ND1	74%	
M.7A.12.3	>40 - <=50 %	32,108	ND1	12%	
M.7A.12.4	>50 - <=60 %	21,636	ND1	8%	
M.7A.12.5	>60 - <=70 %	10,812	ND1	4%	
M.7A.12.6	>70 - <=80 %	4,122	ND1	2%	
M.7A.12.7	>80 - <=90 %	721	ND1	0%	
M.7A.12.8	>90 - <=100 %	296	ND1	0%	
M.7A.12.9	>100 %	347	ND1	0%	
M.7A.12.10	Total	269,106		100%	0%
OM.7A.12.1	a/w >100 - <=110 %	152			
OM.7A.12.2	a/w >110 - <=120 %	52			
OM.7A.12.3	a/w >120 - <=130 %	35			
OM.7A.12.4	a/w >130 - <=140 %	29			
OM.7A.12.5	a/w >140 - <=150 %	15			
OM.7A.12.6	a/w >150 %	64			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					



13. Breakdown by type		% Residential Loans	
M.7A.13.1	Owner occupied	59%	
M.7A.13.2	Second home/Holiday houses	3%	
M.7A.13.3	Buy-to-let/Non-owner occupied	0%	
M.7A.13.4	Subsidised housing	5%	
M.7A.13.5	Subsidised housing	0%	
M.7A.13.6	Other	33%	
OM.7A.13.1		0%	
OM.7A.13.2		0%	
OM.7A.13.3		0%	
OM.7A.13.4		0%	
OM.7A.13.5		0%	
OM.7A.13.6		0%	
OM.7A.13.7		0%	
OM.7A.13.8		0%	
OM.7A.13.9		0%	
OM.7A.13.10		0%	

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

15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	49.544	7.144	18%	6%
M.7A.15.2	B	14.786	3.481	5%	3%
M.7A.15.3	C	51.718	14.833	19%	13%
M.7A.15.4	D	31.554	12.185	12%	11%
M.7A.15.5	E	9.441	3.982	4%	4%
M.7A.15.6	F	3.528	1.526	1%	1%
M.7A.15.7	G	1.579	843	1%	1%
M.7A.15.8	Estimate A	9.896	2.469	4%	2%
M.7A.15.9	Estimate B	7.481	4.119	3%	4%
M.7A.15.10	Estimate C	25.513	15.404	9%	14%
M.7A.15.11	Estimate D	27.009	16.818	10%	15%
M.7A.15.12	Estimate E	14.428	8.957	5%	8%
M.7A.15.13	Estimate F	8.120	5.348	3%	5%
M.7A.15.14	Estimate G	5.629	4.049	2%	4%
M.7A.15.15	0	ND1	ND1		
M.7A.15.16	By buckets (mn):	ND1	ND1		
M.7A.15.17	DKK 0 - 2m	ND1	ND1		
M.7A.15.18	no data	8.879	9.429	3,3%	8,5%
M.7A.15.19	Total	269.106	110.587	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1.650/M ²	49.544	7.144	18%	6%
M.7A.16.2	<=70 + 2.200/M ²	14.786	3.481	5%	3%
M.7A.16.3	<=110 + 3.200/M ²	51.718	14.833	19%	13%
M.7A.16.4	<=150 + 4.200/M ²	31.554	12.185	12%	11%
M.7A.16.5	<=190 + 5.200/M ²	9.441	3.982	4%	4%
M.7A.16.6	<=240 + 6.500/M ²	3.528	1.526	1%	1%
M.7A.16.7	>240 + 6.500/M ²	1.579	843	1%	1%
M.7A.16.8	Estimate: <=52.5 + 1.650/M ²	9.896	2.469	4%	2%
M.7A.16.9	Estimate: <=70 + 2.200/M ²	7.481	4.119	3%	4%
M.7A.16.10	Estimate: <=110 + 3.200/M ²	25.513	15.404	9%	14%
M.7A.16.11	Estimate: <=150 + 4.200/M ²	27.009	16.818	10%	15%
M.7A.16.12	Estimate: <=190 + 5.200/M ²	14.428	8.957	5%	8%
M.7A.16.13	Estimate: <=240 + 6.500/M ²	8.120	5.348	3%	5%
M.7A.16.14	Estimate: >240 + 6.500/M ²	5.629	4.049	2%	4%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	8.879	9.429	3%	9%
M.7A.16.19	Total	269.106	110.587	100%	100%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	45.225	15.856	17%	14%
M.7A.17.2	1919 - 1945	36.629	15.384	14%	14%
M.7A.17.3	1946 - 1960	24.489	11.034	9%	10%
M.7A.17.4	1961 - 1970	29.402	16.905	11%	15%
M.7A.17.5	1971 - 1980	27.732	19.377	10%	18%
M.7A.17.6	1981 - 1990	12.514	7.265	5%	7%
M.7A.17.7	1991 - 2000	9.208	4.177	3%	4%
M.7A.17.8	2001 - 2005	9.856	3.849	4%	3%
M.7A.17.9	2006 - 2010	14.990	5.691	6%	5%
M.7A.17.10	2011 - 2015	8.531	3.040	3%	3%
M.7A.17.11	2016 - 2020	27.396	4.519	10%	4%
M.7A.17.12	2021 and onwards	17.101	1.978	6%	2%
M.7A.17.13	no data	6.033	1.512	2%	1%
M.7A.17.14	Total	269.106	110.587	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	128.349	81.012	48%	73%
M.7A.18.2	Flat or Apartment	26.185	13.208	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	32.254	12.053	12%	11%
M.7A.18.5	Multi-family House	81.817	4.295	30%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	501	19	0%	0%
M.7A.18.8	Total	269.106	110.587	100%	100%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	30.398	3.715	11%	3%
M.7A.19.2	Existing property	238.707	106.872	89%	97%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	269.106	110.587	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	146.290	74.985	11,7
M.7A.20.2	Flat or Apartment	2.560	0	6,2
M.7A.20.3	Bungalow	0	0	
M.7A.20.4	Terraced House	19.064	74.985	5,2
M.7A.20.5	Multi-family House	53.619	1.461	3,7
M.7A.20.6	Land Only	0	0	
M.7A.20.7	other	567	41.270	9,9
M.7A.20.8	no data	0	161	
M.7A.20.9	Total	220.101	192.852	7,2
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				

7.B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	14.512			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	929	824	2%	23%
M.7B.21.3	DKK 2 - 5m	3.053	923	0%	26%
M.7B.21.4	DKK 5 - 20m	13.270	1.292	25%	36%
M.7B.21.5	DKK 20 - 50m	10.634	335	20%	9%
M.7B.21.6	DKK 50 - 100m	9.963	142	19%	4%
M.7B.21.7	> DKK 100m	14.264	75	27%	2%
M.7B.21.8	0	ND1	ND1		
M.7B.21.9	7.B Commercial Cover Pool	ND1	ND1		
M.7B.21.10	21. Loan Size Information	ND1	ND1		
M.7B.21.11	Average loan size (000s)	ND1	ND1		
M.7B.21.12	0	ND1	ND1		
	By buckets (mn):	ND1	ND1		
M.7B.21.13	DKK 0 - 2m	ND1	ND1		
M.7B.21.14	DKK 2 - 5m	ND1	ND1		
M.7B.21.15	DKK 5 - 20m	ND1	ND1		
M.7B.21.16	DKK 20 - 50m	ND1	ND1		
M.7B.21.17	DKK 50 - 100m	ND1	ND1		
M.7B.21.18	> DKK 100m	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	52.113	3.591	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1	0,00%	0,00%
M.7B.22.3	>40 - <=50 %	ND1	ND1	0,00%	0,00%
M.7B.22.4	>50 - <=60 %	ND1	ND1	0,00%	0,00%
M.7B.22.5	>60 - <=70 %	ND1	ND1	0,00%	0,00%
M.7B.22.6	>70 - <=80 %	ND1	ND1	0,00%	0,00%
M.7B.22.7	>80 - <=90 %	ND1	ND1	0,00%	0,00%
M.7B.22.8	>90 - <=100 %	ND1	ND1	0,00%	0,00%
M.7B.22.9	>100%	ND1	ND1	100,00%	100,00%
M.7B.22.10	Total	0,00%	0,00%		
OM.7B.22.1	Weighted Average LTV (%)	ND1			
OM.7B.22.2	0	ND1			
OM.7B.22.3	By LTV buckets (mn):	ND1			
OM.7B.22.4	>0 - <=40 %	ND1			
OM.7B.22.5	>40 - <=50 %	ND1			
OM.7B.22.6	>50 - <=60 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					



23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	45.3%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	41.126	ND1	79%	
M.7B.23.3	>40 - <=50 %	5.940	ND1	11%	
M.7B.23.4	>50 - <=60 %	3.332	ND1	6%	
M.7B.23.5	>60 - <=70 %	1,109	ND1	2%	
M.7B.23.6	>70 - <=80 %	335	ND1	1%	
M.7B.23.7	>80 - <=90 %	133	ND1	0%	
M.7B.23.8	>90 - <=100 %	72	ND1	0%	
M.7B.23.9	>100%	67	ND1	0%	
M.7B.23.10	Total	52,113	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	35			
OM.7B.23.2	a/w >110 - <=120 %	22			
OM.7B.23.3	a/w >120 - <=130 %	7			0%
OM.7B.23.4	a/w >130 - <=140 %	2			
OM.7B.23.5	a/w >140 - <=150 %	0			
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	24.5%			
M.7B.24.2	Office	43.1%			
M.7B.24.3	Hotel/Tourism	1.2%			
M.7B.24.4	Shopping malls	1.6%			
M.7B.24.5	Industry	10.7%			
M.7B.24.6	Agriculture	0.4%			
M.7B.24.7	Other commercially used	1.0%			
M.7B.24.8	Hospital	0.0%			
M.7B.24.9	School	12.2%			
M.7B.24.10	other RE with a social relevant purpose	5.2%			
M.7B.24.11	Land	0.0%			
M.7B.24.12	Property developers / Building under construction	0.1%			
M.7B.24.13	Other	0.0%			
OM.7B.24.1	a/w Cultural purposes	0.0%			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	7,044	250	14%	9%
M.7B.25.2	B	5,159	172	10%	6%
M.7B.25.3	C	10,382	397	20%	14%
M.7B.25.4	D	4,767	246	9%	9%
M.7B.25.5	E	1,579	88	3%	3%
M.7B.25.6	F	479	32	1%	1%
M.7B.25.7	G	134	22	0%	1%
M.7B.25.8	Estimate A	2,713	139	5%	5%
M.7B.25.9	Estimate B	1,674	130	3%	5%
M.7B.25.10	Estimate C	3,572	296	7%	11%
M.7B.25.11	Estimate D	4,969	308	10%	11%
M.7B.25.12	Estimate E	2,820	202	5%	7%
M.7B.25.13	Estimate F	1,800	120	3%	4%
M.7B.25.14	Estimate G	2,237	104	4%	4%
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	2,785	305	5%	11%
M.7B.25.19	Total	52,113	2,812	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	7,044	250	14%	9%
M.7B.26.2	<=95 + 2,200/M^2	5,159	172	10%	6%
M.7B.26.3	<=135 + 3,200/M^2	10,382	397	20%	14%
M.7B.26.4	<=175 + 4,200/M^2	4,767	246	9%	9%
M.7B.26.5	<=215 + 5,200/M^2	1,579	88	3%	3%
M.7B.26.6	<=265 + 6,500/M^2	479	32	1%	1%
M.7B.26.7	>265 + 6,500/M^2	134	22	0%	1%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	2,713	139	5%	5%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1,674	130	3%	5%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	3,572	296	7%	11%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	4,969	308	10%	11%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	2,820	202	5%	7%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1,800	120	3%	4%
M.7B.26.14	Estimate: >265 + 6,500/M^2	2,237	104	4%	4%
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	2,785	305	5%	11%
M.7B.26.19	Total	52,113	2,812	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	11,277	467	22%	17%
M.7B.27.2	1919 - 1945	3,482	208	7%	7%
M.7B.27.3	1946 - 1960	2,859	151	5%	5%
M.7B.27.4	1961 - 1970	6,764	331	13%	12%
M.7B.27.5	1971 - 1980	5,077	319	10%	11%
M.7B.27.6	1981 - 1990	5,074	324	10%	12%
M.7B.27.7	1991 - 2000	3,161	195	6%	7%
M.7B.27.8	2001 - 2005	2,368	164	5%	6%
M.7B.27.9	2006 - 2010	3,533	200	7%	7%
M.7B.27.10	2011 - 2015	1,780	111	3%	4%
M.7B.27.11	2016 - 2020	3,613	162	7%	6%
M.7B.27.12	2021 and onwards	1,598	50	3%	2%
M.7B.27.13	no data	1,527	130	3%	5%
M.7B.27.14	Total	52,113	2,812	100%	100%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3,358	122	6%	4%
M.7B.28.2	Existing Property	48,755	2,690	94%	96%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	52,113	2,812	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	47,183	18,833	11.4	
M.7B.29.2	Office	23,312	9,276	9.1	
M.7B.29.3	Hotel/Tourism	0	0	0.0	
M.7B.29.4	Shopping malls	781	505	11.5	
M.7B.29.5	Industry	12,117	11,286	10.9	
M.7B.29.6	Agriculture	3,724	3,717	987.9	
M.7B.29.7	Other commercially used	259	116	11.7	
M.7B.29.8	Hospital	0	0		
M.7B.29.9	School	9,337	3,403	7.6	
M.7B.29.10	other RE with a social relevant purpose	10,827	4,421	26.1	
M.7B.29.11	Land	0	0		
M.7B.29.12	Property developers / Building under construction	0	0		
M.7B.29.13	Other	0	0	0.0	
M.7B.29.14	no data	0	0		
M.7B.29.15	Total	107,539	51,556	11.2	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	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	Bekendtgørelse af lov om realkreditlån og realkreditobligationer m.v. (retsinformation.dk)
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	
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
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	AVM and physical valuations
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	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	https://lyskereakredit.com/wps/wcm/connect/bf1com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&CID=n1XGv4kM
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-ECALs 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	3MSE1GGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D03047E2LV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	529900D03047E2LV03	FX/IRS		
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMBXOY22MGG883	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 (years)		11.5			
E.3.1.2	Weighted Average Maturity (years)**		24.0			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1<30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days	0.0%	0.1%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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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	92.134	17.706	29%	13%
SM.1.1.2	Social impact mortgage loans	8.717	1.592	3%	1%
SM.1.1.3	other	3.149	130	1%	0%
SM.1.1.4	Total sustainable mortgage loans	104.000	19.428	32%	15%
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	86.071		83%	
SM.2.1.2	Commercial	17.928		17%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	104.000		0%	
OSM.2.1.1	a/w Forest & Agriculture	0		0%	
OSM.2.1.2	a/w EE residential	74.205		71%	
OSM.2.1.3	a/w EE commercial	17.928		17%	
OSM.2.1.4	a/w EE other	0		0%	
OSM.2.1.5	EE total	0		0%	
OSM.2.1.6	a/w Social residential	8.717		8%	
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	3.149		0%	
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	18.574	854	100%	
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	10,4%	15,7%	4,6%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	100.0%	100.0%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.0%	0.0%	0.0%
SM.2.4.45	<i>a/w (if relevant, please specify)</i>			
SM.2.4.46	<i>a/w (if relevant, please specify)</i>			
SM.2.4.47	<i>a/w (if relevant, please specify)</i>			
SM.2.4.48	<i>a/w (if relevant, please specify)</i>			
SM.2.4.49	<i>a/w (if relevant, please specify)</i>			
SM.2.4.50	<i>a/w (if relevant, please specify)</i>			
SM.2.4.51	<i>a/w (if relevant, please specify)</i>			
SM.2.4.52	<i>a/w (if relevant, please specify)</i>			
SM.2.4.53	<i>a/w (if relevant, please specify)</i>			
SM.2.4.54	<i>a/w (if relevant, please specify)</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	46%	43%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	9%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	6%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	22%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	20%	14%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	65%	51%	62%	
SM.2.6.2	Floating rate	35%	49%	38%	
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	42%	29%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	16%	41%		
OSM.2.6.6	o/w Capped floaters	4%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	42%	26%	39%	
SM.2.7.2	Amortising	58%	74%	61%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	16%	16%	16%	
SM.2.8.2	≥ 12 - < 24 months	21%	23%	21%	
SM.2.8.3	≥ 24 - < 36 months	17%	10%	16%	
SM.2.8.4	≥ 36 - < 60 months	29%	29%	29%	
SM.2.8.5	≥ 60 months	18%	22%	18%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.01%	0.00%	0.02%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
2.A Residential Cover Pool					
10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.10.1	Average loan size (000s)	4.634			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.801	9.482	13%	51%
SM.2A.10.3	DKK 2 - 5m	20.310	6.972	24%	38%
SM.2A.10.4	DKK 5 - 20m	14.230	1.481	17%	8%
SM.2A.10.5	DKK 20 - 50m	12.610	409	15%	2%
SM.2A.10.6	DKK 50 - 100m	9.320	134	11%	1%
SM.2A.10.7	> DKK 100m	18.801	96	22%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	85.071		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%	
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 (%)	44.75%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	61.502	ND1	71%	
SM.2A.12.3	>40 - <=50 %	10.734	ND1	12%	
SM.2A.12.4	>50 - <=60 %	7.949	ND1	9%	
SM.2A.12.5	>60 - <=70 %	4.148	ND1	5%	
SM.2A.12.6	>70 - <=80 %	1.325	ND1	2%	
SM.2A.12.7	>80 - <=90 %	173	ND1	0%	
SM.2A.12.8	>90 - <=100 %	58	ND1	0%	
SM.2A.12.9	>100%	182	ND1	0%	
SM.2A.12.10	Total	86.071	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	50			
OSM.2A.12.2	a/w >110 - <=120 %	16			
OSM.2A.12.3	a/w >120 - <=130 %	19			
OSM.2A.12.4	a/w >130 - <=140 %	20			
OSM.2A.12.5	a/w >140 - <=150 %	12			
OSM.2A.12.6	a/w >150 %	64			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35.7%			
SM.2A.13.2	Second home/Holiday houses	0.2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.0%			
SM.2A.13.4	Subsidised housing	14.7%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	49.5%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	49.5%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	49.544	7.144	58%	48%
SM.2A.15.2	B	14.786	3.481	17%	23%
SM.2A.15.3	C	4.993	264	6%	2%
SM.2A.15.4	D	1.724	151	2%	1%
SM.2A.15.5	E	355	30	0%	0%
SM.2A.15.6	F	28	4	0%	0%
SM.2A.15.7	G	48	1	0%	0%
SM.2A.15.8	Estimate A	8.992	1.881	10%	13%
SM.2A.15.9	Estimate B	3.799	1.767	4%	12%
SM.2A.15.10	Estimate C	499	47	1%	0%
SM.2A.15.11	Estimate D	727	36	1%	0%
SM.2A.15.12	Estimate E	236	19	0%	0%
SM.2A.15.13	Estimate F	201	13	0%	0%
SM.2A.15.14	Estimate G	141	32	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	86.071	14.870	100.0%	100.0%
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (KWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	49.544	7.144	58%	48%
SM.2A.16.2	<=70 + 2,200/M ²	14.786	3.481	17%	23%
SM.2A.16.3	<=110 + 3,200/M ²	4.993	264	6%	2%
SM.2A.16.4	<=150 + 4,200/M ²	1.724	151	2%	1%
SM.2A.16.5	<=190 + 5,200/M ²	355	30	0%	0%
SM.2A.16.6	<=240 + 6,500/M ²	28	4	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	48	1	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	8.992	1.881	10%	13%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	3.799	1.767	4%	12%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	499	47	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	727	36	1%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	236	19	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	201	13	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	141	32	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	86.071	14.870	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	2.083	465	2%	3%
SM.2A.17.2	1919 - 1945	2.534	332	3%	2%
SM.2A.17.3	1946 - 1960	5.164	348	6%	2%
SM.2A.17.4	1961 - 1970	4.132	423	5%	3%
SM.2A.17.5	1971 - 1980	3.397	541	4%	4%
SM.2A.17.6	1981 - 1990	2.552	729	3%	5%
SM.2A.17.7	1991 - 2000	1.619	331	2%	2%
SM.2A.17.8	2001 - 2005	2.422	553	3%	4%
SM.2A.17.9	2006 - 2010	8.840	2.635	10%	18%
SM.2A.17.10	2011 - 2015	7.663	2.613	9%	18%
SM.2A.17.11	2016 - 2020	26.342	4.080	31%	27%
SM.2A.17.12	2021 and onwards	16.257	1.645	19%	11%
SM.2A.17.13	no data	3.065	175	4%	1%
SM.2A.17.14	Total	86.071	14.870	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	20.154	7.996	23%	54%
SM.2A.18.2	Flat or Apartment	6.545	2.514	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.770	3.293	19%	22%
SM.2A.18.5	Multifamily House	42.471	1.064	49%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	132	3	0%	0%
SM.2A.18.8	Total	86.071	14.870	100%	100%
OSM.2A.18.1					
19. New Residential Property					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	28.996	3.204	34%	22%
SM.2A.19.2	Existing Property	57.075	11.666	66%	78%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	86.071	14.870	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability					
		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	4.872	2.717	3	
SM.2A.20.2	Flat or Apartment	244	135	4	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	3.354	2.113	2	
SM.2A.20.5	Multifamily House	6.439	4.141	2	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	20	11	2	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	14.928	9.116	2	
SM.2A.20.10	Weighted Average			0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2.B Sustainable Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20.994			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	96	81	1%	9%
SM.2B.21.3	DKK 2 - 5m	516	156	3%	18%
SM.2B.21.4	DKK 5 - 20m	4.602	430	26%	50%
SM.2B.21.5	DKK 20 - 50m	3.252	105	18%	12%
SM.2B.21.6	DKK 50 - 100m	3.315	46	18%	5%
SM.2B.21.7	> DKK 100m	6.148	36	34%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	17.928	854	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 (%)	57%			
By LTV buckets (min):					
SM.2B.23.2	>0 - <=40 %	14,299	ND1	80%	
SM.2B.23.3	>40 - <=50 %	2,043	ND1	11%	
SM.2B.23.4	>50 - <=60 %	1,142	ND1	6%	
SM.2B.23.5	>60 - <=70 %	320	ND1	2%	
SM.2B.23.6	>70 - <=80 %	59	ND1	0%	
SM.2B.23.7	>80 - <=90 %	36	ND1	0%	
SM.2B.23.8	>90 - <=100 %	11	ND1	0%	
SM.2B.23.9	>100%	18	ND1	0%	
SM.2B.23.10	Total	17,928	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	10			
OSM.2B.23.2	a/w >110 - <=120 %	8			
OSM.2B.23.3	a/w >120 - <=130 %	0			
OSM.2B.23.4	a/w >130 - <=140 %	0			
OSM.2B.23.5	a/w >140 - <=150 %	0			
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	23%	ND1		
SM.2B.24.2	Office	42%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	1%	ND1		
SM.2B.24.5	Industry	18%	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	13%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	3%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	0%	ND1		
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [(relevant, please specify)]				
OSM.2B.24.3	a/w [(relevant, please specify)]				
OSM.2B.24.4	a/w [(relevant, please specify)]				
OSM.2B.24.5	a/w [(relevant, please specify)]				
OSM.2B.24.6	a/w [(relevant, please specify)]				
OSM.2B.24.7	a/w [(relevant, please specify)]				
OSM.2B.24.8	a/w [(relevant, please specify)]				
OSM.2B.24.9	a/w [(relevant, please specify)]				
OSM.2B.24.10	a/w [(relevant, please specify)]				
OSM.2B.24.11	a/w [(relevant, please specify)]				
OSM.2B.24.12	a/w [(relevant, please specify)]				
OSM.2B.24.13	a/w [(relevant, please specify)]				
OSM.2B.24.14	a/w [(relevant, please specify)]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	7,044	250	95%	38%
SM.2B.25.2	B	5,159	172	29%	26%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	2,239	93	12%	14%
SM.2B.25.9	Estimate B	840	48	5%	7%
SM.2B.25.10	Estimate C	421	13	2%	2%
SM.2B.25.11	Estimate D	602	16	3%	2%
SM.2B.25.12	Estimate E	614	22	3%	3%
SM.2B.25.13	Estimate F	514	19	3%	3%
SM.2B.25.14	Estimate G	495	20	3%	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	17,928	651	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	7.044	250	39%	38%
SM.2B.26.2	<=95 + 2,200/M^2	5.159	172	29%	26%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	2.239	93	12%	14%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	840	48	5%	7%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	421	13	2%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	602	16	3%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	614	22	3%	3%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	514	19	3%	3%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	495	20	3%	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	17.928	651	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	614	20	3%	3%
SM.2B.27.2	1919 - 1945	1.099	26	6%	4%
SM.2B.27.3	1946 - 1960	343	9	2%	1%
SM.2B.27.4	1961 - 1970	2.461	34	14%	5%
SM.2B.27.5	1971 - 1980	1.018	27	6%	4%
SM.2B.27.6	1981 - 1990	1.313	35	7%	5%
SM.2B.27.7	1991 - 2000	1.371	36	8%	6%
SM.2B.27.8	2001 - 2005	746	31	4%	5%
SM.2B.27.9	2006 - 2010	1.497	76	8%	12%
SM.2B.27.10	2011 - 2015	1.607	102	9%	16%
SM.2B.27.11	2016 - 2020	3.326	134	19%	21%
SM.2B.27.12	2021 and onwards	1.496	38	8%	6%
SM.2B.27.13	no data	1.036	83	6%	13%
SM.2B.27.14	Total	17.928	651	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	3.056	95	17%	15%
SM.2B.28.2	Existing property	14.873	556	83%	85%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	17.928	651	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	4.467	2.124	4	
SM.2B.29.2	Office	2.573	1.382	4	
SM.2B.29.3	Hotel/Tourism	0	0		
SM.2B.29.4	Shopping malls	28	28	11	
SM.2B.29.5	Industry	488	447	1	
SM.2B.29.6	Agriculture	261	260	600	
SM.2B.29.7	Other commercially used	0	0		
SM.2B.29.8	Hospital	0	0		
SM.2B.29.9	School	977	452	3	
SM.2B.29.10	other RE with a social relevant purpose	253	158	4	
SM.2B.29.11	Land	0	0		
SM.2B.29.12	Property developers / Building under construction	0	0		
SM.2B.29.13	Other	0	0	0	
SM.2B.29.14	no data	0	0		
SM.2B.29.15	Total	9.057	4.851	3	
SM.2B.29.16	Weighted Average			0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2024

Reporting in Domestic Currency	DKK
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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.2.1.6	a/w // relevant, please specify						
OCOV.2.1.7	a/w // relevant, please specify						
OCOV.2.1.8	a/w // relevant, please specify						

ECBC Label Template

Capital Centre E, Q1 2024

Published 7 May 2024 • Data per 31 March 2024

As of **31 March 2024****Specialised finance institutes****General Issuer Detail**A [General Issuer Detail](#)**Cover Pool Information**

G1.1 [General cover pool information](#)
 G2 [Outstanding CBs](#)
 G3 [Legal ALM \(balance principle\) adherence](#)
 G4 [Additional characteristics of ALM business model for issued CBs](#)

M1/B1 [Number of loans by property category](#)
 M2/B2 [Lending by property category, DKKbn](#)
 M3/B3 [Lending, by loan size, DKKbn](#)
 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)
 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)
 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)
 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)
 M5/B5 [Lending by region, DKKbn](#)
 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)
 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)
 M8/B8 [Lending by loan type - All loans, DKKbn](#)
 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)

Key Concepts

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

Voluntary informationV1 [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>	Q1 2024	Q4 2023	Q3 2023	Q2 2023
Total Balance Sheet Assets	385,2	383,0	369,2	366,8
Total Customer Loans(fair value)	351,5	352,7	337,6	338,0
of which: Used/registered for covered bond collateral pool	351,5	352,7	337,6	338,0
Tier 1 Ratio (%)	28,4%	27,5%	28,7%	29,1%
Solvency Ratio (%)	28,4%	27,5%	28,7%	29,1%
Outstanding Covered Bonds (fair value)	350,9	352,5	337,4	338,3
Outstanding Senior Unsecured Liabilities	0,8	0,8	0,8	0,8
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	41,8	41,2	38,7	38,8
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	373,0	373,6	370,2	369,4
Composition by				
Maturity				
- 0 <= 1 year	0,1	0,1	0,1	0,1
- < 1 <= 5 years	2,3	2,1	2,1	2,1
- over 5 years	370,7	371,4	368,0	367,1
Currency				
- DKK	373,0	373,6	370,1	369,4
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	270,3	271,9	269,8	270,2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	52,4	51,8	50,7	50,6
- Subsidised	50,3	50,0	49,7	48,6
eligibility as covered bond collateral	373,0	373,6	370,2	369,4
Non-performing loans (See definition in table X1)	0,07	0,06	0,07	0,05
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,35	0,35	0,32	0,32



Table G1.1 – General cover pool information



DKKbn / Percentage of nominal outstanding CBs		Q1 2024	Q4 2023	Q3 2023	Q2 2023
Nominal cover pool (total value)		343,4	342,7	337,2	336,6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		22,2	21,5	20,1	20,5
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		321,2	321,2	317,2	316,1
– 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		21,4	20,7	19,3	19,8
Total capital coverage (rating compliant capital)		22,2	21,5	20,1	20,5
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,4	0,4	0,4

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2024	Q4 2023	Q3 2023	Q2 2023
Nominal value of outstanding CBs		321,2	321,2	317,2	316,1
Fair value of outstanding CBs (marked value)		298,9	299,7	285,1	285,1
Maturity of issued CBs					
	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	93,6	82,7	77,2	77,6
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	49,6	49,2	50,7	50,4
	> 2 and ≤ 3 years	32,8	32,7	31,5	26,8
	> 3 and ≤ 4 years	19,3	28,9	26,7	28,2
	> 4 and ≤ 5 years	4,4	5,3	4,9	7,4
	5-10 years	10,6	11,9	12,4	11,3
	10-20 years	12,6	13,0	12,8	10,8
	> 20 years	75,9	76,1	68,8	72,5
Amortisation profile of issued CBs					
	Bullet	49%	49%	47%	47%
	Annuity	51%	51%	53%	53%
	Serial	0%	0%	0%	0%
Interest rate profile of issued CBs					
	Fixed rate (Fixed rate constant for more than 1 year)	82%	82%	82%	82%
	Floating rate (Floating rate constant for less than 1 year)	18%	18%	18%	18%
	Capped floating rate	0%	0%	0%	0%
Currency denomination profile of issued CBs					
	DKK	278,0	278,7	263,8	263,9
	EUR	20,9	21,0	21,3	21,2
	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	22,2	-	-	-	-	-	-	-	-	-
0-≤1 year	7,1	-	-	-	-	-	-	-	-	-
>1- < 5 years	14,9	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	22,2	-	-	-	-	-	-	-	-	-

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	4,8	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	17,4	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	22,2	-	-	-	-	-	-	-	-	-

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	4,8	-	-	4,8
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	2,3	14,9	0,2	17,4
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	7,1	14,9	0,2	22,2

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

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

0-≤1 year	14.646,05
>1- <5 years	55.563,10
> 5 years	18.948,26
Total	89.157,42

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	321,2
Match funded (without interest and/or currency risk)	89%
Completely hedged with derivatives	11%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) 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	109.447	9.852	2.002	1.091	6.313	375	2.871	30	281	34	132.296
In %	82,7%	7,4%	1,5%	0,8%	4,8%	0,3%	2,2%	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	159,7	8,7	12,6	13,0	75,0	5,4	38,4	0,2	8,0	0,1	321,219
In %	49,7%	2,7%	3,9%	4,0%	23,4%	1,7%	12,0%	0,1%	2,5%	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	89,5	80,0	53,5	35,7	25,6	37,0	321,2
In %	27,9%	24,9%	16,7%	11,1%	8,0%	11,5%	



Table M4a/B4a

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	65,0	54,5	30,9	5,9	2,7	0,3	0,1	0,1	0,1	0,1
Holiday houses	4,3	3,1	1,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,6	3,8	0,8	0,1	0,1	0,0	0,0	0,0	0,0	0,2
Cooperative Housing	6,8	3,8	2,0	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	25,8	24,6	18,8	4,4	1,3	0,1	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	2,6	1,7	0,9	0,1	0,1	0,0	0,0	0,0	-	-
Office and Business	15,7	13,7	7,6	0,9	0,3	0,1	0,0	0,0	0,0	0,1
Agricultural properties	0,1	0,1	0,0	0,0	0,0	-	-	-	-	-
Properties for social and cultural purposes	4,2	3,0	0,7	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-
Total	132,0	108,2	63,0	11,9	4,5	0,6	0,3	0,2	0,1	0,4

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	40,7%	34,1%	19,4%	3,7%	1,7%	0,2%	0,1%	0,1%	0,0%	0,1%
Holiday houses	49,3%	35,2%	13,4%	1,6%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	60,0%	29,7%	6,5%	1,1%	0,6%	0,2%	0,2%	0,1%	0,2%	1,4%
Cooperative Housing	52,3%	29,0%	15,6%	2,0%	0,7%	0,2%	0,1%	0,1%	0,0%	0,1%
Private rental	34,4%	32,7%	25,1%	5,8%	1,7%	0,2%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	47,4%	31,7%	16,6%	2,7%	1,2%	0,3%	0,2%	0,0%	0,0%	0,0%
Office and Business	40,9%	35,6%	19,9%	2,4%	0,7%	0,2%	0,1%	0,1%	0,1%	0,2%
Agricultural properties	43,4%	38,3%	17,4%	0,6%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	52,5%	37,9%	8,7%	0,7%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	65,2%	31,1%	3,3%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	41,1%	33,7%	19,6%	3,7%	1,4%	0,2%	0,1%	0,1%	0,0%	0,1%

Table M4c/B4c

Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	5,9	32,4	66,8	26,5	18,8	6,4	1,1	0,5	0,4	1,0	52,8%
Holiday houses	0,4	3,0	3,8	0,9	0,5	0,0	0,0	0,0	0,0	0,0	44,8%
Subsidised Housing	5,6	4,7	1,4	0,3	0,3	0,0	0,0	-	-	0,3	23,5%
Cooperative Housing	3,0	3,9	4,0	1,3	0,4	0,1	0,1	0,0	0,0	0,0	38,6%
Private rental	3,1	14,2	29,0	17,6	8,4	2,0	0,4	0,1	0,0	0,2	53,3%
Manufacturing and Manual Industries	1,0	1,9	1,4	0,6	0,5	-	0,2	0,0	-	-	43,5%
Office and Business	2,4	9,7	18,9	4,7	1,4	0,6	0,0	0,2	0,1	0,4	47,7%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	-	-	-	-	47,6%
Properties for social and cultural purposes	1,5	3,6	2,5	0,4	0,1	0,0	0,0	-	0,0	0,0	34,7%
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-	32,4%
Total	22,7	73,5	127,8	52,3	30,4	9,1	1,9	0,9	0,6	2,1	50,0%

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	3,7%	20,3%	41,8%	16,6%	11,8%	4,0%	0,7%	0,3%	0,3%	0,6%	52,8%
Holiday houses	4,9%	35,0%	43,3%	9,9%	6,0%	0,3%	0,4%	0,0%	0,0%	0,3%	44,8%
Subsidised Housing	44,0%	37,0%	11,1%	2,6%	2,5%	0,2%	0,1%	0,0%	0,0%	2,5%	23,5%
Cooperative Housing	23,1%	30,3%	31,0%	10,3%	3,3%	0,5%	0,8%	0,1%	0,3%	0,2%	38,6%
Private rental	4,1%	18,9%	38,6%	23,4%	11,2%	2,7%	0,5%	0,2%	0,0%	0,3%	53,3%
Manufacturing and Manual Industries	18,1%	34,3%	24,9%	10,8%	8,5%	0,0%	3,0%	0,3%	0,0%	0,0%	43,5%
Office and Business	6,1%	25,4%	49,1%	12,3%	3,5%	1,4%	0,1%	0,6%	0,3%	1,1%	47,7%
Agricultural properties	3,2%	17,3%	73,6%	4,3%	1,6%	0,0%	0,0%	0,0%	0,0%	0,0%	47,6%
Properties for social and cultural purposes	18,2%	44,5%	30,8%	4,6%	1,3%	0,1%	0,0%	0,0%	0,1%	0,4%	34,7%
Other	16,0%	67,5%	10,1%	6,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	32,4%
Total	7,1%	22,9%	39,8%	16,3%	9,5%	2,8%	0,6%	0,3%	0,2%	0,7%	50,0%


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	66,4	20,8	10,5	42,9	17,8	1,5	159,7
Holiday houses	2,1	2,0	1,4	2,1	1,2	-	8,7
Subsidised Housing	7,0	0,9	1,7	1,4	1,6	-	12,6
Cooperative Housing	10,3	1,6	0,2	0,4	0,6	-	13,0
Private rental	36,3	5,6	4,4	14,3	14,3	-	75,0
Manufacturing and Manual Industries	1,0	0,4	0,7	1,3	2,0	-	5,4
Office and Business	20,1	2,6	1,8	6,9	7,0	-	38,4
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,2	1,1	0,3	1,2	0,2	-	8,0
Other	0,0	0,0	0,0	0,0	0,0	-	0,1
Total	148,3	35,0	21,0	70,7	44,8	1,5	321,2

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	16,3	0,5	0,0	4,1	11,5	0,0	2,2	-	0,4	-	35,1
Fixed-rate shorter period than maturity (ARM's etc.)	50,4	2,6	0,3	2,1	23,6	0,0	8,6	0,0	0,0	0,0	87,7
- rate fixed ≤ 1 year	30,9	1,7	0,0	0,1	2,8	-	2,7	-	-	0,0	38,3
- rate fixed > 1 and ≤ 3 years	6,0	0,3	-	0,5	2,0	-	0,7	-	-	0,0	9,6
- rate fixed > 3 and ≤ 5 years	12,5	0,6	-	0,7	9,4	0,0	3,8	0,0	-	-	27,1
- rate fixed > 5 years	1,0	0,0	0,3	0,9	9,3	0,0	1,3	-	0,0	-	12,7
Money market based loans	0,3	0,0	-	-	-	-	-	-	-	0,0	0,3
Non Capped floaters	8,2	0,6	0,1	0,0	18,2	0,4	10,5	0,0	1,3	-	39,2
Capped floaters	6,6	0,3	-	-	0,6	-	-	-	-	0,0	7,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	81,7	4,1	0,4	6,2	53,9	0,5	21,3	0,1	1,6	0,0	169,8

*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	32,7	1,7	11,7	6,4	8,6	1,2	5,7	0,1	5,3	0,0	73,6
Fixed-rate shorter period than maturity (ARM's etc.)	34,4	2,3	0,4	0,4	7,2	1,0	5,5	0,1	0,5	0,0	51,8
- rate fixed ≤ 1 year	18,8	1,3	0,1	0,1	1,7	0,2	2,4	-	0,2	0,0	24,8
- rate fixed > 1 and ≤ 3 years	6,2	0,3	0,1	0,1	1,3	0,3	0,6	0,0	0,1	-	9,0
- rate fixed > 3 and ≤ 5 years	8,8	0,6	0,2	0,1	2,8	0,2	2,0	0,0	0,1	0,0	15,0
- rate fixed > 5 years	0,6	0,0	0,0	0,2	1,3	0,3	0,6	-	0,0	-	3,0
Money market based loans	0,5	0,0	-	-	-	-	-	-	-	-	0,6
Non Capped floaters	2,3	0,2	-	0,0	5,3	2,8	5,9	0,0	0,5	0,0	17,0
Capped floaters	8,0	0,4	-	-	-	-	-	-	-	-	8,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	78,0	4,6	12,2	6,8	21,1	5,0	17,1	0,1	6,4	0,0	151,4

Table M8/B8
Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	49,0	2,2	11,8	10,5	20,1	1,3	7,9	0,1	5,7	0,0	108,7
Fixed-rate shorter period than maturity (ARM's etc.)	84,9	4,9	0,7	2,5	30,8	1,0	14,1	0,1	0,5	0,0	139,6
- rate fixed ≤ 1 year	49,7	3,1	0,1	0,1	4,6	0,2	5,1	-	0,2	0,0	63,1
- rate fixed > 1 and ≤ 3 years	12,3	0,6	0,1	0,6	3,3	0,3	1,3	0,0	0,1	0,0	18,6
- rate fixed > 3 and ≤ 5 years	21,3	1,2	0,2	0,8	12,3	0,2	5,8	0,1	0,1	0,0	42,1
- rate fixed > 5 years	1,6	0,1	0,3	1,0	10,6	0,3	1,9	-	0,0	-	15,8
Money market based loans	0,8	0,1	-	-	-	-	-	-	-	0,0	0,9
Non Capped floaters	10,4	0,8	0,1	0,0	23,5	3,2	16,4	0,0	1,8	0,0	56,2
Capped floaters	14,6	0,7	-	-	0,6	-	-	-	-	0,0	15,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	159,7	8,7	12,6	13,0	75,0	5,4	38,4	0,2	8,0	0,1	321,2


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	5,9	0,2	0,2	0,1	3,5	0,6	1,3	-	0,0	-	11,7
≥ 12 - ≤ 24 months	5,1	0,2	0,1	0,1	3,7	0,8	1,3	0,0	0,3	0,0	11,6
≥ 24 - ≤ 36 months	7,7	0,3	0,1	0,6	6,8	1,8	1,2	-	0,7	0,0	19,3
≥ 36 - ≤ 60 months	14,7	0,6	0,4	1,0	10,6	0,7	4,3	0,1	0,7	0,0	33,1
≥ 60 months	126,4	7,3	11,8	11,3	50,4	1,6	30,2	0,1	6,3	0,0	245,5
Total	159,7	8,7	12,6	13,0	75,0	5,4	38,4	0,2	8,0	0,1	321,2

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	-	0,0	-	0,1
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	1,0	-	0,0	0,0	1,2
≥ 3 - ≤ 5 Years	0,4	0,0	0,1	0,0	0,1	0,1	0,1	-	0,0	0,0	0,8
≥ 5 - ≤ 10 Years	2,8	0,2	0,6	0,1	0,2	0,8	1,0	0,0	0,2	0,0	5,9
≥ 10 - ≤ 20 Years	19,5	1,2	3,7	0,4	3,2	2,3	16,9	0,1	1,1	0,0	48,5
≥ 20 Years	136,8	7,3	8,1	12,5	71,5	2,2	19,4	0,1	6,7	0,0	264,7
Total	159,7	8,7	12,6	13,0	75,0	5,4	38,4	0,2	8,0	0,1	321,2

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	0,12	0,05	-	-	0,04	-	0,02	-	-	-	0,23

Note: 90-days arrear as of Q4 2023 (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	0,10	0,06	-	-	0,02	-	0,01	-	-	-	0,06

Note: 90-days arrear as of Q4 2023 (See definition in table X1)

Table M11b/B11b
90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	Owner-occupied 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	0,09	0,06	-	-	0,02	-	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	6,3	0,0	-	-	-	-	7,1	-	-	-	13,3

Table M12a/B12a
Realised losses (%)

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