
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 15/08/2023

Cut-off Date: 30/06/2023

Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

Worksheet E: Optional ECB-ECAIs data

Worksheet F1. Optional Sustainable M data

Worksheet G1. Crisis M Payment Holidays

Worksheet Tabel A & Onwards: Danish National Transparency Template

A. Harmonised Transparency Template - General Information

HTT 2023

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-06-2023			
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	15.687			
G.3.1.2	Outstanding Covered Bonds	14.840			
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 (%)	8,0%	5,7%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weighted Assets	% of lending		
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	14.840	95%		
G.3.3.2	Public Sector	0	0%		
G.3.3.3	Shipping	0	0%		
G.3.3.4	Substitute Assets	847	5%		
G.3.3.5	Other	0	0%		
G.3.3.6	Total	15.687	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)	22,81	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1.304	ND1	8%	
G.3.4.3	1 - 2 Y	445	ND1	3%	
G.3.4.4	2 - 3 Y	537	ND1	3%	
G.3.4.5	3 - 4 Y	504	ND1	3%	
G.3.4.6	4 - 5 Y	545	ND1	3%	
G.3.4.7	5 - 10 Y	3.296	ND1	21%	
G.3.4.8	10+ Y	9.056	ND1	58%	
G.3.4.9	Total	15.687	0	100%	0
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)	2,92	ND1		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	3.281	ND1	22%	
G.3.5.3	1 - 2 Y	1.873	ND1	13%	
G.3.5.4	2 - 3 Y	2.237	ND1	15%	
G.3.5.5	3 - 4 Y	3.775	ND1	25%	
G.3.5.6	4 - 5 Y	1.330	ND1	9%	
G.3.5.7	5 - 10 Y	182	ND1	1%	
G.3.5.8	10+ Y	2.162	ND1	15%	
G.3.5.9					
G.3.5.10	Total	14.840	0,00	100%	0,00
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	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	14.840	14.840	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	ISK	0	0	0,0%	0,0%
G.3.6.11	JPY	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	14.840	14.840	100,0%	100,0%
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	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	14.840	14.840	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	0	0	0,0%	0,0%
OG.3.7.19	Total	14.840	14.840	100,0%	100,0%
G.3.7.20					
G.3.7.21					
G.3.7.22					
G.3.7.23					
G.3.7.24					
G.3.7.25					
G.3.7.26					
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	10.175	10.175	69%	69%
G.3.8.2	Floating coupon	4.665	4.665	31%	31%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	14.840	14.840	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	847	100%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	847	100%		
OG.3.9.1	Other	ND1			
OG.3.9.2	Total	ND1			
OG.3.9.3	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.6	<i>o/w EU central banks</i>	ND1			
OG.3.9.7	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.8	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
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)	847		100%
G.3.10.2	Eurozone	0		0%
G.3.10.3	Rest of European Union (EU)	0		0%
G.3.10.4	European Economic Area (not member of EU)	0		0%
G.3.10.5	Switzerland	0		0%
G.3.10.6	Australia	0		0%
G.3.10.7	Brazil	0		0%
G.3.10.8	Canada	0		0%
G.3.10.9	Japan	0		0%
G.3.10.10	Korea	0		0%
G.3.10.11	New Zealand	0		0%
G.3.10.12	Singapore	0		0%
G.3.10.13	US	0		0%
G.3.10.14	Other	0		0%
G.3.10.15		Total EU	847	0%
G.3.10.16		Total	847	100%
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%
G.3.11.2	Central bank eligible assets	847	5%	6%
G.3.11.3	Other	0	0%	0%
G.3.11.4		Total	847	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)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
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	164
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
OG.4.1.1	(d)	Market Risk:	230 Derivatives and Swaps	
OG.4.1.2	(d)	Hedging Strategy	18 for Harmonised Glossary	
OG.4.1.3	(e)	Maturity Structure - cover assets:	65	
OG.4.1.4	(e)	Maturity Structure - covered bond:	88	
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG.1.7	
OG.4.1.6	(f)	Levels of OC:	44	
OG.4.1.7	(g)	Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

G.5.1.1	Exposure to credit institute credit quality step 1	0,0
OG.5.1.1	Exposure to credit institute credit quality step 2	
OG.5.1.2	Exposure to credit institute credit quality step 3	
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	6. Other relevant information	ND1
OG.6.1.2	1. Optional information e.g. Rating triggers	ND1
OG.6.1.3	NPV Test (passed/failed)	ND1
OG.6.1.4	Interest Coverage Test (passed/failed)	Jyske Bank A/S
OG.6.1.5	Cash Manager	Nordea Bank Abp
OG.6.1.6	Account Bank	ND1
OG.6.1.7	Stand-by Account Bank	ND1
OG.6.1.8	Servicer	ND1
OG.6.1.9	Interest Rate Swap Provider	ND1
OG.6.1.10	Covered Bond Swap Provider	ND1
OG.6.1.11	Paying Agent	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	14.601	98,4%
M.7.1.2	Commercial	239	1,6%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	14.840	100,0%
OM.7.1.1	o/w Cooperative Housing	18	
OM.7.1.2	o/w Agriculture	0	
OM.7.1.3	o/w Owner-occupied homes	13.021	
OM.7.1.4	o/w Holiday houses	1.454	
OM.7.1.5	o/w Subsidised Housing	44	
OM.7.1.6	o/w Private rental	65	
OM.7.1.7	o/w Manufacturing and Manual Industries	27	
OM.7.1.8	o/w Office and Business	13	
OM.7.1.9	o/w Social and cultural purposes	199	
OM.7.1.10	o/w Other	0	
OM.7.1.11			
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	12.645	39
OM.7.2.1	Optional information eg, Number of borrowers	ND1	
OM.7.2.2	Optional information eg, Number of guarantors	ND1	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1,6%	94,5%
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
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	99,8%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
OM.7.4.1		o/w Greenland	0,0%
OM.7.4.2		o/w Faroe Islands	0,2%
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%	0%	44%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	2%	12%
M.7.5.3	Northern Jutland (Region Nordjylland)	4%	1%	4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	27%	80%	28%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	12%	17%	12%
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	57%	2%	56%
M.7.6.2	Floating rate	43%	98%	44%
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	66%	0%	65%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	19%	96%	20%
OM.7.6.6	o/w Capped floaters	12%	2%	12%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	43%	0%	42%
M.7.7.2	Amortising	57%	100%	58%
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	6%	0%	6%
M.7.8.2	≥ 12 - ≤ 24 months	19%	0%	19%
M.7.8.3	≥ 24 - ≤ 36 months	19%	29%	19%
M.7.8.4	≥ 36 - ≤ 60 months	23%	35%	23%
M.7.8.5	≥ 60 months	34%	36%	34%
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	0,21%	0,00%	0,21%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.155			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	8.081	10.672	55%	84%
M.7A.10.3	DKK 2 - 5m	5.085	1.788	35%	14%
M.7A.10.4	DKK 5 - 20m	1.282	179	9%	1%
M.7A.10.5	DKK 20 - 50m	153	6	1%	0%
M.7A.10.6	DKK 50 - 100m	0	0	0%	0%
M.7A.10.7	> DKK 100m	0	0	0%	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	14.601	12.645	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 (%)	51,06%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	11.114	ND1	76%	
M.7A.12.3	>40 - <=50 %	1.753	ND1	12%	
M.7A.12.4	>50 - <=60 %	1.108	ND1	8%	
M.7A.12.5	>60 - <=70 %	490	ND1	3%	
M.7A.12.6	>70 - <=80 %	113	ND1	1%	
M.7A.12.7	>80 - <=90 %	13	ND1	0%	
M.7A.12.8	>90 - <=100 %	4	ND1	0%	
M.7A.12.9	>100%	5	ND1	0%	
M.7A.12.10	Total	14.601		100%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	3		0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	2		0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	1		0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	0		0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0		0%	0,00%
OM.7A.12.6	<i>o/w >150 %</i>	0		0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied			89,2%	
M.7A.13.2	Second home/Holiday houses			10,0%	
M.7A.13.3	Buy-to-let/Non-owner occupied			0,0%	
M.7A.13.4	Agricultural			0,0%	
M.7A.13.5	Other			0,9%	
OM.7A.13.1	<i>o/w Subsidised housing</i>			0,3%	
OM.7A.13.2	<i>o/w Private rental</i>			0,4%	
OM.7A.13.3	<i>o/w Multi-family housing</i>			0,1%	
OM.7A.13.4	<i>o/w Buildings under construction</i>			0,0%	
OM.7A.13.5	<i>o/w Buildings land</i>			0,0%	
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks			100,0%	
M.7A.14.2	Guaranteed			0,0%	
M.7A.14.3	Other			0,0%	
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	1.073	435	7%	4%
M.7A.15.2	B	864	432	6%	4%
M.7A.15.3	C	2.714	1.578	19%	13%
M.7A.15.4	D	2.431	1.487	17%	13%
M.7A.15.5	E	1.124	657	8%	6%
M.7A.15.6	F	476	327	3%	3%
M.7A.15.7	G	339	258	2%	2%
M.7A.15.8	Estimate A	136	100	1%	1%
M.7A.15.9	Estimate B	279	251	2%	2%
M.7A.15.10	Estimate C	1.208	1.344	8%	11%
M.7A.15.11	Estimate D	1.283	1.598	9%	14%
M.7A.15.12	Estimate E	697	908	5%	8%
M.7A.15.13	Estimate F	407	553	3%	5%
M.7A.15.14	Estimate G	308	456	2%	4%
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	1.264	1.405	9%	12%
M.7A.15.19	Total	14.601	11.789	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	1.073	435	7%	4%
M.7A.16.2	<=70 + 2,200/M^2	864	432	6%	4%
M.7A.16.3	<=110 + 3,200/M^2	2.714	1.578	19%	13%
M.7A.16.4	<=150 + 4,200/M^2	2.431	1.487	17%	13%
M.7A.16.5	<=190 + 5,200/M^2	1.124	657	8%	6%
M.7A.16.6	<=240 + 6,500/M^2	476	327	3%	3%
M.7A.16.7	>240 + 6,500/M^2	339	258	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	136	100	1%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	279	251	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	1.208	1.344	8%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	1.283	1.598	9%	14%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	697	908	5%	8%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	407	553	3%	5%
M.7A.16.14	Estimate: >240 + 6,500/M^2	308	456	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	1.264	1.405	9%	12%
M.7A.16.19	Total	14.601	11.789	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	2.356	1.960	16%	17%
M.7A.17.2	1919 - 1945	2.229	1.616	15%	14%
M.7A.17.3	1946 - 1960	1.469	1.247	10%	11%
M.7A.17.4	1961 - 1970	2.067	1.928	14%	16%
M.7A.17.5	1971 - 1980	2.152	2.244	15%	19%
M.7A.17.6	1981 - 1990	797	762	5%	6%
M.7A.17.7	1991 - 2000	605	466	4%	4%
M.7A.17.8	2001 - 2005	654	409	4%	3%
M.7A.17.9	2006 - 2010	915	565	6%	5%
M.7A.17.10	2011 - 2015	432	204	3%	2%
M.7A.17.11	2016 - 2020	632	261	4%	2%
M.7A.17.12	2021 and onwards	200	73	1%	1%
M.7A.17.13	no data	93	54	1%	0%
M.7A.17.14	Total	14.601	11.789	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	11.033	9.286	76%	79%
M.7A.18.2	Flat or Apartment	2.006	1.291	14%	11%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	1.431	1.121	10%	10%
M.7A.18.5	Multifamily House	131	90	1%	1%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	1	0%	0%
M.7A.18.8	Total	14.601	11.789	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	538	215	4%	2%
M.7A.19.2	Existing property	14.063	11.574	96%	98%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	14.601	11.789	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)
M.7A.20.1	House, detached or semi-detached	18.540	8.397	15
M.7A.20.2	Flat or Apartment	72	43	11
M.7A.20.3	Bungalow	0	0	0
M.7A.20.4	Terraced House	1.780	802	10
M.7A.20.5	Multifamily House	1.760	775	6
M.7A.20.6	Land Only	0	0	0
M.7A.20.7	other	0	0	0
M.7A.20.8	no data	0	0	0
M.7A.20.9	Total	22.151	10.017	13
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)	6.119			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	7	26	3%	67%
M.7B.21.3	DKK 2 - 5m	11	4	4%	10%
M.7B.21.4	DKK 5 - 20m	53	5	22%	13%
M.7B.21.5	DKK 20 - 50m	98	3	41%	8%
M.7B.21.6	DKK 20 - 50m	70	1	29%	3%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	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	239	39	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	0	0,00%	0,00%
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100 %	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	a/w >100 - <=110 %	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 (%)	81,65%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	12	ND1	5%	
M.7B.23.3	>40 - <=50 %	28	ND1	12%	
M.7B.23.4	>50 - <=60 %	48	ND1	20%	
M.7B.23.5	>60 - <=70 %	55	ND1	23%	
M.7B.23.6	>70 - <=80 %	41	ND1	17%	
M.7B.23.7	>80 - <=90 %	35	ND1	15%	
M.7B.23.8	>90 - <=100 %	17	ND1	7%	
M.7B.23.9	>100 %	3	ND1	1%	
M.7B.23.10	Total	239	0	100%	0%
OM.7B.23.1	a/w >100 - <=110 %	3		1%	
OM.7B.23.2	a/w >110 - <=120 %	0		0%	
OM.7B.23.3	a/w >120 - <=130 %	0		0%	
OM.7B.23.4	a/w >130 - <=140 %	0		0%	
OM.7B.23.5	a/w >140 - <=150 %	0		0%	
OM.7B.23.6	a/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail			0,2%	
M.7B.24.2	Office			5,3%	
M.7B.24.3	Hotel/Tourism			0,1%	
M.7B.24.4	Shopping malls			0,0%	
M.7B.24.5	Industry			11,2%	
M.7B.24.6	Agriculture			0,0%	
M.7B.24.7	Other commercially used			0,0%	
M.7B.24.8	Hospital			0,0%	
M.7B.24.9	School			0,0%	
M.7B.24.10	other RE with a social relevant purpose			83,3%	
M.7B.24.11	Land			0,0%	
M.7B.24.12	Property developers / Building under construction			0,0%	
M.7B.24.13	Other			0,0%	
OM.7B.24.1	a/w Cultural purposes			83,3%	
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	111	2	46%	7%
M.7B.25.2	B	0	0	0%	0%
M.7B.25.3	C	6	4	3%	14%
M.7B.25.4	D	72	0	30%	0%
M.7B.25.5	E	1	1	0%	4%
M.7B.25.6	F	0	1	0%	4%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	0	0	0%	1%
M.7B.25.9	Estimate B	4	1	2%	2%
M.7B.25.10	Estimate C	7	3	3%	11%
M.7B.25.11	Estimate D	6	4	2%	14%
M.7B.25.12	Estimate E	2	2	1%	9%
M.7B.25.13	Estimate F	1	2	1%	6%
M.7B.25.14	Estimate G	2	1	1%	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	27	7	11%	25%
M.7B.25.19	Total	239	28	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	111	2	46%	7%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0%	0%
M.7B.26.3	<=135 + 3,200/M^2	6	4	3%	14%
M.7B.26.4	<=175 + 4,200/M^2	72	0	30%	0%
M.7B.26.5	<=215 + 5,200/M^2	1	1	0%	4%
M.7B.26.6	<=265 + 6,500/M^2	0	1	0%	4%
M.7B.26.7	>265 + 6,500/M^2	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	0	0%	1%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	4	1	2%	2%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	7	3	3%	11%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	6	4	2%	14%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	2	2	1%	9%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1	2	1%	6%
M.7B.26.14	Estimate: >265 + 6,500/M^2	2	1	1%	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	27	7	11%	25%
M.7B.26.19	Total	239	28	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	25	12	10,4%	42,9%
M.7B.27.2	1919 - 1945	1	1	0,4%	3,6%
M.7B.27.3	1946 - 1960	0	0	0,0%	0,0%
M.7B.27.4	1961 - 1970	90	6	37,8%	21,4%
M.7B.27.5	1971 - 1980	2	7	0,8%	25,0%
M.7B.27.6	1981 - 1990	0	0	0,0%	0,0%
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	0	0,0%	0,0%
M.7B.27.9	2006 - 2010	12	1	5,1%	3,6%
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2016 - 2020	109	1	45,6%	3,6%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	0	0	0,0%	0,0%
M.7B.27.14	Total	239	28	100,0%	100,0%
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	109	1	45,6%	3,6%
M.7B.28.2	Existing Property	130	27	54,4%	96,4%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	239	28	100,0%	100,0%
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	80	6	4	
M.7B.29.2	Office	24	6	7	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0	0	
M.7B.29.5	Industry	123	112	11	
M.7B.29.6	Agriculture	0	0	0	
M.7B.29.7	Other commercially used	6	0	7	
M.7B.29.8	Hospital	0	0	0	
M.7B.29.9	School	0	0	0	
M.7B.29.10	other RE with a social relevant purpose	391	257	9	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Bulding under construction	0	0	0	
M.7B.29.13	Other	0	0	0	
M.7B.29.14	no data	0	0	0	
M.7B.29.15	Total	623	382	8	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



E. Optional ECB-ECAs data

HTT 2023

Reporting in Domestic Currency

DKK

CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	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	3MSE1GGK1L7HIGCPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D0J047E2LIV03			
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	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		189,7			
E.3.1.2	Weighted Average Maturity (months)		273,7			
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	0,2%	0,0%	0,0%	0,0%	0,2%
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

HTT 2023

Reporting in Domestic Currency	DKK
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	2.132	977	14%	8%
SM.1.1.2	Social impact mortgage loans	39	105	0%	1%
SM.1.1.3	other	0	0	0%	0%
SM.1.1.4	Total sustainable mortgage loans	2.171	1.082	15%	9%
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		2.060	95%	
SM.2.1.2	Commercial		111	5%	
SM.2.1.3	Other		0	0%	
SM.2.1.4	Total		2.171	100%	
OSM.2.1.1	a/w Forest & Agriculture		0	0%	
OSM.2.1.2	a/w EE residential		2.022	93%	
OSM.2.1.3	a/w EE commercial		111	5%	
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		39	2%	
OSM.2.1.7	a/w Social Commercial				
OSM.2.1.8	a/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission				
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		1078	4	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		5,5%	100,0%	9,2%
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

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

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	40%	0%	38%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	13%	0%	13%
SM.2.5.3	Northern Jutland (Region Nordjylland)	3%	0%	3%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	34%	65%	36%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	35%	10%
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%	0%	59%	
SM.2.6.2	Floating rate	35%	100%	41%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	72%	0%	68%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	25%	100%	29%	
OSM.2.6.6	o/w Capped floaters	2%	0%	2%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / Interest only	47%	0%	45%	
SM.2.7.2	Amortising	53%	100%	55%	
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	9%	0%	9%	
SM.2.8.2	≥ 12 - < 24 months	24%	0%	23%	
SM.2.8.3	≥ 24 - < 36 months	24%	63%	26%	
SM.2.8.4	≥ 36 - < 60 months	25%	35%	25%	
SM.2.8.5	≥ 60 months	18%	2%	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	0,0%	0,0%	0,0%	
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)	1.911		0%	
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	677	660	33%	
SM.2A.10.3	DKK 2 - 5m	1.121	382	54%	
SM.2A.10.4	DKK 5 - 20m	238	35	12%	
SM.2A.10.5	DKK 20 - 50m	25	1	1%	
SM.2A.10.6	DKK 50 - 100m	0	0	0%	
SM.2A.10.7	> DKK 100m	0	0	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	2.060	1.078	100,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	o/w >100 - <=110 %	ND1			
OSM.2A.11.2	o/w >110 - <=120 %	ND1			
OSM.2A.11.3	o/w >120 - <=130 %	ND1			
OSM.2A.11.4	o/w >130 - <=140 %	ND1			
OSM.2A.11.5	o/w >140 - <=150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	54.7%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	1485	ND1	72.1%	
SM.2A.12.3	>40 - <=50 %	273	ND1	13.3%	
SM.2A.12.4	>50 - <=60 %	191	ND1	9.3%	
SM.2A.12.5	>60 - <=70 %	68	ND1	4.2%	
SM.2A.12.6	>70 - <=80 %	20	ND1	1.0%	
SM.2A.12.7	>80 - <=90 %	0	ND1	0.0%	
SM.2A.12.8	>90 - <=100 %	0	ND1	0.0%	
SM.2A.12.9	>100 %	2	ND1	0.1%	
SM.2A.12.10	Total	2060	0	100.0%	0.0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	91.1%			
SM.2A.13.2	Second home/Holiday houses	1.9%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.1%			
SM.2A.13.4	Subsidised housing	2.0%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	5.0%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	0.1%			
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 [f] relevant, please specify				
OSM.2A.13.6	a/w [f] relevant, please specify				
OSM.2A.13.7	a/w [f] relevant, please specify				
OSM.2A.13.8	a/w [f] relevant, please specify				
OSM.2A.13.9	a/w [f] relevant, please specify				
OSM.2A.13.10	a/w [f] relevant, please specify				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100.0%			
SM.2A.14.2	Guaranteed	0.0%			
SM.2A.14.3	Other	0.0%			
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	1,072.6	435.0	52.1%	45.0%
SM.2A.15.2	B	864.3	432.0	41.9%	44.7%
SM.2A.15.3	C	28.3	25.0	1.4%	2.6%
SM.2A.15.4	D	5.2	14.0	0.3%	1.4%
SM.2A.15.5	E	1.3	4.0	0.1%	0.4%
SM.2A.15.6	F	0.0	1.0	0.0%	0.1%
SM.2A.15.7	G	1.5	2.0	0.1%	0.2%
SM.2A.15.8	Estimate A	67.9	33.9	3.3%	3.5%
SM.2A.15.9	Estimate B	12.9	8.2	0.6%	0.8%
SM.2A.15.10	Estimate C	2.5	4.6	0.1%	0.5%
SM.2A.15.11	Estimate D	1.6	3.9	0.1%	0.4%
SM.2A.15.12	Estimate E	1.0	1.4	0.0%	0.1%
SM.2A.15.13	Estimate F	0.6	0.6	0.0%	0.1%
SM.2A.15.14	Estimate G	0.8	0.5	0.0%	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	0.0%	0.0%
SM.2A.15.19	Total	2,060.4	966.0	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	1,072.6	435.0	52.1%	45.0%
SM.2A.16.2	<=70 + 2,200/M^2	864.3	432.0	41.9%	44.7%
SM.2A.16.3	<=110 + 3,200/M^2	28.3	25.0	1.4%	2.6%
SM.2A.16.4	<=150 + 4,200/M^2	5.2	14.0	0.3%	1.4%
SM.2A.16.5	<=190 + 5,200/M^2	1.3	4.0	0.1%	0.4%
SM.2A.16.6	<=240 + 6,500/M^2	0.0	1.0	0.0%	0.1%
SM.2A.16.7	>240 + 6,500/M^2	1.5	2.0	0.1%	0.2%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	67.9	33.9	3.3%	3.5%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	12.9	8.2	0.6%	0.8%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	2.5	4.6	0.1%	0.5%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	1.6	3.9	0.1%	0.4%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	1.0	1.4	0.0%	0.1%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0.6	0.6	0.0%	0.1%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0.8	0.5	0.0%	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%	0.0%
SM.2A.16.19	Total	2,060.4	966.0	100.0%	100.0%
SM.2A.16.20					
SM.2A.16.21					

17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	94,3	35,0	5%	4%
SM.2A.17.2	1919 - 1945	47,1	24,0	2%	2%
SM.2A.17.3	1946 - 1960	46,4	33,0	2%	3%
SM.2A.17.4	1961 - 1970	55,4	40,0	3%	4%
SM.2A.17.5	1971 - 1980	62,7	42,0	3%	4%
SM.2A.17.6	1981 - 1990	61,0	48,0	3%	5%
SM.2A.17.7	1991 - 2000	72,6	29,0	3%	3%
SM.2A.17.8	2001 - 2005	97,2	46,0	5%	5%
SM.2A.17.9	2006 - 2010	442,3	232,0	21%	24%
SM.2A.17.10	2011 - 2015	377,9	164,0	18%	17%
SM.2A.17.11	2016 - 2020	503,1	208,0	24%	22%
SM.2A.17.12	2021 and onwards	155,7	50,0	8%	5%
SM.2A.17.13	no data	44,7	15,0	2%	2%
SM.2A.17.14	Total	2.060,4	966,0	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	1.256,1	525,0	61%	54%
SM.2A.18.2	Flat or Apartment	414,1	175,0	20%	18%
SM.2A.18.3	Bungalow	0,0	0,0	0%	0%
SM.2A.18.4	Terraced House	343,1	226,0	17%	23%
SM.2A.18.5	Multifamily House	47,1	40,0	2%	4%
SM.2A.18.6	Land Only	0,0	0,0	0%	0%
SM.2A.18.7	other	0,0	0,0	0%	0%
SM.2A.18.8	Total	2.060,4	966,0	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	434,9	164,0	21%	17%
SM.2A.19.2	Existing Property	1.625,5	802,0	79%	83%
SM.2A.19.3	other	0,0	0,0	0%	0%
SM.2A.19.4	no data	0,0	0,0	0%	0%
SM.2A.19.5	Total	2.060,4	966,0	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)	% No. of dwellings
SM.2A.20.1	House, detached or semi-detached	358	205	4,2	
SM.2A.20.2	Flat or Apartment	5	3	4,7	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	151	82	3,7	
SM.2A.20.5	Multifamily House	198	103	2,6	
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	742	393	3,5	
SM.2A.20.10					
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.28.20.1	Average loan size (000s)	27,701			
By buckets (mn):					
SM.28.20.2	DKK 0 - 2m	0,0	0,0	0,0%	0,0%
SM.28.20.3	DKK 2 - 5m	2,1	1,0	1,9%	25,0%
SM.28.20.4	DKK 5 - 20m	12,7	1,0	11,5%	25,0%
SM.28.20.5	DKK 20 - 50m	26,9	1,0	23,3%	25,0%
SM.28.20.6	DKK 20 - 50m	70,1	1,0	63,3%	25,0%
SM.28.20.7	> DKK 100m	0,0	0,0	0,0%	0,0%
SM.28.20.8	TBC at a country level	ND1	ND1		
SM.28.20.9	TBC at a country level	ND1	ND1		
SM.28.20.10	TBC at a country level	ND1	ND1		
SM.28.20.11	TBC at a country level	ND1	ND1		
SM.28.20.12	TBC at a country level	ND1	ND1		
SM.28.20.13	TBC at a country level	ND1	ND1		
SM.28.20.14	TBC at a country level	ND1	ND1		
SM.28.20.15	TBC at a country level	ND1	ND1		
SM.28.20.16	TBC at a country level	ND1	ND1		
SM.28.20.17	TBC at a country level	ND1	ND1		
SM.28.20.18	TBC at a country level	ND1	ND1		
SM.28.20.19	TBC at a country level	ND1	ND1		
SM.28.20.20	TBC at a country level	ND1	ND1		
SM.28.20.21	TBC at a country level	ND1	ND1		
SM.28.20.22	TBC at a country level	ND1	ND1		
SM.28.20.23	TBC at a country level	ND1	ND1		
SM.28.20.24	TBC at a country level	ND1	ND1		
SM.28.20.25	TBC at a country level	ND1	ND1		
SM.28.20.26	Total	110,8	4,0	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.28.21.2	>0 - <=40 %	ND1	ND1		
SM.28.21.3	>40 - <=50 %	ND1	ND1		
SM.28.21.4	>50 - <=60 %	ND1	ND1		
SM.28.21.5	>60 - <=70 %	ND1	ND1		
SM.28.21.6	>70 - <=80 %	ND1	ND1		
SM.28.21.7	>80 - <=90 %	ND1	ND1		
SM.28.21.8	>90 - <=100 %	ND1	ND1		
SM.28.21.9	>100 %	ND1	ND1		
SM.28.21.10	Total	0,0	0	0,0%	0,0%
OSM.28.21.1	a/w >100 - <=110 %	ND1	ND1		
OSM.28.21.2	a/w >110 - <=120 %	ND1	ND1		
OSM.28.21.3	a/w >120 - <=130 %	ND1	ND1		
OSM.28.21.4	a/w >130 - <=140 %	ND1	ND1		
OSM.28.21.5	a/w >140 - <=150 %	ND1	ND1		
OSM.28.21.6	a/w >150 %	ND1	ND1		
OSM.28.21.7		ND1	ND1		
OSM.28.21.8		ND1	ND1		
OSM.28.21.9		ND1	ND1		
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)	54,7%			
By LTV buckets (mn):					
SM.28.22.2	>0 - <=40 %	2,007,4	ND1	78,4%	
SM.28.22.3	>40 - <=50 %	123,5	ND1	4,8%	
SM.28.22.4	>50 - <=60 %	100,2	ND1	3,9%	
SM.28.22.5	>60 - <=70 %	81,3	ND1	3,2%	
SM.28.22.6	>70 - <=80 %	71,4	ND1	2,8%	
SM.28.22.7	>80 - <=90 %	64,2	ND1	2,5%	
SM.28.22.8	>90 - <=100 %	42,8	ND1	1,7%	
SM.28.22.9	>100 %	70,7	ND1	2,8%	
SM.28.22.10	Total	2,561,4	0	100,0%	0,0%
OSM.28.22.1	a/w >100 - <=110 %	43,0			
OSM.28.22.2	a/w >110 - <=120 %	13,7			
OSM.28.22.3	a/w >120 - <=130 %	5,9			
OSM.28.22.4	a/w >130 - <=140 %	3,2			
OSM.28.22.5	a/w >140 - <=150 %	2,7			
OSM.28.22.6	a/w >150 %	2,3			
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.28.23.1	Retail	0,0%	ND1		
SM.28.23.2	Office	0,0%	ND1		
SM.28.23.3	Hotel/Tourism	0,0%	ND1		
SM.28.23.4	Shopping malls	0,0%	ND1		
SM.28.23.5	Industry	0,0%	ND1		
SM.28.23.6	Agriculture	0,0%	ND1		
SM.28.23.7	Other commercially used	0,0%	ND1		
SM.28.23.8	Hospital	0,0%	ND1		
SM.28.23.9	School	0,0%	ND1		
SM.28.23.10	other RE with a social relevant purpose	100,0%	ND1		
SM.28.23.11	Land	0,0%	ND1		
SM.28.23.12	Property developers / Bulding under construction	0,0%	ND1		
SM.28.23.13	Other	0,0%	ND1		
OSM.28.23.1	a/w Cultural purposes				
OSM.28.23.2	a/w [f relevant, please specify]				
OSM.28.23.3	a/w [f relevant, please specify]				
OSM.28.23.4	a/w [f relevant, please specify]				
OSM.28.23.5	a/w [f relevant, please specify]				
OSM.28.23.6	a/w [f relevant, please specify]				
OSM.28.23.7	a/w [f relevant, please specify]				
OSM.28.23.8	a/w [f relevant, please specify]				
OSM.28.23.9	a/w [f relevant, please specify]				
OSM.28.23.10	a/w [f relevant, please specify]				
OSM.28.23.11	a/w [f relevant, please specify]				
OSM.28.23.12	a/w [f relevant, please specify]				
OSM.28.23.13	a/w [f relevant, please specify]				
OSM.28.23.14	a/w [f relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	111	2	100.0%	100.0%
SM.28.24.2	B	0	0	0.0%	0.0%
SM.28.24.3	C	0	0	0.0%	0.0%
SM.28.24.4	D	0	0	0.0%	0.0%
SM.28.24.5	E	0	0	0.0%	0.0%
SM.28.24.6	F	0	0	0.0%	0.0%
SM.28.24.7	G	0	0	0.0%	0.0%
SM.28.24.8	Estimate A	ND1	ND1		
SM.28.24.9	Estimate B	ND1	ND1		
SM.28.24.10	Estimate C	ND1	ND1		
SM.28.24.11	Estimate D	ND1	ND1		
SM.28.24.12	Estimate E	ND1	ND1		
SM.28.24.13	Estimate F	ND1	ND1		
SM.28.24.14	Estimate G	ND1	ND1		
SM.28.24.15	TBC at a country level	ND1	ND1		
OSM.28.24.16	TBC at a country level	ND1	ND1		
SM.28.24.17	TBC at a country level	ND1	ND1		
SM.28.24.18	no data	0	0	0.0%	0.0%
SM.28.24.19	Total	110.8	2.0	100.0%	100.0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52.5 + 1,650/M*2	110.8	2.0	100.0%	100.0%
SM.28.25.2	<=70 + 2,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.3	<=110 + 3,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.4	<=150 + 4,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.5	<=190 + 5,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.6	<=240 + 6,500/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.7	>240 + 6,500/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.8	Estimate: <=52.5 + 1,650/M*2	ND1	ND1		
SM.28.25.9	Estimate: <=70 + 2,200/M*2	ND1	ND1		
SM.28.25.10	Estimate: <=110 + 3,200/M*2	ND1	ND1		
SM.28.25.11	Estimate: <=150 + 4,200/M*2	ND1	ND1		
SM.28.25.12	Estimate: <=190 + 5,200/M*2	ND1	ND1		
SM.28.25.13	Estimate: <=240 + 6,500/M*2	ND1	ND1		
SM.28.25.14	Estimate: >240 + 6,500/M*2	ND1	ND1		
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0.0%	0.0%
SM.28.25.19	Total	110.8	2	100.0%	100.0%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	2	1	1.9%	50.0%
SM.28.27.2	1919 - 1945	0	0	0.0%	0.0%
SM.28.27.3	1946 - 1960	0	0	0.0%	0.0%
SM.28.27.4	1961 - 1970	0	0	0.0%	0.0%
SM.28.27.5	1971 - 1980	0	0	0.0%	0.0%
SM.28.27.6	1981 - 1990	0	0	0.0%	0.0%
SM.28.27.7	1991 - 2000	0	0	0.0%	0.0%
SM.28.27.8	2001 - 2005	0	0	0.0%	0.0%
SM.28.27.9	2006 - 2010	0	0	0.0%	0.0%
SM.28.27.10	2011 - 2015	0	0	0.0%	0.0%
SM.28.27.11	2016 - 2020	109	1	98.1%	50.0%
SM.28.27.12	2021 and onwards	0	0	0.0%	0.0%
SM.28.27.13	no data	0	0	0.0%	0.0%
SM.28.27.14	Total	111	2	100.0%	100.0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New property	109	1	98.1%	50.0%
SM.28.27.2	Existing property	2	1	1.9%	50.0%
SM.28.27.3	other	0	0	0.0%	0.0%
SM.28.27.4	no data	0	0	0.0%	0.0%
SM.28.27.5	Total	111	2	100.0%	100.0%
29. CO2 emission related to CRE - on per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
SM.28.29.1	Retail	0	0	0	
SM.28.29.2	Office	0	0	0	
SM.28.29.3	Hotel/Tourism	0	0	0	
SM.28.29.4	Shopping malls	0	0	0	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	0	0	0	
SM.28.29.7	Other commercially used	0	0	0	
SM.28.29.8	Hospital	0	0	0	
SM.28.29.9	School	0	0	0	
SM.28.29.10	other RE with a social relevant purpose	18	17	2	
SM.28.29.11	Land	0	0	0	
SM.28.29.12	Property developers / Building under construction	0	0	0	
SM.28.29.13	Other	0	0	0	
SM.28.29.14	no data	0	0	0	
SM.28.29.15	Total	18	17	2	
SM.28.29.16	Weighted Average	0	0	0	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

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

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

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

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

ECBC Label Template

Capital Centre B, Q2 2023

Published 15 August 2023 • Data per 30 June 2023


 As of **30 June 2023**
Specialised finance institutes
General Issuer Detail

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

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

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

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

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

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

Customer loans (mortgage) (DKKbn)

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

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



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q2 2023	Q1 2023	Q4 2022	Q3 2022
Nominal cover pool (total value)		15,7	16,6	17,5	3,3
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,8	1,0	1,3	0,6
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,2
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		14,8	15,6	16,2	2,7
– 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		0,0	0,0	0,0	0,0
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		0,8	1,0	1,3	0,6
Total capital coverage (rating compliant capital)		0,8	1,0	1,3	0,6
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,2	0,2	0,2	1,3

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q2 2023	Q1 2023	Q4 2022	Q3 2022
Nominal value of outstanding CBs		14,8	15,6	16,2	2,7
Fair value of outstanding CBs (marked value)		14,6	14,9	16,0	2,8
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	3,2	10,3	8,3	0,2
	1 year	-	-	-	-
	> 1 and ≤ 2 years	1,8	0,0	0,3	0,0
	> 2 and ≤ 3 years	2,2	1,1	2,1	0,0
	> 3 and ≤ 4 years	3,8	0,2	1,6	-
	> 4 and ≤ 5 years	1,2	0,0	1,2	0,0
	5-10 years	0,1	0,0	0,0	0,0
	10-20 years	2,3	3,3	2,6	2,5
Amortisation profile of issued CBs	> 20 years	-	-	-	-
	Bullet	65,9%	65,3%	68,1%	0,0%
	Annuity	34,1%	34,7%	31,9%	100,0%
	Serial	0,0%	0,0%	0,0%	0,0%
	Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	68,6%	68,0%	70,8%
Floating rate (Floating rate constant for less than 1 year)		19,3%	19,3%	17,3%	8,7%
Capped floating rate		12,1%	12,1%	11,9%	74,4%
Currency denomination profile of issued CBs	DKK	14,6	14,9	16,0	2,8
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
	UCITS compliant	100%	100%	100%	100%
CRD compliant	74%	74%	74%	74%	
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	-	-	-	-	-	-	-	-	-	-
0-≤1 year	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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	-	0,8	-	0,8
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	0,8	-	0,8

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	-
>1- ≤5 years	-
> 5 years	-
Total	-

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)	14,8
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
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	10.852	1.558	124	34	77	5	17	-	17	-	12.684
In %	85,6%	12,3%	1,0%	0,3%	0,6%	0,0%	0,1%	0,0%	0,1%	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	13,0	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	14,8
In %	87,7%	9,8%	0,3%	0,1%	0,4%	0,2%	0,1%	0,0%	1,3%	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	8,1	5,1	1,3	0,3	0,1	-	14,8
In %	54,5%	34,3%	9,0%	1,7%	0,5%	0,0%	



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	6,9	4,0	1,0	0,6	0,3	0,1	0,0	0,0	0,0	0,0
Holiday houses	0,9	0,4	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Cooperative Housing	0,0	0,0	-	-	-	-	0,0	0,0	-	-
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Manufacturing and Manual Industries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	-	-	-	-	-	-	-	-	-	-
Total	7,9	4,5	1,1	0,6	0,3	0,2	0,1	0,0	0,0	0,0

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	53,3%	31,0%	7,7%	4,3%	2,2%	1,0%	0,3%	0,2%	0,1%	0,1%
Holiday houses	63,3%	30,6%	3,9%	1,4%	0,5%	0,3%	0,1%	0,0%	0,0%	0,0%
Subsidised Housing	68,7%	24,5%	1,5%	0,5%	0,1%	4,6%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	85,2%	4,2%	0,0%	0,0%	0,0%	0,0%	5,2%	5,4%	0,0%	0,0%
Private rental	69,7%	21,0%	4,6%	2,2%	2,0%	0,6%	0,0%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	3,6%	9,8%	21,5%	21,5%	21,5%	12,4%	2,4%	2,4%	2,4%	2,4%
Office and Business	19,0%	4,2%	17,1%	17,1%	16,0%	15,8%	7,9%	2,9%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,3%	2,6%	10,0%	20,6%	24,0%	18,1%	8,5%	7,9%	4,0%	4,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	53,6%	30,4%	7,4%	4,2%	2,3%	1,2%	0,4%	0,3%	0,2%	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	1,7	4,6	4,2	1,2	0,7	0,2	0,2	0,1	0,1	0,1	43,2%
Holiday houses	0,2	0,8	0,4	0,0	0,0	0,0	0,0	-	-	0,0	34,3%
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	-	-	-	0,0	17,4%
Cooperative Housing	0,0	0,0	-	-	-	-	0,0	-	-	-	6,1%
Private rental	0,0	0,0	0,0	0,0	-	-	0,0	-	-	0,0	31,1%
Manufacturing and Manual Industries	0,0	-	-	-	0,0	-	-	-	-	0,0	79,8%
Office and Business	0,0	0,0	-	0,0	-	-	0,0	-	-	-	71,9%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,1	-	0,0	-	-	0,1	82,6%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
Total	1,9	5,4	4,6	1,2	0,8	0,2	0,2	0,1	0,1	0,2	45,4%

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	12,7%	35,1%	32,4%	9,2%	5,4%	1,5%	1,4%	0,6%	0,6%	1,1%	43,2%
Holiday houses	13,9%	56,3%	25,4%	2,5%	1,2%	0,1%	0,3%	0,0%	0,0%	0,3%	34,3%
Subsidised Housing	59,4%	28,8%	1,6%	2,1%	4,5%	0,0%	0,0%	0,0%	0,0%	3,5%	17,4%
Cooperative Housing	85,2%	4,2%	0,0%	0,0%	0,0%	0,0%	10,6%	0,0%	0,0%	0,0%	6,1%
Private rental	45,0%	22,7%	19,1%	9,1%	0,0%	0,0%	3,2%	0,0%	0,0%	1,0%	31,1%
Manufacturing and Manual Industries	3,6%	0,0%	0,0%	0,0%	67,0%	0,0%	0,0%	0,0%	0,0%	29,4%	79,8%
Office and Business	12,8%	4,5%	0,0%	8,2%	0,0%	0,0%	74,4%	0,0%	0,0%	0,0%	71,9%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,3%	1,5%	9,3%	2,6%	36,6%	0,0%	13,7%	0,0%	0,0%	36,1%	82,6%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	13,0%	36,5%	31,1%	8,4%	5,5%	1,3%	1,6%	0,5%	0,5%	1,5%	45,4%


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	6,0	1,5	0,4	3,5	1,5	0,0	13,0
Holiday houses	0,5	0,2	0,1	0,4	0,2	-	1,5
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	0,0
Cooperative Housing	0,0	0,0	-	0,0	0,0	-	0,0
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,1
Manufacturing and Manual Industries	0,0	-	-	0,0	0,0	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,2	0,0	-	0,2
Other	-	-	-	-	-	-	-
Total	6,6	1,8	0,6	4,1	1,8	0,0	14,8

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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	4,3	0,5	-	-	-	-	-	-	-	-	4,7
- rate fixed ≤ 1 year	0,7	0,1	-	-	-	-	-	-	-	-	0,8
- rate fixed > 1 and ≤ 3 years	0,8	0,1	-	-	-	-	-	-	-	-	0,9
- rate fixed > 3 and ≤ 5 years	2,4	0,2	-	-	-	-	-	-	-	-	2,6
- rate fixed > 5 years	0,3	0,1	-	-	-	-	-	-	-	-	0,4
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,3	0,2	-	-	-	-	-	-	-	-	1,5
Capped floaters	0,0	-	-	-	-	-	-	-	-	-	0,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	5,6	0,7	-	-	-	-	-	-	-	-	6,3

*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	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	4,4	0,5	-	-	-	-	-	-	-	-	4,9
- rate fixed ≤ 1 year	0,8	0,1	-	-	-	-	-	-	-	-	0,9
- rate fixed > 1 and ≤ 3 years	0,9	0,1	-	-	-	-	-	-	-	-	1,0
- rate fixed > 3 and ≤ 5 years	2,4	0,3	-	-	-	-	-	-	-	-	2,8
- rate fixed > 5 years	0,3	0,0	-	-	-	-	-	-	-	-	0,3
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,1	0,2	-	-	-	0,0	0,0	-	0,2	-	1,5
Capped floaters	1,7	0,1	0,0	0,0	0,0	-	0,0	-	0,0	-	1,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	7,4	0,8	0,0	0,0	0,1	0,0	0,0	-	0,2	-	8,6

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	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	8,7	1,0	-	-	-	-	-	-	-	-	9,7
- rate fixed ≤ 1 year	1,5	0,2	-	-	-	-	-	-	-	-	1,7
- rate fixed > 1 and ≤ 3 years	1,7	0,2	-	-	-	-	-	-	-	-	1,8
- rate fixed > 3 and ≤ 5 years	4,9	0,5	-	-	-	-	-	-	-	-	5,4
- rate fixed > 5 years	0,6	0,1	-	-	-	-	-	-	-	-	0,7
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	2,4	0,3	-	-	-	0,0	0,0	-	0,2	-	3,0
Capped floaters	1,7	0,1	0,0	0,0	0,0	-	0,0	-	0,0	-	1,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	13,0	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	14,8



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	0,0	0,0	-	-	0,0	0,0	-	-	-	-	0,0
≥ 12 - ≤ 24 months	0,2	0,0	-	-	-	0,0	0,0	-	-	-	0,2
≥ 24 - ≤ 36 months	0,4	0,0	-	-	0,0	-	-	-	-	-	0,5
≥ 36 - ≤ 60 months	1,1	0,1	0,0	-	0,0	-	-	-	-	-	1,2
≥ 60 months	11,2	1,3	0,0	0,0	0,1	0,0	0,0	-	0,2	-	12,9
Total	13,0	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	14,8

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	-	-	0,0	-	0,0	-	0,0
≥ 1 - ≤ 3 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	0,0
≥ 3 - ≤ 5 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0
≥ 5 - ≤ 10 Years	0,2	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,2
≥ 10 - ≤ 20 Years	3,0	0,2	0,0	0,0	0,0	0,0	0,0	-	0,0	-	3,3
≥ 20 Years	9,8	1,2	-	-	-	-	-	-	0,2	-	11,2
Total	13,0	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	14,8

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	1,17	0,62	-	-	1,08	-	-	-	-	-	0,99

Note: 90-days arrear as of Q1 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	0,22	0,04	-	-	1,48	-	-	-	-	-	0,21

Note: 90-days arrear as of Q1 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	0,20	0,04	-	-	1,48	-	-	-	-	-	0,19
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,01
70-79.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,01
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	6,9	0,0	-	-	-	-	0,3	-	0,1	-	7,3

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, %	0,05	0,00	-	-	-	-	0,00	-	0,00	-	0,05