
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 02/05/2023

Cut-off Date: 31/03/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-03-2023			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	333.653			
G.3.1.2	Outstanding Covered Bonds	313.267			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	6,5%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	313.267		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	20.386		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	333.653		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)	24,33			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22.354	ND1	7%	0
G.3.4.3	1 - 2 Y	11.272	ND1	3%	
G.3.4.4	2 - 3 Y	8.591	ND1	3%	
G.3.4.5	3 - 4 Y	10.136	ND1	3%	
G.3.4.6	4 - 5 Y	9.104	ND1	3%	
G.3.4.7	5 - 10 Y	57.271	ND1	17%	
G.3.4.8	10+ Y	214.925	ND1	64%	
G.3.4.9	Total	333.653	0	100%	
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	11,83	ND1		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	75.889	ND1	24%	
G.3.5.4	1 - 2 Y	34.450	ND1	11%	
G.3.5.5	2 - 3 Y	48.997	ND1	16%	
G.3.5.6	3 - 4 Y	28.620	ND1	9%	
G.3.5.7	4 - 5 Y	8.210	ND1	3%	
G.3.5.8	5 - 10 Y	8.624	ND1	3%	
G.3.5.9	10+ Y	108.479	ND1	35%	
G.3.5.10	Total	313.267	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	25	25	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	313.242	313.242	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	313.267	313.267	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	21.317	25	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	291.950	313.242	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	313.267	313.267	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	258.888	258.888	83%	83%
G.3.8.2	Floating coupon	54.379	54.379	17%	17%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	313.267	313.267	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	0	0%
G.3.9.4	Exposures to credit institutions	20.386	100%
G.3.9.5	Other	0	0%
G.3.9.6	Total	20.386	100%
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	ND1	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1	
OG.3.9.4	<i>o/w EU central banks</i>	0	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	20.386	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	0	
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of issuer)	20.386	100,00%
G.3.10.2	Eurozone	0	0,00%
G.3.10.3	Rest of European Union (EU)	0	0,00%
G.3.10.4	European Economic Area (not member of EU)	0	0,00%
G.3.10.5	Switzerland	0	0,00%
G.3.10.6	Australia	0	0,00%
G.3.10.7	Brazil	0	0,00%
G.3.10.8	Canada	0	0,00%
G.3.10.9	Japan	0	0,00%
G.3.10.10	Korea	0	0,00%
G.3.10.11	New Zealand	0	0,00%
G.3.10.12	Singapore	0	0,00%
G.3.10.13	US	0	0,00%
G.3.10.14	Other	0	0,00%
G.3.10.15	Total EU	20.386	100,00%
G.3.10.16	Total	20.386	100,00%
OG.3.10.1			
OG.3.10.2			
OG.3.10.3			
OG.3.10.4			
OG.3.10.5			
OG.3.10.6			
OG.3.10.7			

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	20.386	6,1%	6,5%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	20.386	6,1%	6,5%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List	
G.3.12.1	Bond list Link

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	77.606
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-1.756
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2
G.3.14.3	specific criteria	ESG and SDG
G.3.14.4	link to the committed objective criteria	Green Finance Framework
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

Row

Row

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.

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



5. References to Capital Requirements Regulation (CRR)

129(1)

OG.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	20386,09789
OG.5.1.2	Exposure to credit institute credit quality step 3	0
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	264.360	84,4%	
M.7.1.2	Commercial	48.907	15,6%	
M.7.1.3	Other	0	0,0%	
M.7.1.4	Total	313.267	100,0%	
OM.7.1.1	o/w Cooperative Housing	13.073		
OM.7.1.2	o/w Agriculture	175		
OM.7.1.3	o/w Owner-occupied homes	160.958		
OM.7.1.4	o/w Holiday houses	8.831		
OM.7.1.5	o/w Subsidised Housing	11.584		
OM.7.1.6	o/w Private rental	69.914		
OM.7.1.7	o/w Manufacturing and Manual Industries	3.922		
OM.7.1.8	o/w Office and Business	36.417		
OM.7.1.9	o/w Social and cultural purposes	8.354		
OM.7.1.10	o/w Other	39		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	131.216	3.506	134.722
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	3,3%	8,5%	1,7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				



4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	99,4%	100,0%	99,5%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	99,4%	100,0%	99,5%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,6%	0,0%	0,5%
OM.7.4.1	<i>a/w Greenland</i>	0,0%	0,0%	0,0%
OM.7.4.2	<i>a/w Faroe Islands</i>	0,6%	0,0%	0,5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	52%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	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%	16%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	62%	51%	61%
M.7.6.2	Floating rate	38%	49%	39%
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%	33%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	12%	38%	16%
OM.7.6.6	o/w Capped floaters	6%	0%	5%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	54%	46%	53%
M.7.7.2	Amortising	46%	54%	47%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	20%	20%	20%
M.7.8.2	≥ 12 - ≤ 24 months	18%	13%	17%
M.7.8.3	≥ 24 - ≤ 36 months	13%	12%	13%
M.7.8.4	≥ 36 - ≤ 60 months	23%	23%	23%
M.7.8.5	≥ 60 months	25%	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	0,06%	0,20%	0,08%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	2.015			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	91.325	98.958	35%	75%
M.7A.10.3	DKK 2 - 5m	76.773	26.867	29%	20%
M.7A.10.4	DKK 5 - 20m	38.363	4.303	15%	3%
M.7A.10.5	DKK 20 - 50m	23.736	779	9%	1%
M.7A.10.6	DKK 50 - 100m	13.695	202	5%	0%
M.7A.10.7	> DKK 100m	20.468	107	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	264.360	131.216	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	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	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 (%)	52,2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	192.849	ND1	73%	
M.7A.12.3	>40 - <=50 %	32.264	ND1	12%	
M.7A.12.4	>50 - <=60 %	21.901	ND1	8%	
M.7A.12.5	>60 - <=70 %	11.063	ND1	4%	
M.7A.12.6	>70 - <=80 %	4.342	ND1	2%	
M.7A.12.7	>80 - <=90 %	1.314	ND1	0%	
M.7A.12.8	>90 - <=100 %	363	ND1	0%	
M.7A.12.9	>100%	265	ND1	0%	
M.7A.12.10	Total	264.360		100%	0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	100			
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	50			
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	31			
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	10			
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	6			
OM.7A.12.6	<i>o/w >150 %</i>	69			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					



13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	61%
M.7A.13.2	Second home/Holiday houses	3%
M.7A.13.3	Buy-to-let/Non-owner occupied	0%
M.7A.13.4	Subsidised housing	4%
M.7A.13.5	Agricultural	0%
M.7A.13.6	Other	31%
OM.7A.13.1	<i>o/w Private rental</i>	26%
OM.7A.13.2	<i>o/w Multi-family housing</i>	5%
OM.7A.13.3	<i>o/w Buildings under construction</i>	0%
OM.7A.13.4	<i>o/w Buildings land</i>	0%
OM.7A.13.5		
OM.7A.13.6		
OM.7A.13.7		
OM.7A.13.8		
OM.7A.13.9		
OM.7A.13.10		

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

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	47.663	7.832	18%	7%
M.7A.15.2	B	17.288	5.017	7%	4%
M.7A.15.3	C	56.547	17.947	21%	16%
M.7A.15.4	D	42.357	16.729	16%	15%
M.7A.15.5	E	16.039	6.876	6%	6%
M.7A.15.6	F	7.110	3.510	3%	3%
M.7A.15.7	G	4.165	2.469	2%	2%
M.7A.15.8	Estimate A	6.519	1.486	2%	1%
M.7A.15.9	Estimate B	4.241	2.527	2%	2%
M.7A.15.10	Estimate C	17.838	12.112	7%	11%
M.7A.15.11	Estimate D	18.043	12.829	7%	11%
M.7A.15.12	Estimate E	9.248	6.714	3%	6%
M.7A.15.13	Estimate F	4.987	3.782	2%	3%
M.7A.15.14	Estimate G	3.476	2.774	1%	2%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	8.840	9.568	3,3%	8,5%
M.7A.15.19	Total	264.360	112.173	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	47.663	7.832	18%	7%
M.7A.16.2	<=70 + 2,200/M^2	17.288	5.017	7%	4%
M.7A.16.3	<=110 + 3,200/M^2	56.547	17.947	21%	16%
M.7A.16.4	<=150 + 4,200/M^2	42.357	16.729	16%	15%
M.7A.16.5	<=190 + 5,200/M^2	16.039	6.876	6%	6%
M.7A.16.6	<=240 + 6,500/M^2	7.110	3.510	3%	3%
M.7A.16.7	>240 + 6,500/M^2	4.165	2.469	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	6.519	1.486	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	4.241	2.527	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	17.838	12.112	7%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	18.043	12.829	7%	11%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	9.248	6.714	3%	6%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	4.987	3.782	2%	3%
M.7A.16.14	Estimate: >240 + 6,500/M^2	3.476	2.774	1%	2%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	8.840	9.568	3%	9%
M.7A.16.19	Total	264.360	112.173	100%	100%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					



17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	43.743	16.157	17%	14%
M.7A.17.2	1919 - 1945	37.041	15.678	14%	14%
M.7A.17.3	1946 - 1960	24.596	11.348	9%	10%
M.7A.17.4	1961 - 1970	29.395	17.235	11%	15%
M.7A.17.5	1971 - 1980	28.187	19.848	11%	18%
M.7A.17.6	1981 - 1990	12.781	7.688	5%	7%
M.7A.17.7	1991 - 2000	9.586	4.357	4%	4%
M.7A.17.8	2001 - 2005	10.136	4.027	4%	4%
M.7A.17.9	2006 - 2010	15.683	5.945	6%	5%
M.7A.17.10	2011 - 2015	8.919	3.171	3%	3%
M.7A.17.11	2016 - 2020	27.136	4.590	10%	4%
M.7A.17.12	2021 and onwards	11.740	1.473	4%	1%
M.7A.17.13	no data	5.416	656	2%	1%
M.7A.17.14	Total	264.360	112.173	100%	100%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	129.659	82.304	49%	73%
M.7A.18.2	Flat or Apartment	26.524	13.469	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	31.693	12.205	12%	11%
M.7A.18.5	Multifamily House	75.998	4.179	29%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	487	16	0%	0%
M.7A.18.8	Total	264.360	112.173	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	30.319	4.157	11%	4%
M.7A.19.2	Existing property	234.041	108.016	89%	96%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	264.360	112.173	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	167.858	95.060	13,3	
M.7A.20.2	Flat or Apartment	2.820	1.613	6,5	
M.7A.20.3	Bungalow	0	0	0,0	
M.7A.20.4	Terraced House	21.350	12.623	5,9	
M.7A.20.5	Multifamily House	55.580	32.985	4,1	
M.7A.20.6	Land Only	0	0	0,0	
M.7A.20.7	other	77	52	10,1	
M.7A.20.8	no data	581	268	11,2	
M.7A.20.9	Total	248.267	142.601	8,2	
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					



7B Commercial Cover Pool

21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	13.950			
		0			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	934	812	2%	23%
M.7B.21.3	DKK 2 - 5m	3.037	907	6%	26%
M.7B.21.4	DKK 5 - 20m	12.978	1,261	27%	36%
M.7B.21.5	DKK 20 - 50m	10.216	327	21%	9%
M.7B.21.6	DKK 20 - 50m	9.208	133	19%	4%
M.7B.21.7	> DKK 100m	12.534	66	26%	2%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	48.907	3.506	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100%	ND1	ND1		
M.7B.22.10	Total	0,00%	0,00%		
OM.7B.22.1	o/w >100 - <=110 %	ND1			
OM.7B.22.2	o/w >110 - <=120 %	ND1			
OM.7B.22.3	o/w >120 - <=130 %	ND1			
OM.7B.22.4	o/w >130 - <=140 %	ND1			
OM.7B.22.5	o/w >140 - <=150 %	ND1			
OM.7B.22.6	o/w >150 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	44,3%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	39.643	ND1	81%	
M.7B.23.3	>40 - <=50 %	5.275	ND1	11%	
M.7B.23.4	>50 - <=60 %	2.655	ND1	5%	
M.7B.23.5	>60 - <=70 %	911	ND1	2%	
M.7B.23.6	>70 - <=80 %	187	ND1	0%	
M.7B.23.7	>80 - <=90 %	97	ND1	0%	
M.7B.23.8	>90 - <=100 %	58	ND1	0%	
M.7B.23.9	>100%	80	ND1	0%	
M.7B.23.10	Total	48.907	0	100%	
OM.7B.23.1	o/w >100 - <=110 %	40			
OM.7B.23.2	o/w >110 - <=120 %	26			
OM.7B.23.3	o/w >120 - <=130 %	10			0%
OM.7B.23.4	o/w >130 - <=140 %	3			
OM.7B.23.5	o/w >140 - <=150 %	1			
OM.7B.23.6	o/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	26,4%			
M.7B.24.2	Office	44,7%			
M.7B.24.3	Hotel/Tourism	0,1%			
M.7B.24.4	Shopping malls	1,7%			
M.7B.24.5	Industry	8,2%			
M.7B.24.6	Agriculture	0,4%			
M.7B.24.7	Other commercially used	1,1%			
M.7B.24.8	Hospital	0,0%			
M.7B.24.9	School	0,0%			
M.7B.24.10	other RE with a social relevant purpose	17,5%			
M.7B.24.11	Land	0,1%			
M.7B.24.12	Property developers / Bulding under construction	0,0%			
M.7B.24.13	Other	0,0%			
OM.7B.24.1	<i>o/w Social & Cultural purposes</i>	17,5%			
OM.7B.24.2	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.3	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.4	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.5	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.6	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.7	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.8	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.9	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.10	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.11	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.12	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.13	<i>o/w [If relevant, please specify]</i>	ND1			
OM.7B.24.14	<i>o/w [If relevant, please specify]</i>	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	7.378	258	15%	9%
M.7B.25.2	B	4.688	172	10%	6%
M.7B.25.3	C	10.421	426	21%	15%
M.7B.25.4	D	7.332	348	15%	12%
M.7B.25.5	E	2.947	159	6%	6%
M.7B.25.6	F	1.299	71	3%	3%
M.7B.25.7	G	1.025	50	2%	2%
M.7B.25.8	Estimate A	1.937	112	4%	4%
M.7B.25.9	Estimate B	1.142	103	2%	4%
M.7B.25.10	Estimate C	2.153	232	4%	8%
M.7B.25.11	Estimate D	2.158	230	4%	8%
M.7B.25.12	Estimate E	1.452	142	3%	5%
M.7B.25.13	Estimate F	1.098	95	2%	3%
M.7B.25.14	Estimate G	1.288	85	3%	3%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	2.590	304	5%	11%
M.7B.25.19	Total	48.907	2.786	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	7.378	258	15%	9%
M.7B.26.2	<=95 + 2,200/M^2	4.688	172	10%	6%
M.7B.26.3	<=135 + 3,200/M^2	10.421	426	21%	15%
M.7B.26.4	<=175 + 4,200/M^2	7.332	348	15%	12%
M.7B.26.5	<=215 + 5,200/M^2	2.947	159	6%	6%
M.7B.26.6	<=265 + 6,500/M^2	1.299	71	3%	3%
M.7B.26.7	>265 + 6,500/M^2	1.025	50	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	1.937	112	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1.142	103	2%	4%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2.153	232	4%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	2.158	230	4%	8%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1.452	142	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1.098	95	2%	3%
M.7B.26.14	Estimate: >265 + 6,500/M^2	1.288	85	3%	3%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	2.590	304	5%	11%
M.7B.26.19	Total	48.907	2.786	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					



27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	10.247	461	21%	17%
M.7B.27.2	1919 - 1945	3.431	204	7%	7%
M.7B.27.3	1946 - 1960	2.529	149	5%	5%
M.7B.27.4	1961 - 1970	6.195	336	13%	12%
M.7B.27.5	1971 - 1980	4.390	319	9%	11%
M.7B.27.6	1981 - 1990	5.180	334	11%	12%
M.7B.27.7	1991 - 2000	3.303	198	7%	7%
M.7B.27.8	2001 - 2005	2.381	172	5%	6%
M.7B.27.9	2006 - 2010	3.690	199	8%	7%
M.7B.27.10	2011 - 2015	1.985	110	4%	4%
M.7B.27.11	2016 - 2020	3.483	159	7%	6%
M.7B.27.12	2021 and onwards	732	30	1%	1%
M.7B.27.13	no data	1.360	115	3%	4%
M.7B.27.14	Total	48.907	2.786	100%	100%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3.386	127	7%	5%
M.7B.28.2	Existing Property	45.521	2.659	93%	95%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	48.907	2.786	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	47.818	21.347	13,4	
M.7B.29.2	Office	17.394	8.850	9,5	
M.7B.29.3	Hotel/Tourism	0	0	0,0	
M.7B.29.4	Shopping malls	810	503	11,9	
M.7B.29.5	Industry	10.555	9.627	9,5	
M.7B.29.6	Agriculture	3.142	3.134	819,6	
M.7B.29.7	Other commercially used	278	136	13,3	
M.7B.29.8	Hospital	0	0	0,0	
M.7B.29.9	School	341	210	6,3	
M.7B.29.10	other RE with a social relevant purpose	34.368	9.394	12,7	
M.7B.29.11	Land	0	0	0,0	
M.7B.29.12	Property developers / Bulding under construction	0	0	0,0	
M.7B.29.13	Other	0	0	0,0	
M.7B.29.14	no data	0	0	0,0	
M.7B.29.15	Total	114.707	53.200	12,3	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of 2% of lending
HG.1.3	OC Calculation: Committed	ND2
HG.1.4	Interest Rate Types	<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, 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 OMX NASDAQ</p> <p>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.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.7	Maturity Extension Triggers	lykke Realkredit Base Prospectus paragraph 4.14
HG.1.8	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.1.9	LTVs: Calculation of property/shipping value	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indeksation of property value. For new lending a physical valuation is required.
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Minimum once pr. year.
HG.1.11	LTVs: Frequency and time of last valuation	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	Non-performing loans	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indeksation of property value. For new lending a physical valuation is required.
HG.1.15	Valuation method	ND1
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

E. Optional ECB-ECAIs data

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CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Services	Jyske Realkredit	529900R9HQNZRT2OXB26			
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	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGL17H16CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	5299000D3047E2LV03			
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	529900R9HQNZRT2OXB26			
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	3M5E1GQGL17H16CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	5299000D3047E2LV03	FX/IRS		
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMSXOY22M4GG883	IRS		
E.2.1.4	Danske Bank A/S	0	MAE5062Z2104RZU7M96	FX/IRS		
E.2.1.5	Banco Santander S.A	0	5493006QMFDMMYWIAM13	FX/IRS		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	A. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		132,3			
E.3.1.2	Weighted Average Maturity (months)		291,9			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Acreos	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,2%	0,0%	0,0%	0,0%
E.3.2.5	0	0,0%	0,1%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

This addendum is optional

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	84.492	17.116	27%	13%
SM.1.1.2	Social impact mortgage loans	8.748	1.585	3%	1%
SM.1.1.3	other	1.799	112	1%	0%
SM.1.1.4	Total sustainable mortgage loans	95.039	18.813	30%	14%
OSM.1.1.1	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	79.570		84%	
SM.2.1.2	Commercial	15.469		16%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	95.039		0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>	0		0%	
OSM.2.1.2	<i>o/w EE residential</i>	69.023		73%	
OSM.2.1.3	<i>o/w EE commercial</i>	15.469		16%	
OSM.2.1.4	<i>o/w EE other</i>	0		0%	
OSM.2.1.5	<i>EE total</i>	0		0%	
OSM.2.1.6	<i>o/w Social residential</i>	8.748		9%	
OSM.2.1.7	<i>o/w Social Commercial</i>	0		0%	
OSM.2.1.8	<i>o/w social other</i>	0		0%	
OSM.2.1.9	<i>social tot</i>	0		0%	
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>	1.799		0%	
OSM.2.1.11	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [if relevant, please specify]</i>				
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	18.042	771	100%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	10,8%	15,0%	4,7%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

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

5. Breakdown by regions of main country of origin				% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)		46%	47%	46%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)		9%	9%	9%	
SM.2.5.3	Northern Jutland (Region Nordjylland)		7%	5%	6%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)		25%	22%	25%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)		13%	17%	14%	
SM.2.5.6	TBC at a country level		ND1	ND1	ND1	
SM.2.5.7	TBC at a country level		ND1	ND1	ND1	
SM.2.5.8	TBC at a country level		ND1	ND1	ND1	
SM.2.5.9	TBC at a country level		ND1	ND1	ND1	
SM.2.5.10	TBC at a country level		ND1	ND1	ND1	
SM.2.5.11	TBC at a country level		ND1	ND1	ND1	
SM.2.5.12	TBC at a country level		ND1	ND1	ND1	
SM.2.5.13	TBC at a country level		ND1	ND1	ND1	
SM.2.5.14	TBC at a country level		ND1	ND1	ND1	
SM.2.5.15	TBC at a country level		ND1	ND1	ND1	
SM.2.5.16	TBC at a country level		ND1	ND1	ND1	
SM.2.5.17	TBC at a country level		ND1	ND1	ND1	
SM.2.5.18	TBC at a country level		ND1	ND1	ND1	
SM.2.5.19	TBC at a country level		ND1	ND1	ND1	
SM.2.5.20	TBC at a country level		ND1	ND1	ND1	
SM.2.5.21	TBC at a country level		ND1	ND1	ND1	
SM.2.5.22	TBC at a country level		ND1	ND1	ND1	
SM.2.5.23	TBC at a country level		ND1	ND1	ND1	
SM.2.5.24	TBC at a country level		ND1	ND1	ND1	
SM.2.5.25	TBC at a country level		ND1	ND1	ND1	
SM.2.5.26	TBC at a country level		ND1	ND1	ND1	
SM.2.5.27	TBC at a country level		ND1	ND1	ND1	
SM.2.5.28	TBC at a country level		ND1	ND1	ND1	
SM.2.5.29	TBC at a country level		ND1	ND1	ND1	
SM.2.5.30	TBC at a country level		ND1	ND1	ND1	
SM.2.5.31	TBC at a country level		ND1	ND1	ND1	
SM.2.5.32	TBC at a country level		ND1	ND1	ND1	
SM.2.5.33	TBC at a country level		ND1	ND1	ND1	
SM.2.5.34	TBC at a country level		ND1	ND1	ND1	
SM.2.5.35	TBC at a country level		ND1	ND1	ND1	
SM.2.5.36	TBC at a country level		ND1	ND1	ND1	
SM.2.5.37	TBC at a country level		ND1	ND1	ND1	
SM.2.5.38	TBC at a country level		ND1	ND1	ND1	
SM.2.5.39	TBC at a country level		ND1	ND1	ND1	
SM.2.5.40	TBC at a country level		ND1	ND1	ND1	
SM.2.5.41	TBC at a country level		ND1	ND1	ND1	
SM.2.5.42	TBC at a country level		ND1	ND1	ND1	
SM.2.5.43	TBC at a country level		ND1	ND1	ND1	
SM.2.5.44	TBC at a country level		ND1	ND1	ND1	
SM.2.5.45	TBC at a country level		ND1	ND1	ND1	
SM.2.5.46	TBC at a country level		ND1	ND1	ND1	
SM.2.5.47	TBC at a country level		ND1	ND1	ND1	
SM.2.5.48	TBC at a country level		ND1	ND1	ND1	
SM.2.5.49	TBC at a country level		ND1	ND1	ND1	
SM.2.5.50	TBC at a country level		ND1	ND1	ND1	

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	66%	52%	64%
SM.2.6.2	Floating rate	34%	48%	36%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	41%	30%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	16%	40%	
OSM.2.6.6	o/w Capped floaters	4%	0%	

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	41%	26%	39%
SM.2.7.2	Amortising	59%	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	23%	27%	23%
SM.2.8.2	≥ 12 - ≤ 24 months	20%	11%	19%
SM.2.8.3	≥ 24 - ≤ 36 months	15%	15%	15%
SM.2.8.4	≥ 36 - ≤ 60 months	26%	25%	26%
SM.2.8.5	≥ 60 months	16%	22%	17%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0,12%	0,00%	0,12%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

A. Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.410			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.692	9.292	13%	52%
SM.2A.10.3	DKK 2 - 5m	19.700	6.802	25%	38%
SM.2A.10.4	DKK 5 - 20m	13.048	1.364	16%	8%
SM.2A.10.5	DKK 20 - 50m	11.965	389	15%	2%
SM.2A.10.6	DKK 50 - 100m	7.577	110	10%	1%
SM.2A.10.7	> DKK 100m	16.588	85	21%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	79.570	18.042	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - ≤40 %	ND1	ND1		
SM.2A.11.3	>40 - ≤50 %	ND1	ND1		
SM.2A.11.4	>50 - ≤60 %	ND1	ND1		
SM.2A.11.5	>60 - ≤70 %	ND1	ND1		
SM.2A.11.6	>70 - ≤80 %	ND1	ND1		
SM.2A.11.7	>80 - ≤90 %	ND1	ND1		
SM.2A.11.8	>90 - ≤100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0	0		
OSM.2A.11.1	o/w >100 - ≤110 %	ND1		0,00%	0,00%
OSM.2A.11.2	o/w >110 - ≤120 %	ND1			
OSM.2A.11.3	o/w >120 - ≤130 %	ND1			
OSM.2A.11.4	o/w >130 - ≤140 %	ND1			
OSM.2A.11.5	o/w >140 - ≤150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	44,00%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	57.972	ND1	73%	
SM.2A.12.3	>40 - <=50 %	9.911	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.936	ND1	9%	
SM.2A.12.5	>60 - <=70 %	3.289	ND1	4%	
SM.2A.12.6	>70 - <=80 %	1.057	ND1	1%	
SM.2A.12.7	>80 - <=90 %	242	ND1	0%	
SM.2A.12.8	>90 - <=100 %	51	ND1	0%	
SM.2A.12.9	>100%	111	ND1	0%	
SM.2A.12.10	Total	79.570	0	100%	0%
OSM.2A.12.1	<i>o/w >100 - <=110 %</i>	10			
OSM.2A.12.2	<i>o/w >110 - <=120 %</i>	14			
OSM.2A.12.3	<i>o/w >120 - <=130 %</i>	13			
OSM.2A.12.4	<i>o/w >130 - <=140 %</i>	2			
OSM.2A.12.5	<i>o/w >140 - <=150 %</i>	4			
OSM.2A.12.6	<i>o/w >150 %</i>	69			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	37,1%			
SM.2A.13.2	Second home/Holiday houses	0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	14,6%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	48,1%			
OSM.2A.13.1	<i>o/w Private rental</i>	0,0%			
OSM.2A.13.2	<i>o/w Multi-family housing</i>	48,1%			
OSM.2A.13.3	<i>o/w Buildings under construction</i>	0,0%			
OSM.2A.13.4	<i>o/w Buildings land</i>	0,0%			
OSM.2A.13.5	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.6	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.7	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.8	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	47.663	7.832	60%	55%
SM.2A.15.2	B	17.288	5.017	22%	35%
SM.2A.15.3	C	4.819	246	6%	2%
SM.2A.15.4	D	2.137	143	3%	1%
SM.2A.15.5	E	685	52	1%	0%
SM.2A.15.6	F	104	8	0%	0%
SM.2A.15.7	G	35	2	0%	0%
SM.2A.15.8	Estimate A	5.387	803	7%	6%
SM.2A.15.9	Estimate B	335	112	0%	1%
SM.2A.15.10	Estimate C	425	42	1%	0%
SM.2A.15.11	Estimate D	365	31	0%	0%
SM.2A.15.12	Estimate E	168	17	0%	0%
SM.2A.15.13	Estimate F	76	13	0%	0%
SM.2A.15.14	Estimate G	83	27	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	79.570	14.346	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	47.663	7.832	60%	55%
SM.2A.16.2	<=70 + 2,200/M^2	17.288	5.017	22%	35%
SM.2A.16.3	<=110 + 3,200/M^2	4.819	246	6%	2%
SM.2A.16.4	<=150 + 4,200/M^2	2.137	143	3%	1%
SM.2A.16.5	<=190 + 5,200/M^2	685	52	1%	0%
SM.2A.16.6	<=240 + 6,500/M^2	104	8	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	35	2	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	5.387	803	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	335	112	0%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	425	42	1%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	365	31	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	168	17	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	76	13	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	83	27	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0		
SM.2A.16.19	Total	79.570	14.346	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	1.871	435	2%	3%
SM.2A.17.2	1919 - 1945	2.485	310	3%	2%
SM.2A.17.3	1946 - 1960	4.943	328	6%	2%
SM.2A.17.4	1961 - 1970	3.619	379	5%	3%
SM.2A.17.5	1971 - 1980	3.106	507	4%	4%
SM.2A.17.6	1981 - 1990	2.076	670	3%	5%
SM.2A.17.7	1991 - 2000	1.503	318	2%	2%
SM.2A.17.8	2001 - 2005	2.207	546	3%	4%
SM.2A.17.9	2006 - 2010	8.908	2.651	11%	18%
SM.2A.17.10	2011 - 2015	7.953	2.671	10%	19%
SM.2A.17.11	2016 - 2020	25.940	4.086	33%	28%
SM.2A.17.12	2021 and onwards	11.136	1.207	14%	8%
SM.2A.17.13	no data	3.822	238	5%	2%
SM.2A.17.14	Total	79.570	14.346	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	19.617	7.744	25%	54%
SM.2A.18.2	Flat or Apartment	6.200	2.402	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.097	3.210	20%	22%
SM.2A.18.5	Multifamily House	37.527	988	47%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	129	2	0%	0%
SM.2A.18.8	Total	79.570	14.346	100%	100%

19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	28.882	3.583	36%	25%
SM.2A.19.2	Existing Property	50.688	10.763	64%	75%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	79.570	14.346	100%	100%

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
SM.2A.20.1	House, detached or semi-detached	5.428	3.277	3,7
SM.2A.20.2	Flat or Apartment	272	155	4,3
SM.2A.20.3	Bungalow	-	-	-
SM.2A.20.4	Terraced House	3.607	2.331	2,6
SM.2A.20.5	Multifamily House	6.023	3.767	1,8
SM.2A.20.6	Land Only	-	-	-
SM.2A.20.7	other	-	-	-
SM.2A.20.8	no data	0	0	0,0
SM.2A.20.9	Total	15.329	9.530	2,5
SM.2A.20.10	Weighted Average			

SM.2A.20.11
SM.2A.20.12
SM.2A.20.13
SM.2A.20.14
SM.2A.20.15
SM.2A.20.16
SM.2A.20.17
SM.2A.20.18
SM.2A.20.19
SM.2A.20.20
SM.2A.20.21
SM.2A.20.22
SM.2A.20.23
SM.2A.20.24
SM.2A.20.25
SM.2A.20.26
SM.2A.20.27
SM.2A.20.28
SM.2A.20.29
SM.2A.20.30
SM.2A.20.31
SM.2A.20.32
SM.2A.20.33
SM.2A.20.34
SM.2A.20.35
SM.2A.20.36
SM.2A.20.37
SM.2A.20.38
SM.2A.20.39
SM.2A.20.40
SM.2A.20.41
SM.2A.20.42
SM.2A.20.43
SM.2A.20.44
SM.2A.20.45
SM.2A.20.46
SM.2A.20.47
SM.2A.20.48

B. Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20.063			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	92	76	1%	10%
SM.2B.21.3	DKK 2 - 5m	470	138	3%	18%
SM.2B.21.4	DKK 5 - 20m	4.275	391	28%	51%
SM.2B.21.5	DKK 20 - 50m	2.898	94	19%	12%
SM.2B.21.6	DKK 20 - 50m	2.937	42	19%	5%
SM.2B.21.7	> DKK 100m	4.797	30	31%	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	15.469	771	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0,0	0		
OSM.2B.22.1	<i>o/w >100 - <=110 %</i>	ND1	ND1	0,0%	0,0%
OSM.2B.22.2	<i>o/w >110 - <=120 %</i>	ND1	ND1		
OSM.2B.22.3	<i>o/w >120 - <=130 %</i>	ND1	ND1		
OSM.2B.22.4	<i>o/w >130 - <=140 %</i>	ND1	ND1		
OSM.2B.22.5	<i>o/w >140 - <=150 %</i>	ND1	ND1		
OSM.2B.22.6	<i>o/w >150 %</i>	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	53%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	12.681	ND1	82%	
SM.2B.23.3	>40 - <=50 %	1.667	ND1	11%	
SM.2B.23.4	>50 - <=60 %	841	ND1	5%	
SM.2B.23.5	>60 - <=70 %	210	ND1	1%	
SM.2B.23.6	>70 - <=80 %	16	ND1	0%	
SM.2B.23.7	>80 - <=90 %	14	ND1	0%	
SM.2B.23.8	>90 - <=100 %	14	ND1	0%	
SM.2B.23.9	>100%	25	ND1	0%	
SM.2B.23.10	Total	15.469	0	100%	0,0%
OSM.2B.23.1	<i>o/w >100 - <=110 %</i>	13			
OSM.2B.23.2	<i>o/w >110 - <=120 %</i>	8			
OSM.2B.23.3	<i>o/w >120 - <=130 %</i>	3			
OSM.2B.23.4	<i>o/w >130 - <=140 %</i>	1			
OSM.2B.23.5	<i>o/w >140 - <=150 %</i>	1			
OSM.2B.23.6	<i>o/w >150 %</i>	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	26%	ND1		
SM.2B.24.2	Office	41%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	1%	ND1		
SM.2B.24.5	Industry	12%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	1%	ND1		
SM.2B.24.8	Hospital	0%	ND1		
SM.2B.24.9	School	0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	20%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	0%	ND1		
OSM.2B.24.1	<i>o/w Cultural purposes</i>				
OSM.2B.24.2	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.3	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.4	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.5	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.6	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.7	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.8	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.9	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.10	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.11	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.12	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.13	<i>o/w [if relevant, please specify]</i>				
OSM.2B.24.14	<i>o/w [if relevant, please specify]</i>				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	7.378	258	48%	44%
SM.2B.25.2	B	4.688	172	30%	29%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	1.478	65	10%	11%
SM.2B.25.9	Estimate B	327	19	2%	3%
SM.2B.25.10	Estimate C	251	10	2%	2%
SM.2B.25.11	Estimate D	348	12	2%	2%
SM.2B.25.12	Estimate E	355	16	2%	3%
SM.2B.25.13	Estimate F	335	17	2%	3%
SM.2B.25.14	Estimate G	309	17	2%	3%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0	0%	0%
SM.2B.25.19	Total	15.469	586	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	7.378	258	48%	44%
SM.2B.26.2	<=95 + 2,200/M^2	4.688	172	30%	29%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.478	65	10%	11%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	327	19	2%	3%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	251	10	2%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	348	12	2%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	355	16	2%	3%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	335	17	2%	3%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	309	17	2%	3%
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data			0%	0%
SM.2B.26.19	Total	15.469	586	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	284	19	2%	3%
SM.2B.27.2	1919 - 1945	1.361	25	9%	4%
SM.2B.27.3	1946 - 1960	281	8	2%	1%
SM.2B.27.4	1961 - 1970	1.690	27	11%	5%
SM.2B.27.5	1971 - 1980	673	19	4%	3%
SM.2B.27.6	1981 - 1990	1.102	30	7%	5%
SM.2B.27.7	1991 - 2000	1.382	31	9%	5%
SM.2B.27.8	2001 - 2005	744	32	5%	5%
SM.2B.27.9	2006 - 2010	1.479	71	10%	12%
SM.2B.27.10	2011 - 2015	1.822	100	12%	17%
SM.2B.27.11	2016 - 2020	3.293	132	21%	23%
SM.2B.27.12	2021 and onwards	665	23	4%	4%
SM.2B.27.13	no data	692	69	4%	12%
SM.2B.27.14	Total	15.469	586	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	3.196	103	21%	18%
SM.2B.28.2	Existing property	12.273	483	79%	82%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	15.469	586	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	4.262	2,128	5	
SM.2B.29.2	Office	2.368	1,285	4	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	32	32	13	
SM.2B.29.5	Industry	399	344	1	
SM.2B.29.6	Agriculture	216	215	459	
SM.2B.29.7	Other commercially used	21	10	6	
SM.2B.29.8	Hospital	0	0	0	
SM.2B.29.9	School	57	36	3	
SM.2B.29.10	other RE with a social relevant purpose	1.235	619	4	
SM.2B.29.11	Land	0	0	0	
SM.2B.29.12	Property developers / Building under construction	0	0	0	
SM.2B.29.13	Other	0	0	0	
SM.2B.29.14	no data	0	0	0	
SM.2B.29.15	Total	8.590	4.667	4	
SM.2B.29.16	Weighted Average				
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19
2. Additional information on the cover pool section affected by payment holidays

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

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

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

ECBC Label Template

Capital Centre E, Q1 2023

Published 2 May 2023 • Data per 31 March 2023

As of **31 March 2023****Specialised finance institutes****General Issuer Detail**A [General Issuer Detail](#)**Cover Pool Information**G1.1 [General cover pool information](#)G2 [Outstanding CBs](#)G3 [Legal ALM \(balance principle\) adherence](#)G4 [Additional characteristics of ALM business model for issued CBs](#)M1/B1 [Number of loans by property category](#)M2/B2 [Lending by property category, DKKbn](#)M3/B3 [Lending, by loan size, DKKbn](#)M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)M5/B5 [Lending by region, DKKbn](#)M6/B6 [Lending by loan type - IO Loans, DKKbn](#)M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)M8/B8 [Lending by loan type - All loans, DKKbn](#)M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)M10/B10 [Lending by remaining maturity, DKKbn](#)M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)M12/B12 [Realised losses \(DKKm\)](#)M12a/B12a [Realised losses \(%\)](#)**Key Concepts**X1 [Key Concepts Explanation](#)X2 [Key Concept Explanation](#)X3 [General explanation](#)**Voluntary information**V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Total Balance Sheet Assets	367,7	359,6	332,7	341,8
Total Customer Loans(fair value)	338,2	333,7	304,5	319,1
of which: Used/registered for covered bond collateral pool	338,2	333,7	304,5	319,1
Tier 1 Ratio (%)	29,6%	28,3%	29,6%	28,4%
Solvency Ratio (%)	29,6%	28,3%	29,6%	28,4%
Outstanding Covered Bonds (fair value)	334,7	335,0	301,5	316,2
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	38,1	38,8	39,3	41,2
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,1	0,1	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	367,5	365,6	342,8	344,0
Composition by				
Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	2,2	2,2	2,1	2,2
- over 5 years	365,2	363,4	340,7	341,8
Currency				
- DKK	367,4	365,6	342,8	344,0
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	269,6	269,1	246,6	248,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	49,3	48,6	48,1	47,8
- Subsidised	48,7	47,9	48,1	47,4
eligibility as covered bond collateral	367,5	365,6	342,8	344,0
Non-performing loans (See definition in table X1)	0,08	0,08	0,06	0,05
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,31	0,33	0,41	0,41



Table G1.1 – General cover pool information



DKKbn / Percentage of nominal outstanding CBs		Q1 2023	Q4 2022	Q3 2022	Q2 2022
Nominal cover pool (total value)		333,7	331,3	322,0	322,7
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		20,4	20,0	20,1	19,6
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	8%
Nominal value of outstanding CBs		313,3	311,3	301,9	303,1
– 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		19,6	19,2	19,4	18,9
Total capital coverage (rating compliant capital)		20,4	20,0	20,1	19,6
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,4	0,5	0,5

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2023	Q4 2022	Q3 2022	Q2 2022
Nominal value of outstanding CBs		313,3	311,3	301,9	303,1
Fair value of outstanding CBs (marked value)		280,8	280,5	260,3	273,1
Maturity of issued CBs	0-1 day	0,0	0,0	0,0	0,0
	1 day – < 1 year	75,3	68,9	65,5	65,5
	1 year	0,0	0,0	0,0	0,0
	> 1 and ≤ 2 years	30,1	28,5	28,4	27,8
	> 2 and ≤ 3 years	47,7	44,8	35,3	32,6
	> 3 and ≤ 4 years	27,2	28,5	26,0	21,2
	> 4 and ≤ 5 years	7,4	15,7	13,3	17,2
	5-10 years	7,6	8,2	7,6	9,6
	10-20 years	11,6	11,7	12,1	14,4
	> 20 years	73,9	74,3	72,0	84,9
Amortisation profile of issued CBs	Bullet	47%	47%	45%	44%
	Annuity	53%	53%	55%	56%
	Serial	0%	0%	0%	0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	83%	83%	85%	86%
	Floating rate (Floating rate constant for less than 1 year)	17%	17%	15%	14%
	Capped floating rate	0%	0%	0%	0%
	DKK	263,7	280,5	244,3	256,5
Currency denomination profile of issued CBs	EUR	17,1	0,0	16,0	16,6
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
	UCITS compliant	100%	100%	100%	100%
CRD compliant	100%	100%	100%	100%	
Eligible for central bank repo	100%	100%	100%	100%	
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-
		-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	20,4	-	-	-	-	-	-	-	-	-
0-≤1 year	8,1	-	-	-	-	-	-	-	-	-
>1- <5 years	12,0	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	20,4	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	20,4	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	20,4	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- <5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	8,1	12,0	0,2	20,4
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	8,1	12,0	0,2	20,4

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	27.297,58
>1- <5 years	40.974,83
> 5 years	9.333,94
Total	77.606,35

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)	313,3
Match funded (without interest and/or currency risk)	91%
Completely hedged with derivatives	9%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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



Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	111.872	10.130	1.952	1.067	6.195	356	2.798	28	293	31	134.722
In %	83,0%	7,5%	1,4%	0,8%	4,6%	0,3%	2,1%	0,0%	0,2%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	161,0	8,8	11,6	13,1	69,9	3,9	36,4	0,2	8,4	0,0	313,267
In %	51,4%	2,8%	3,7%	4,2%	22,3%	1,3%	11,6%	0,1%	2,7%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	92,3	79,8	51,3	34,0	22,9	33,0	313,3
In %	29,5%	25,5%	16,4%	10,8%	7,3%	10,5%	

Properties for social and cultural purposes	16,7%	47,5%	30,6%	4,2%	0,6%	0,0%	0,0%	0,0%	0,1%	0,3%	34,4%
Other	26,4%	69,3%	2,2%	2,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	27,6%
Total	6,8%	22,0%	39,6%	16,3%	9,5%	2,3%	1,5%	0,9%	0,5%	0,7%	50,9%



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	66,9	21,0	10,7	42,7	18,0	1,7	161,0
Holiday houses	2,1	2,0	1,4	2,1	1,2	-	8,8
Subsidised Housing	6,8	0,9	1,4	1,1	1,4	-	11,6
Cooperative Housing	10,3	1,6	0,2	0,4	0,6	-	13,1
Private rental	32,3	5,0	4,1	14,0	14,5	-	69,9
Manufacturing and Manual Industries	1,0	0,3	0,5	1,0	1,1	-	3,9
Office and Business	18,8	2,5	1,8	6,6	6,7	-	36,4
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,5	1,2	0,4	1,2	0,2	-	8,4
Other	0,0	0,0	0,0	0,0	0,0	-	0,0
Total	143,8	34,5	20,4	69,2	43,7	1,7	313,3


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	18,0	0,6	0,0	3,9	11,3	0,0	2,0	-	0,4	-	36,2
Fixed-rate shorter period than maturity (ARM's etc.)	49,6	2,8	0,0	2,2	20,5	0,1	8,9	0,0	0,1	0,0	84,3
- rate fixed ≤ 1 year	27,7	1,7	-	0,1	2,3	0,0	3,0	-	-	0,0	34,8
- rate fixed > 1 and ≤ 3 years	6,8	0,3	-	0,2	1,7	-	0,7	-	-	0,0	9,7
- rate fixed > 3 and ≤ 5 years	14,0	0,7	-	0,6	7,7	0,0	4,0	0,0	0,0	-	27,2
- rate fixed > 5 years	1,1	0,0	0,0	1,3	8,9	0,0	1,3	-	0,0	-	12,6
Money market based loans	0,6	0,0	-	-	-	-	-	-	-	0,0	0,6
Non Capped floaters	7,9	0,6	0,0	0,0	16,4	0,4	9,0	0,0	1,6	-	35,8
Capped floaters	6,6	0,3	-	-	0,6	-	-	-	-	0,0	7,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	82,6	4,3	0,1	6,2	48,8	0,5	20,0	0,0	2,0	0,0	164,5

*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	34,6	1,9	11,0	6,5	8,5	0,8	5,8	0,1	5,2	0,0	74,4
Fixed-rate shorter period than maturity (ARM's etc.)	34,0	2,2	0,5	0,4	7,5	0,8	5,4	0,1	0,6	0,0	51,5
- rate fixed ≤ 1 year	16,6	1,2	0,1	0,0	1,6	0,2	2,0	-	0,2	0,0	22,0
- rate fixed > 1 and ≤ 3 years	6,6	0,3	0,1	0,0	1,1	0,1	0,7	0,0	0,1	0,0	9,1
- rate fixed > 3 and ≤ 5 years	10,0	0,7	0,2	0,1	3,3	0,2	2,3	0,0	0,2	0,0	17,2
- rate fixed > 5 years	0,7	0,0	0,0	0,2	1,4	0,3	0,5	-	0,0	-	3,2
Money market based loans	0,4	0,0	-	-	-	-	-	-	-	-	0,4
Non Capped floaters	1,8	0,1	-	0,0	5,0	1,8	5,3	0,0	0,6	0,0	14,5
Capped floaters	7,6	0,4	-	-	-	-	-	0,0	-	-	7,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	78,3	4,6	11,5	6,9	21,1	3,4	16,5	0,1	6,4	0,0	148,8

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	52,6	2,4	11,1	10,4	19,8	0,9	7,8	0,1	5,6	0,0	110,6
Fixed-rate shorter period than maturity (ARM's etc.)	83,6	5,0	0,5	2,6	28,1	0,9	14,3	0,1	0,6	0,0	135,8
- rate fixed ≤ 1 year	44,4	2,9	0,1	0,1	3,9	0,2	4,9	-	0,2	0,0	56,8
- rate fixed > 1 and ≤ 3 years	13,5	0,7	0,1	0,2	2,8	0,1	1,4	0,0	0,1	0,0	18,9
- rate fixed > 3 and ≤ 5 years	24,0	1,4	0,2	0,8	11,0	0,3	6,3	0,1	0,2	0,0	44,4
- rate fixed > 5 years	1,7	0,1	0,1	1,5	10,3	0,3	1,8	-	0,0	-	15,8
Money market based loans	0,9	0,1	-	-	-	-	-	-	-	0,0	1,0
Non Capped floaters	9,6	0,7	0,0	0,0	21,4	2,2	14,3	0,0	2,1	0,0	50,3
Capped floaters	14,2	0,7	-	-	0,6	-	-	0,0	-	0,0	15,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	161,0	8,8	11,6	13,1	69,9	3,9	36,4	0,2	8,4	0,0	313,3

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

	Owner-occupied homes		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	4,1	0,2	0,0	0,0	2,4	0,4	0,9	0,0	0,2	0,0	8,2
≥ 12 - < 24 months	8,0	0,3	0,0	0,6	6,6	1,1	1,2	-	0,7	0,0	18,6
≥ 24 - < 36 months	6,9	0,3	0,3	0,5	5,5	0,3	1,7	0,1	0,2	-	15,7
≥ 36 - < 60 months	18,8	0,8	0,1	1,0	12,8	0,5	5,7	0,0	0,6	-	40,3
≥ 60 months	123,2	7,2	11,2	10,9	42,7	1,6	27,0	0,1	6,6	0,0	230,5
Total	161,0	8,8	11,6	13,1	69,9	3,9	36,4	0,2	8,4	0,0	313,3

Table M10/B10
Lending by remaining maturity, DKKbn

	Owner-occupied homes		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
≥ 1 - < 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,1	-	0,0	0,0	0,4
≥ 3 - < 5 Years	0,3	0,0	0,1	0,0	0,0	0,0	1,0	-	0,0	0,0	1,5
≥ 5 - < 10 Years	2,8	0,2	0,7	0,1	0,3	0,5	0,7	-	0,2	0,0	5,4
≥ 10 - < 20 Years	21,1	1,3	3,6	0,4	3,4	2,1	15,8	0,1	1,1	0,0	48,8
≥ 20 Years	136,6	7,3	7,2	12,5	66,2	1,3	18,7	0,1	7,1	0,0	257,1
Total	161,0	8,8	11,6	13,1	69,9	3,9	36,4	0,2	8,4	0,0	313,3

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

	Owner-occupied homes		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	0,09	-	-	0,01	-	0,52	-	0,03	-	0,76

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

	Owner-occupied homes		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,09	0,06	-	-	-	-	0,27	-	0,01	-	0,08

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

	Owner-occupied homes		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	0,08	0,06	-	-	-	-	0,16	-	0,01	-	0,06
60-69.9 per cent LTV	0,01	-	-	-	-	-	0,03	-	-	-	0,01
70-79.9 per cent LTV	-	-	-	-	-	-	0,03	-	-	-	0,01
80-89.9 per cent LTV	-	-	-	-	-	-	0,03	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	0,02	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

Table M12/B12
Realised losses (DKKm)

	Owner-occupied homes		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	-	-	-1,6	-	0,1	-	-	-	4,7

Table M12a/B12a

Realised losses (%)

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