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# Harmonised Transparency Template

## 2024 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 26/02/2025

Cut-off Date: 31/12/2024



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# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Labelled Cover Pool Name	Capital Centre E			
G.1.1.4	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
OG.1.1.1	Cut-off date	31-12-2024			
OG.1.1.2	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="#">Link</a>			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General information		Nominal (mn)			
G.3.1.1	Total Cover Assets	354.559			
G.3.1.2	Outstanding Covered Bonds	331.499			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Voluntary	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	7,0%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	23.060			
OG.3.2.3					
OG.3.2.4	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.5	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	331.499		93%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	23.060		7%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	354.559		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)	23,94			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	25.702	ND1	7%	
G.3.4.3	1 - 2 Y	11.970	ND1	3%	
G.3.4.4	2 - 3 Y	9.739	ND1	3%	
G.3.4.5	3 - 4 Y	9.334	ND1	3%	
G.3.4.6	4 - 5 Y	9.700	ND1	3%	
G.3.4.7	5 - 10 Y	61.410	ND1	17%	
G.3.4.8	10+ Y	226.704	ND1	64%	
G.3.4.9	Total	354.559	0	100%	
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	9,00	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	101.661	ND1	31%	
G.3.5.3	1 - 2 Y	33.977	ND1	10%	
G.3.5.4	2 - 3 Y	50.793	ND1	15%	
G.3.5.5	3 - 4 Y	18.150	ND1	5%	
G.3.5.6	4 - 5 Y	10.028	ND1	3%	
G.3.5.7	5 - 10 Y	10.548	ND1	3%	
G.3.5.8	10+ Y	106.342	ND1	32%	
G.3.5.9	Total	331.499	0,00	100%	
G.3.5.10					
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	19	19	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	331.480	331.480	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	ISK	0	0	0%	0%
G.3.6.11	JPY	0	0	0%	0%
G.3.6.12	KRW	0	0	0%	0%
G.3.6.13	NOK	0	0	0%	0%
G.3.6.14	PLN	0	0	0%	0%
G.3.6.15	SEK	0	0	0%	0%
G.3.6.16	SGD	0	0	0%	0%
G.3.6.17	USD	0	0	0%	0%
G.3.6.18	Other	0	0	0%	0%
OG.3.6.1	Total	331.499	331.499	100%	100%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	18.066	19	5%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	313.433	331.480	95%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	ISK	0	0	0%	0%
G.3.7.11	JPY	0	0	0%	0%
G.3.7.12	KRW	0	0	0%	0%
G.3.7.13	NOK	0	0	0%	0%
G.3.7.14	PLN	0	0	0%	0%
G.3.7.15	SEK	0	0	0%	0%
G.3.7.16	SGD	0	0	0%	0%
G.3.7.17	USD	0	0	0%	0%
G.3.7.18	Other	0	0	0%	0%
OG.3.7.1	Total	331.499	331.499	100%	100%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	270.403	270.403	82%	82%
G.3.8.2	Floating coupon	61.097	61.097	18%	18%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	331.499	331.499	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	23.060	100%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	23.060	100%		
OG.3.9.1		ND1			
OG.3.9.2	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	0			
OG.3.9.5	<i>o/w EU central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.7	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	23.060			
OG.3.9.8	<i>o/w CQS1 credit institutions</i>	0			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	23.060	100,00%		
G.3.10.2	Eurozone	0	0,00%		
G.3.10.3	Rest of European Union (EU)	0	0,00%		
G.3.10.4	European Economic Area (not member of EU)	0	0,00%		
G.3.10.5	Switzerland	0	0,00%		
G.3.10.6	Australia	0	0,00%		
G.3.10.7	Brazil	0	0,00%		
G.3.10.8	Canada	0	0,00%		
G.3.10.9	Japan	0	0,00%		
G.3.10.10	Korea	0	0,00%		
G.3.10.11	New Zealand	0	0,00%		
G.3.10.12	Singapore	0	0,00%		
G.3.10.13	US	0	0,00%		
G.3.10.14	Other	0	0,00%		
G.3.10.15	Total EU	23.060	100,00%		
G.3.10.16	Total	23.060	100,00%		
OG.3.10.1					
OG.3.10.2					
OG.3.10.3					
OG.3.10.4					
OG.3.10.5					
OG.3.10.6					
OG.3.10.7					



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	23.060	6,5%	7,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	23.060	6,5%	7,0%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

**12. Bond List**

G.3.12.1	Bond list	<a href="#">Link</a>
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**13. Derivatives & Swaps**

G.3.13.1	Derivatives in the cover pool [notional] (mn)	96.607
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-182
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0
OG.3.13.4		
OG.3.13.5		

**14. Sustainable or other special purpose strategy - optional**

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y	
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics	
G.3.14.3	Further details on proceeds strategy	<a href="#">[link/glossary entry]</a>	
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y	
G.3.14.5	If yes, Further details are available in Tab F	<a href="#">F1_Tab</a>	<a href="#">F2_Tab</a>
G.3.14.6	Is sustainability based on other criteria?	Y	
G.3.14.7	If yes, please provide further details	<a href="#">Green Finance Framework</a>	
OG.3.14.1			
OG.3.14.2			
OG.3.14.3			
OG.3.14.4			
OG.3.14.5			
OG.3.14.6			
OG.3.14.7			
OG.3.14.8			
OG.3.14.9			
OG.3.14.10			
OG.3.14.11			
OG.3.14.12			
OG.3.14.13			
OG.3.14.14			
OG.3.14.15			
OG.3.14.16			
OG.3.14.17			
OG.3.14.18			
OG.3.14.19			
OG.3.14.20			
OG.3.14.21			
OG.3.14.22			
OG.3.14.23			
OG.3.14.24			
OG.3.14.25			
OG.3.14.26			
OG.3.14.27			
OG.3.14.28			
OG.3.14.29			
OG.3.14.30			
OG.3.14.31			
OG.3.14.32			
OG.3.14.33			
OG.3.14.34			
OG.3.14.35			
OG.3.14.36			
OG.3.14.37			
OG.3.14.38			

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

129(7)		Row	Row
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i></p>			
G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="https://www.coveredbondlabel.com/pool/2">https://www.coveredbondlabel.com/pool/2</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">link to Glossary HG.1.15</a>	
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a> <a href="#">147 for Public Sector Asset - type of debtor</a>
OG.4.1.1	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
OG.4.1.2	(d) Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
OG.4.1.6	(f) Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

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

129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	23059,64715
OG.5.1.2	Exposure to credit institute credit quality step 3	0
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		



## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1		ND1
OG.6.1.2	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)	ND1
OG.6.1.5	Cash Manager	Jyske Bank A/S
OG.6.1.6	Account Bank	Nordea Bank Abp
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 2024

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

Field Number	7. Mortgage Assets	Nominal (mm)		% Total Mortgages
<b>1. Property Type Information</b>				
M.7.1.1	Residential	279.213		83,9%
M.7.1.2	Commercial	53.286		16,1%
M.7.1.3	Other	0		0,0%
M.7.1.4	Total	331.499		100,0%
OM.7.1.1	o/w Cooperative Housing	12.755		
OM.7.1.2	o/w Agriculture	160		
OM.7.1.3	o/w Owner-occupied homes	163.444		
OM.7.1.4	o/w Holiday houses	9.057		
OM.7.1.5	o/w Subsidised Housing	13.280		
OM.7.1.6	o/w Private rental	79.679		
OM.7.1.7	o/w Manufacturing and Manual Industries	7.031		
OM.7.1.8	o/w Office and Business	37.894		
OM.7.1.9	o/w Social and cultural purposes	7.991		
OM.7.1.10	o/w Other	210		
OM.7.1.11				
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	129.229	Commercial Loans	3.501
OM.7.2.1	Optional information eg, Number of borrowers	ND1		Total Mortgages
OM.7.2.2	Optional information eg, Number of guarantors	ND1		132.730
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	3,2%	5,9%	1,4%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	99,5%	100,0%	99,6%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	99,5%	100,0%	99,6%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,5%	0,0%	0,4%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,5%	0,0%	0,4%
OM.7.4.1	o/w Greenland	0,0%	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,5%	0,0%	0,4%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%
M.7.5.2	Remainig Zealand & Bornholm (Region Sjælland)	12%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	17%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	19%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	62%	48%	60%
M.7.6.2	Floating rate	38%	52%	40%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	48%	30%	45%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	13%	42%	18%
OM.7.6.6	o/w Capped floaters	5%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	53%	40%	51%
M.7.7.2	Amortising	47%	60%	49%
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	15%	15%	15%
M.7.8.2	> 12 - <= 24 months	13%	11%	12%
M.7.8.3	> 24 - <= 36 months	18%	18%	18%
M.7.8.4	> 36 - <= 60 months	22%	19%	22%
M.7.8.5	> 60 months	32%	37%	33%
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	0,05%	0,01%	0,05%
OM.7.9.1	Defaulted Loans pursuant Art 178 CRR	0,72%	2,46%	1,00%
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	2.153			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	88.211	95.368	32%	74%
M.7A.10.3	DKK 2 - 5m	80.093	27.807	29%	22%
M.7A.10.4	DKK 5 - 20m	42.610	4.819	15%	4%
M.7A.10.5	DKK 20 - 50m	26.054	854	9%	1%
M.7A.10.6	DKK 50 - 100m	17.219	253	6%	0%
M.7A.10.7	> DKK 100m	24.026	128	9%	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	278.213	129.229	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1		ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1		50,8%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	205.456	ND1	74%	
M.7A.12.3	>40 - <=50 %	33.076	ND1	12%	
M.7A.12.4	>50 - <=60 %	22.481	ND1	8%	
M.7A.12.5	>60 - <=70 %	11.682	ND1	4%	
M.7A.12.6	>70 - <=80 %	4.295	ND1	2%	
M.7A.12.7	>80 - <=90 %	642	ND1	0%	
M.7A.12.8	>90 - <=100 %	208	ND1	0%	
M.7A.12.9	>100 %	372	ND1	0%	
M.7A.12.10	Total	278.213		100%	0%
OM.7A.12.1	a/w >100 - <=110 %	128			
OM.7A.12.2	a/w >110 - <=120 %	75			
OM.7A.12.3	a/w >120 - <=130 %	48			
OM.7A.12.4	a/w >130 - <=140 %	29			
OM.7A.12.5	a/w >140 - <=150 %	14			
OM.7A.12.6	a/w >150 %	79			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					





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

  

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

  

15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	55.924	7.945	20%	7%
M.7A.15.2	B	15.848	4.437	6%	4%
M.7A.15.3	C	53.012	16.485	19%	14%
M.7A.15.4	D	27.250	11.510	10%	10%
M.7A.15.5	E	6.955	3.433	2%	3%
M.7A.15.6	F	2.252	1.138	1%	1%
M.7A.15.7	G	835	503	0%	0%
M.7A.15.8	Estimate A	10.074	2.953	4%	3%
M.7A.15.9	Estimate B	8.038	4.365	3%	4%
M.7A.15.10	Estimate C	27.745	16.624	10%	14%
M.7A.15.11	Estimate D	30.877	18.493	11%	16%
M.7A.15.12	Estimate E	16.056	9.647	6%	8%
M.7A.15.13	Estimate F	8.343	5.667	3%	5%
M.7A.15.14	Estimate G	5.549	4.194	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	9.455	10.229	3.4%	8.7%
M.7A.15.19	Total	278.213	117.623	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	55.924	7.945	20%	7%
M.7A.16.2	<=70 + 2,200/M^2	15.848	4.437	6%	4%
M.7A.16.3	<=110 + 3,200/M^2	53.012	16.485	19%	14%
M.7A.16.4	<=150 + 4,200/M^2	27.250	11.510	10%	10%
M.7A.16.5	<=190 + 5,200/M^2	6.955	3.433	2%	3%
M.7A.16.6	<=240 + 6,500/M^2	2.252	1.138	1%	1%
M.7A.16.7	>240 + 6,500/M^2	835	503	0%	0%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	10.074	2.953	4%	3%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	8.038	4.365	3%	4%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	27.745	16.624	10%	14%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	30.877	18.493	11%	16%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	16.056	9.647	6%	8%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	8.343	5.667	3%	5%
M.7A.16.14	Estimate: >240 + 6,500/M^2	5.549	4.194	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	9.455	10.229	3%	9%
M.7A.16.19	Total	278.213	117.623	100%	100%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

  

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	45.477	16.886	16%	14%
M.7A.17.2	1919 - 1945	37.680	16.195	14%	14%
M.7A.17.3	1946 - 1960	24.560	11.776	9%	10%
M.7A.17.4	1961 - 1970	30.607	17.709	11%	15%
M.7A.17.5	1971 - 1980	28.357	20.168	10%	17%
M.7A.17.6	1981 - 1990	13.226	8.093	5%	7%
M.7A.17.7	1991 - 2000	9.096	4.624	3%	4%
M.7A.17.8	2001 - 2005	9.478	4.082	3%	3%
M.7A.17.9	2006 - 2010	15.301	5.550	5%	5%
M.7A.17.10	2011 - 2015	8.833	3.294	3%	3%
M.7A.17.11	2016 - 2020	28.141	4.926	10%	4%
M.7A.17.12	2021 and onwards	25.337	2.750	9%	2%
M.7A.17.13	no data	2.120	1.276	1%	1%
M.7A.17.14	Total	278.213	117.729	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	132,046	83,779	47%	71%
M.7A.18.2	Flat or Apartment	27,151	13,758	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	33,693	13,458	12%	11%
M.7A.18.5	Multi-family House	84,486	6,479	30%	6%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	838	255	0%	0%
M.7A.18.8	Total	278,213	117,729	100%	100%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	32,074	3,700	12%	3%
M.7A.19.2	Existing property	246,139	114,029	88%	97%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	278,213	117,729	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	121,356	59,939	8,3
M.7A.20.2	Flat or Apartment	3,581	1,878	3,7
M.7A.20.3	Bungalow	0	0	0,0
M.7A.20.4	Terraced House	20,428	11,413	2,2
M.7A.20.5	Multi-family House	46,726	28,021	1,2
M.7A.20.6	Land Only	0	0	0,0
M.7A.20.7	other	0	0	0,0
M.7A.20.8	no data	403	273	1,9
M.7A.20.9	Total	192,494	101,524	4,9
M.7A.20.10	Weighted Average			
M.7A.20.11				
M.7A.20.12				
M.7A.20.13				
M.7A.20.14				
M.7A.20.15				
M.7A.20.16				
M.7A.20.17				
M.7A.20.18				
M.7A.20.19				
M.7A.20.20				
M.7A.20.21				
M.7A.20.22				
M.7A.20.23				
M.7A.20.24				
M.7A.20.25				
M.7A.20.26				
M.7A.20.27				
M.7A.20.28				
M.7A.20.29				
M.7A.20.30				
M.7A.20.31				
M.7A.20.32				
M.7A.20.33				
M.7A.20.34				
M.7A.20.35				
M.7A.20.36				
M.7A.20.37				
M.7A.20.38				
M.7A.20.39				
M.7A.20.40				
M.7A.20.41				
M.7A.20.42				
M.7A.20.43				
M.7A.20.44				
M.7A.20.45				
M.7A.20.46				
M.7A.20.47				
M.7A.20.48				

**7.B Commercial Cover Pool**

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	15,220			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	941	833	2%	24%
M.7B.21.3	DKK 2 - 5m	2,965	892	6%	25%
M.7B.21.4	DKK 5 - 20m	12,458	1,214	23%	35%
M.7B.21.5	DKK 20 - 50m	10,544	333	20%	10%
M.7B.21.6	DKK 50 - 100m	10,043	142	19%	4%
M.7B.21.7	> DKK 100m	16,336	87	31%	2%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	53,286	3,501	100%	100%

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



23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	46.0%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	41,211	ND1	77%	
M.7B.23.3	>40 - <=50 %	6,319	ND1	12%	
M.7B.23.4	>50 - <=60 %	3,812	ND1	7%	
M.7B.23.5	>60 - <=70 %	1,244	ND1	2%	
M.7B.23.6	>70 - <=80 %	337	ND1	1%	
M.7B.23.7	>80 - <=90 %	154	ND1	0%	
M.7B.23.8	>90 - <=100 %	117	ND1	0%	
M.7B.23.9	>100%	93	ND1	0%	
M.7B.23.10	Total	53,286	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	54			
OM.7B.23.2	a/w >110 - <=120 %	34			
OM.7B.23.3	a/w >120 - <=130 %	5			0%
OM.7B.23.4	a/w >130 - <=140 %	0			
OM.7B.23.5	a/w >140 - <=150 %	0			
OM.7B.23.6	a/w >150 %	0			
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	22.3%			
M.7B.24.2	Office	43.6%			
M.7B.24.3	Hotel/Tourism	1.5%			
M.7B.24.4	Shopping malls	1.4%			
M.7B.24.5	Industry	13.2%			
M.7B.24.6	Agriculture	0.2%			
M.7B.24.7	Other commercially used	1.0%			
M.7B.24.8	Hospital	0.0%			
M.7B.24.9	School	11.4%			
M.7B.24.10	other RE with a social relevant purpose	4.9%			
M.7B.24.11	Land	0.0%			
M.7B.24.12	Property developers / Building under construction	0.4%			
M.7B.24.13	Other	0.0%			
OM.7B.24.1	a/w Cultural purposes	0.0%			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	8,198	336	15%	7%
M.7B.25.2	B	5,348	257	10%	6%
M.7B.25.3	C	10,584	549	20%	12%
M.7B.25.4	D	3,017	277	6%	6%
M.7B.25.5	E	791	100	1%	2%
M.7B.25.6	F	247	40	0%	1%
M.7B.25.7	G	42	15	0%	0%
M.7B.25.8	Estimate A	3,551	316	7%	7%
M.7B.25.9	Estimate B	2,412	271	5%	6%
M.7B.25.10	Estimate C	4,905	592	9%	13%
M.7B.25.11	Estimate D	5,009	570	9%	13%
M.7B.25.12	Estimate E	2,861	353	5%	8%
M.7B.25.13	Estimate F	1,600	213	3%	5%
M.7B.25.14	Estimate G	1,806	208	3%	5%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	2,914	450	5%	10%
M.7B.25.19	Total	53,286	4,547	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 <sup>2</sup>	8,198	336	15%	7%
M.7B.26.2	<=95 + 2,200/M <sup>2</sup>	5,348	257	10%	6%
M.7B.26.3	<=135 + 3,200/M <sup>2</sup>	10,584	549	20%	12%
M.7B.26.4	<=175 + 4,200/M <sup>2</sup>	3,017	277	6%	6%
M.7B.26.5	<=215 + 5,200/M <sup>2</sup>	791	100	1%	2%
M.7B.26.6	<=265 + 6,500/M <sup>2</sup>	247	40	0%	1%
M.7B.26.7	>265 + 6,500/M <sup>2</sup>	42	15	0%	0%
M.7B.26.8	Estimate <=71.3 + 1,650/M <sup>2</sup>	3,551	316	7%	7%
M.7B.26.9	Estimate <=95 + 2,200/M <sup>2</sup>	2,412	271	5%	6%
M.7B.26.10	Estimate <=135 + 3,200/M <sup>2</sup>	4,905	592	9%	13%
M.7B.26.11	Estimate <=175 + 4,200/M <sup>2</sup>	5,009	570	9%	13%
M.7B.26.12	Estimate <=215 + 5,200/M <sup>2</sup>	2,861	353	5%	8%
M.7B.26.13	Estimate <=265 + 6,500/M <sup>2</sup>	1,600	213	3%	5%
M.7B.26.14	Estimate >265 + 6,500/M <sup>2</sup>	1,806	208	3%	5%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	2,914	450	5%	10%
M.7B.26.19	Total	53,286	4,547	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	9,439	620	14%	14%
M.7B.27.2	1919 - 1945	2,910	314	5%	7%
M.7B.27.3	1946 - 1960	2,806	260	5%	6%
M.7B.27.4	1961 - 1970	5,725	561	11%	12%
M.7B.27.5	1971 - 1980	5,243	577	10%	13%
M.7B.27.6	1981 - 1990	5,916	568	11%	12%
M.7B.27.7	1991 - 2000	4,094	389	8%	9%
M.7B.27.8	2001 - 2005	3,057	242	6%	5%
M.7B.27.9	2006 - 2010	4,123	320	8%	7%
M.7B.27.10	2011 - 2015	2,075	198	4%	4%
M.7B.27.11	2016 - 2020	3,982	254	7%	6%
M.7B.27.12	2021 and onwards	2,472	130	5%	3%
M.7B.27.13	no data	1,452	118	3%	3%
M.7B.27.14	Total	53,286	4,551	100%	100%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	3,590	192	7%	4%
M.7B.28.2	Existing Property	49,696	4,359	93%	96%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	53,286	4,551	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	44,993	18,434	7,6	
M.7B.29.2	Office	20,654	8,558	4,4	
M.7B.29.3	Hotel/Tourism	37	1	55,1	
M.7B.29.4	Shopping malls	570	502	5,9	
M.7B.29.5	Industry	5,950	5,511	1,9	
M.7B.29.6	Agriculture	2,152	2,093	36,9	
M.7B.29.7	Other commercially used	465	218	10,8	
M.7B.29.8	Hospital	0	0		
M.7B.29.9	School	7,801	2,838	4,3	
M.7B.29.10	other RE with a social relevant purpose	5,951	2,896	7,0	
M.7B.29.11	Land	0	0		
M.7B.29.12	Property developers / Building under construction	0	0	0,0	
M.7B.29.13	Other	43	12	0,0	
M.7B.29.14	no data	0	0		
M.7B.29.15	Total	88,618	41,062	5,3	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	<b>OC Calculation: Actual</b>	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	<b>OC Calculation: Legal minimum</b>	Minimum legal required OC of RWA
HG.1.3	<b>OC Calculation: Committed</b>	ND2
	<b>Interest Rate Types</b>	
		<p><b>Index Loans:</b> These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><b>Adjustable Rate Mortgages:</b> Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><b>Money market based loans:</b> The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by OMX NASDAQ.</p> <p><b>Capped floaters:</b> It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	<b>Maturity Extension Triggers</b>	<a href="#">Bekendtgørelse af lov om realkreditlån og realkreditobligationer m.v. (retsinformation.dk)</a>
HG.1.7	<b>LTVs: Definition</b>	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	
HG.1.13	<b>Non-performing loans</b>	A loan is categorised as non-performing when a borrower neglects a payment falling to pay instalments and / or interests.
HG.1.14	<b>Valuation Method</b>	AVM and physical valuations
HG.1.15	<b>NPV assumptions (when stated)</b>	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	A and B label/estimate or equivalent labelled properties
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	<a href="https://lyskerealkredit.com/wps/wcm/connect/bf1.com/8f94c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&amp;CID=m1XGv4kM">https://lyskerealkredit.com/wps/wcm/connect/bf1.com/8f94c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&amp;CID=m1XGv4kM</a>
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		
	<b>3. Reason for No Data</b>	<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	<b>4. Glossary - Extra national and/or Issuer Items</b>	<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



E. Optional ECB-ECALs data

HTT 2024

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB E</b>	
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	529900R9HQNZRT20XB26				
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	529900R9HQNZRT20XB26				
E.1.1.6	Back-up cash manager	0	0				
E.1.1.7	Account bank	Jyske Bank	3MSE1GGGKL17HIGCPN30				
E.1.1.8	Standby account bank	Nordea	529900D03047E2LIV03				
E.1.1.9	Account bank guarantor	0	0				
E.1.1.10	Trustee	0	0				
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQNZRT20XB26				
OE.1.1.1							
OE.1.1.2							
OE.1.1.3							
OE.1.1.4							
OE.1.1.5							
OE.1.1.6							
OE.1.1.7							
OE.1.1.8							
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1	Jyske Bank A/S	0	3MSE1GGGKL17HIGCPN30	FX/IRS			
E.2.1.2	Nordea Bank abp	0	529900D03047E2LIV03	FX/IRS			
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMBXOY22M4GG883	IRS			
E.2.1.4	Danske Bank A/S	0	MAE506222104R2ZU7M96	FX/IRS			
E.2.1.5	Banco Santander S.A	0	5493006QMFQDMVW1AM13	FX/IRS			
E.2.1.6	Counterparty 6	0	0	0			
E.2.1.7	Counterparty 7	0	0	0			
E.2.1.8	Counterparty 8	0	0	0			
E.2.1.9	Counterparty 9	0	0	0			
E.2.1.10	Counterparty 10	0	0	0			
E.2.1.11	Counterparty 11	0	0	0			
E.2.1.12	Counterparty 12	0	0	0			
E.2.1.13	Counterparty 13	0	0	0			
E.2.1.14	Counterparty 14	0	0	0			
E.2.1.15	Counterparty 15	0	0	0			
E.2.1.16	Counterparty 16	0	0	0			
E.2.1.17	Counterparty 17	0	0	0			
E.2.1.18	Counterparty 18	0	0	0			
E.2.1.19	Counterparty 19	0	0	0			
E.2.1.20	Counterparty 20	0	0	0			
E.2.1.21	Counterparty 21	0	0	0			
E.2.1.22	Counterparty 22	0	0	0			
E.2.1.23	Counterparty 23	0	0	0			
E.2.1.24	Counterparty 24	0	0	0			
E.2.1.25	Counterparty 25	0	0	0			
OE.2.1.1							
OE.2.1.2							
OE.2.1.3							
OE.2.1.4							
OE.2.1.5							
OE.2.1.6							
OE.2.1.7							
OE.2.1.8							
OE.2.1.9							
OE.2.1.10							
OE.2.1.11							
OE.2.1.12							
OE.2.1.13							
	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)		11.7				
E.3.1.2	Weighted Average Maturity (years)**		23.9				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days		0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days		0.0%	0.1%	0.0%	0.0%	0.0%
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2024

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

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	80.752	17.530	24%	13%
SM.1.1.2	Social impact mortgage loans	9.190	1.601	3%	1%
SM.1.1.3	other	4.593	139	1%	0%
SM.1.1.4	Total sustainable mortgage loans	94.535	19.270	29%	15%
OSM.1.1.1	a/w <i>[[relevant, please specify]]</i>				
OSM.1.1.2	a/w <i>[[relevant, please specify]]</i>				
OSM.1.1.3	a/w <i>[[relevant, please specify]]</i>				
OSM.1.1.4	a/w <i>[[relevant, please specify]]</i>				
OSM.1.1.5	a/w <i>[[relevant, please specify]]</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	80.732		85%	
SM.2.1.2	Commercial	13.803		15%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	94.535		0%	
OSM.2.1.1	a/w Forest & Agriculture			0%	
OSM.2.1.2	a/w EE residential	66.949		71%	
OSM.2.1.3	a/w EE commercial	13.803		15%	
OSM.2.1.4	a/w EE other	0		0%	
OSM.2.1.5	EE total	0		0%	
OSM.2.1.6	a/w Social residential	9.190		10%	
OSM.2.1.7	a/w Social Commercial	0		0%	
OSM.2.1.8	a/w social other	0		0%	
OSM.2.1.9	social tot	0		0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission	4.593		0%	
OSM.2.1.11	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.12	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.13	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.14	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.15	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.16	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.17	a/w <i>[[relevant, please specify]]</i>				
OSM.2.1.18	a/w <i>[[relevant, please specify]]</i>				
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	18.509	761	100%	
OSM.2.2.1	Optional information ea, Number of borrowers				
OSM.2.2.2	Optional information ea, Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	10,4%	11,1%	4,4%	
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)	44%	31%	42%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	10%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8%	6%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	21%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	33%	16%
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	67%	46%	64%	
SM.2.6.2	Floating rate	33%	54%	36%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%		
OSM.2.6.3	o/w Adjustable Rate Mortgages	45%	31%		
OSM.2.6.4	o/w Money market based loans	0%	0%		
OSM.2.6.5	o/w Non capped floaters	14%	47%		
OSM.2.6.6	o/w Capped floaters	4%	0%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	39%	24%	37%	
SM.2.7.2	Amortising	61%	76%	63%	
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	15%	21%	15%	
SM.2.8.2	≥ 12 - < 24 months	13%	18%	14%	
SM.2.8.3	≥ 24 - < 36 months	18%	18%	18%	
SM.2.8.4	≥ 36 - < 60 months	25%	18%	24%	
SM.2.8.5	≥ 60 months	29%	25%	28%	
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	0.03%	0.04%	140277.38%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
2.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.296			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.943	9.699	14%	52%
SM.2A.10.3	DKK 2 - 5m	19.860	6.855	25%	36%
SM.2A.10.4	DKK 5 - 20m	14.141	1.578	18%	8%
SM.2A.10.5	DKK 20 - 50m	11.836	432	15%	2%
SM.2A.10.6	DKK 50 - 100m	8.215	141	10%	1%
SM.2A.10.7	> DKK 100m	15.737	89	19%	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	80.732	18.794	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0	0	0.00%	0.00%
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 (%)	45.75%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	58.414	ND1	72%	
SM.2A.12.3	>40 - <=50 %	9.798	ND1	12%	
SM.2A.12.4	>50 - <=60 %	7.047	ND1	9%	
SM.2A.12.5	>60 - <=70 %	3.751	ND1	5%	
SM.2A.12.6	>70 - <=80 %	1.241	ND1	2%	
SM.2A.12.7	>80 - <=90 %	164	ND1	0%	
SM.2A.12.8	>90 - <=100 %	62	ND1	0%	
SM.2A.12.9	>100%	255	ND1	0%	
SM.2A.12.10	Total	80.732	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	65			
OSM.2A.12.2	a/w >110 - <=120 %	44			
OSM.2A.12.3	a/w >120 - <=130 %	33			
OSM.2A.12.4	a/w >130 - <=140 %	22			
OSM.2A.12.5	a/w >140 - <=150 %	12			
OSM.2A.12.6	a/w >150 %	79			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	37.6%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	42.6%			
SM.2A.13.4	Subsidised housing	16.4%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	3.3%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	19.8%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w (if relevant, please specify)				
OSM.2A.13.6	a/w (if relevant, please specify)				
OSM.2A.13.7	a/w (if relevant, please specify)				
OSM.2A.13.8	a/w (if relevant, please specify)				
OSM.2A.13.9	a/w (if relevant, please specify)				
OSM.2A.13.10	a/w (if relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	44.358	6.991	55%	40%
SM.2A.15.2	B	15.806	4.418	20%	25%
SM.2A.15.3	C	5.576	1.139	7%	6%
SM.2A.15.4	D	1.970	552	2%	3%
SM.2A.15.5	E	247	167	0%	1%
SM.2A.15.6	F	23	35	0%	0%
SM.2A.15.7	G	55	14	0%	0%
SM.2A.15.8	Estimate A	7.200	2.077	9%	12%
SM.2A.15.9	Estimate B	4.143	1.857	5%	11%
SM.2A.15.10	Estimate C	470	127	1%	1%
SM.2A.15.11	Estimate D	586	102	1%	1%
SM.2A.15.12	Estimate E	173	44	0%	0%
SM.2A.15.13	Estimate F	64	23	0%	0%
SM.2A.15.14	Estimate G	61	31	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	80.732	17.577	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	44.358	6.991	55%	40%
SM.2A.16.2	<=70 + 2,200/M^2	15.806	4.418	20%	25%
SM.2A.16.3	<=110 + 3,200/M^2	5.576	1.139	7%	6%
SM.2A.16.4	<=150 + 4,200/M^2	1.970	552	2%	3%
SM.2A.16.5	<=190 + 5,200/M^2	247	167	0%	1%
SM.2A.16.6	<=240 + 6,500/M^2	23	35	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	55	14	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	7.200	2.077	9%	12%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	4.143	1.857	5%	11%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	470	127	1%	1%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	586	102	1%	1%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	173	44	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	64	23	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	61	31	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	80.732	17.577	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	2.225	617	3%	4%
SM.2A.17.2	1919 - 1945	2.768	516	3%	3%
SM.2A.17.3	1946 - 1960	5.054	870	6%	5%
SM.2A.17.4	1961 - 1970	4.507	856	6%	5%
SM.2A.17.5	1971 - 1980	3.927	1,048	5%	6%
SM.2A.17.6	1981 - 1990	3,014	1,364	4%	6%
SM.2A.17.7	1991 - 2000	1.508	572	2%	3%
SM.2A.17.8	2001 - 2005	2.613	687	3%	4%
SM.2A.17.9	2006 - 2010	9.139	2,779	11%	16%
SM.2A.17.10	2011 - 2015	8,038	2,792	10%	16%
SM.2A.17.11	2016 - 2020	27,058	4,401	34%	25%
SM.2A.17.12	2021 and onwards	10,881	1,083	13%	6%
SM.2A.17.13	no data	0	0	0%	0%
SM.2A.17.14	Total	80.732	17,585	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	20.264	8.302	25%	47%
SM.2A.18.2	Flat or Apartment	6.150	2.691	8%	15%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	15.654	4.241	19%	24%
SM.2A.18.5	Multifamily House	38.184	2.239	47%	13%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	479	112	1%	1%
SM.2A.18.8	Total	80.732	17.585	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	17.344	1.928	21%	11%
SM.2A.19.2	Existing Property	63.388	15.657	79%	89%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	80.732	17.585	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	4.358	2.352	2	
SM.2A.20.2	Flat or Apartment	232	122	3	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	3.642	2.362	1	
SM.2A.20.5	Multifamily House	5.238	3.568	1	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	0	0	0	
SM.2A.20.8	no data	56	34	1	
SM.2A.20.9	Total	13.536	8.447	1	
SM.2A.20.10	Weighted Average			0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

### 2.B Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	15.866			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	116	107	1%	12%
SM.2B.21.3	DKK 2 - 5m	530	178	4%	20%
SM.2B.21.4	DKK 5 - 20m	4.106	426	30%	49%
SM.2B.21.5	DKK 20 - 50m	2.465	100	18%	11%
SM.2B.21.6	DKK 50 - 100m	1.565	25	11%	3%
SM.2B.21.7	> DKK 100m	5.020	34	36%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	13.803	870	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0.0	0	0.0%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	a/w >150 %	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	53%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	10.634	ND1	77%	
SM.2B.23.3	>40 - <=50 %	1.741	ND1	13%	
SM.2B.23.4	>50 - <=60 %	1.020	ND1	7%	
SM.2B.23.5	>60 - <=70 %	270	ND1	2%	
SM.2B.23.6	>70 - <=80 %	68	ND1	0%	
SM.2B.23.7	>80 - <=90 %	33	ND1	0%	
SM.2B.23.8	>90 - <=100 %	14	ND1	0%	
SM.2B.23.9	>100%	24	ND1	0%	
SM.2B.23.10	Total	13.803	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	13			
OSM.2B.23.2	a/w >110 - <=120 %	10			
OSM.2B.23.3	a/w >120 - <=130 %	2			
OSM.2B.23.4	a/w >130 - <=140 %	0			
OSM.2B.23.5	a/w >140 - <=150 %	0			
OSM.2B.23.6	a/w >150 %	0			
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.24.1	Retail	26%	ND1		
SM.2B.24.2	Office	30%	ND1		
SM.2B.24.3	Hotel/Tourism	1%	ND1		
SM.2B.24.4	Shopping malls	1%	ND1		
SM.2B.24.5	Industry	34%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	0%	ND1		
SM.2B.24.8	Hospital	0%	ND1		
SM.2B.24.9	School	6%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	3%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	0%	ND1		
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [(if relevant, please specify)]				
OSM.2B.24.3	a/w [(if relevant, please specify)]				
OSM.2B.24.4	a/w [(if relevant, please specify)]				
OSM.2B.24.5	a/w [(if relevant, please specify)]				
OSM.2B.24.6	a/w [(if relevant, please specify)]				
OSM.2B.24.7	a/w [(if relevant, please specify)]				
OSM.2B.24.8	a/w [(if relevant, please specify)]				
OSM.2B.24.9	a/w [(if relevant, please specify)]				
OSM.2B.24.10	a/w [(if relevant, please specify)]				
OSM.2B.24.11	a/w [(if relevant, please specify)]				
OSM.2B.24.12	a/w [(if relevant, please specify)]				
OSM.2B.24.13	a/w [(if relevant, please specify)]				
OSM.2B.24.14	a/w [(if relevant, please specify)]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	4.530	260	33%	30%
SM.2B.25.2	B	2.827	206	20%	23%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	2.107	158	15%	18%
SM.2B.25.9	Estimate B	900	74	7%	8%
SM.2B.25.10	Estimate C	666	31	5%	3%
SM.2B.25.11	Estimate D	786	47	6%	5%
SM.2B.25.12	Estimate E	728	37	5%	4%
SM.2B.25.13	Estimate F	557	29	4%	3%
SM.2B.25.14	Estimate G	703	38	5%	4%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0	0%	0%
SM.2B.25.19	Total	13.804	879	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	4.530	260	33%	30%
SM.2B.26.2	<=95 + 2,200/M^2	2.827	206	20%	23%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=32.5 + 1,650/M^2	2.107	158	15%	18%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	900	74	7%	8%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	666	31	5%	3%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	786	47	6%	5%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	728	37	5%	4%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	557	29	4%	3%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	703	38	5%	4%
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	0	0	0%	0%
SM.2B.26.19	Total	13.804	879	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	458	17	3%	2%
SM.2B.27.2	1919 - 1945	407	27	3%	3%
SM.2B.27.3	1946 - 1960	291	22	2%	2%
SM.2B.27.4	1961 - 1970	1.226	58	9%	7%
SM.2B.27.5	1971 - 1980	1.151	53	8%	6%
SM.2B.27.6	1981 - 1990	1.206	72	9%	8%
SM.2B.27.7	1991 - 2000	802	55	6%	6%
SM.2B.27.8	2001 - 2005	402	43	3%	5%
SM.2B.27.9	2006 - 2010	1.031	89	7%	10%
SM.2B.27.10	2011 - 2015	1.461	129	11%	15%
SM.2B.27.11	2016 - 2020	2.942	191	21%	22%
SM.2B.27.12	2021 and onwards	1.185	40	9%	5%
SM.2B.27.13	no data	1.242	85	9%	10%
SM.2B.27.14	Total	13.803	881	100%	100%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	2.126	94	15%	11%
SM.2B.28.2	Existing property	11.677	787	85%	89%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	13.803	881	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2B.29.1	Retail	4.288	2.022	4	
SM.2B.29.2	Office	1.486	724	3	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	80	80	9	
SM.2B.29.5	Industry	366	264	8	
SM.2B.29.6	Agriculture	0	0	0	
SM.2B.29.7	Other commercially used	19	9	4	
SM.2B.29.8	Hospital	0	0	0	
SM.2B.29.9	School	344	180	2	
SM.2B.29.10	other RE with a social relevant purpose	195	118	3	
SM.2B.29.11	Land	0	0	0	
SM.2B.29.12	Property developers / Building under construction	0	0	0	
SM.2B.29.13	Other	0	80	0	
SM.2B.29.14	no data	0	0	0	
SM.2B.29.15	Total	6.778	3.497	4	
SM.2B.29.16	Weighted Average			0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2024

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

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

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

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

# **ECBC Label Template**

## **Capital Centre E, Q4 2024**

**Published 26 February 2025 • Data per 31 December 2024**

As of **31 December 2024****Specialised finance institutes****General Issuer Detail****A** [General Issuer Detail](#)**Cover Pool Information****G1.1** [General cover pool information](#)**G2** [Outstanding CBs](#)**G3** [Legal ALM \(balance principle\) adherence](#)**G4** [Additional characteristics of ALM business model for issued CBs](#)**M1/B1** [Number of loans by property category](#)**M2/B2** [Lending by property category, DKKbn](#)**M3/B3** [Lending, by loan size, DKKbn](#)**M4a/B4a** [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)**M4b/B4b** [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)**M4c/B4c** [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)**M4d/B4d** [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)**M5/B5** [Lending by region, DKKbn](#)**M6/B6** [Lending by loan type - IO Loans, DKKbn](#)**M7/B7** [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)**M8/B8** [Lending by loan type - All loans, DKKbn](#)**M9/B9** [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)**M10/B10** [Lending by remaining maturity, DKKbn](#)**M11/B11** [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)**M11a/B11a** [90 day Non-performing loans by property type, as percentage of lending, %](#)**M11b/B11b** [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)**M12/B12** [Realised losses \(DKKbn\)](#)**M12a/B12a** [Realised losses \(%\)](#)**Key Concepts****X1** [Key Concepts Explanation](#)**X2** [Key Concept Explanation](#)**X3** [General explanation](#)**Voluntary information****V1** [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

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

**Voluntary tables**

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

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

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



**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q4 2024</b>	<b>Q3 2024</b>	<b>Q2 2024</b>	<b>Q1 2024</b>
Total Balance Sheet Assets	400,0	397,4	382,2	385,2
Total Customer Loans(fair value)	365,9	361,2	353,3	351,5
of which: Used/registered for covered bond collateral pool	365,9	361,2	353,3	351,5
Tier 1 Ratio (%)	27,3%	27,3%	28,6%	28,4%
Solvency Ratio (%)	27,3%	27,3%	28,6%	28,4%
Outstanding Covered Bonds (fair value)	366,3	361,5	353,3	350,9
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,8	0,8
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	42,7	41,3	40,0	41,8
Net loan losses (Net loan losses and net loan loss provisions)	0,2	0,2	0,2	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

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

Total customer loans (market value)	381,5	377,4	373,0	373,6
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**Composition by**

Maturity				
- 0 <= 1 year	0,0	0,1	0,1	0,1
- < 1 <= 5 years	2,4	2,6	2,3	2,1
- over 5 years	379,1	374,8	370,7	371,4
Currency	-	-	-	-
- DKK	381,5	377,4	373,0	373,6
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	276,6	272,6	270,3	271,9
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	53,6	54,1	52,4	51,8
- Subsidised	51,4	50,7	50,3	50,0
eligibility as covered bond collateral	381,5	377,4	373,0	373,6
Non-performing loans (See definition in table X1)	0,05	0,05	0,07	0,06
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,28	0,28	0,35	0,35





Table G1.1 – General cover pool information

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2024</b>	<b>Q3 2024</b>	<b>Q2 2024</b>	<b>Q1 2024</b>
Nominal cover pool (total value)		354,6	349,9	347,5	343,4
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		23,1	22,9	22,6	22,2
Overcollateralisation ratio					
Total		0,1	0,1	0,1	0,1
Mandatory (percentage of risk weighted assets, general, by law)		2%	2%	2%	2%
Nominal value of outstanding CBs		331,5	327,0	324,8	321,2
– 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	0,8	0,8
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		23,1	22,9	21,9	21,4
Total capital coverage (rating compliant capital)		23,1	22,9	22,6	22,2
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,3	0,3	0,3	0,4

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2024</b>	<b>Q3 2024</b>	<b>Q2 2024</b>	<b>Q1 2024</b>
Nominal value of outstanding CBs		331,5	327,0	324,8	321,2
Fair value of outstanding CBs (marked value)		315,2	310,2	302,6	298,9
Maturity of issued CBs					
0-1 day		0,0	0,0	0,0	0,0
1 day – < 1 year		101,5	104,4	108,0	93,6
1 year		0,0	0,0	0,0	0,0
> 1 and ≤ 2 years		33,6	34,2	29,8	49,6
> 2 and ≤ 3 years		49,9	43,2	40,9	32,8
> 3 and ≤ 4 years		18,0	18,1	14,1	19,3
> 4 and ≤ 5 years		9,5	7,2	5,8	4,4
5-10 years		10,3	10,2	15,0	10,6
10-20 years		12,1	12,5	12,3	12,6
> 20 years		80,3	80,3	76,7	75,9
Amortisation profile of issued CBs					
Bullet		50%	49%	50%	49%
Annuity		50%	51%	50%	51%
Serial		0%	0%	0%	0%
Interest rate profile of issued CBs					
Fixed rate (Fixed rate constant for more than 1 year)		82%	81%	83%	82%
Floating rate ( Floating rate constant for less than 1 year)		18%	18%	17%	18%
Capped floating rate		0%	0%	0%	0%
Currency denomination profile of issued CBs					
DKK		297,4	292,5	280,1	278,0
EUR		17,9	17,7	22,5	20,9
SEK		-	-	-	-
CHF		-	-	-	-
NOK		-	-	-	-
USD		-	-	-	-
Other		-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating					
Moody's		-	-	-	-
S&P		AAA	AAA	AAA	AAA
Fitch		-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	23,1	-	-	-	-	-	-	-	-	-
0- <1 year	11,6	-	-	-	-	-	-	-	-	-
>1- < 5 years	11,3	-	-	-	-	-	-	-	-	-
> 5 years	0,1	-	-	-	-	-	-	-	-	-
Total	23,1	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	23,1	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	23,1	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0- <1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	11,6	11,3	0,1	23,1
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	11,6	11,3	0,1	23,1

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

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

0- <1 year	23.988,17
>1- < 5 years	60.446,27
> 5 years	12.172,85
Total	96.607,30

**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)	331,5
Match funded (without interest and/or currency risk)	90%
Completely hedged with derivatives	10%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

**Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>**

	Issue adherence
General balance principle	x

Specific balance principle

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

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

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

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



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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	109.504	9.956	2.035	1.091	6.643	396	2.769	21	280	35	<b>132.730</b>
In %	82,5%	7,5%	1,5%	0,8%	5,0%	0,3%	2,1%	0,0%	0,2%	0,0%	

**Table M2/B2**

**Lending by property category, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	163,4	9,1	13,3	12,8	79,7	7,0	37,9	0,2	8,0	0,2	<b>331,499</b>
In %	49,3%	2,7%	4,0%	3,8%	24,0%	2,1%	11,4%	0,0%	2,4%	0,1%	

**Table M3/B3**

**Lending, by loan size, DKKbn**

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	89,2	83,1	55,1	36,6	27,3	40,4	<b>331,5</b>
In %	26,9%	25,1%	16,6%	11,0%	8,2%	12,2%	



**Table M4a/B4a**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	67,1	55,8	31,3	6,0	2,7	0,2	0,1	0,1	0,1	0,1
Holiday houses	4,5	3,2	1,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,8	4,0	0,9	0,2	0,1	0,0	0,0	0,0	0,0	0,2
Cooperative Housing	6,4	3,8	2,1	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	27,1	25,8	20,1	5,1	1,4	0,1	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	3,2	2,2	1,4	0,2	0,1	0,0	0,0	-	-	-
Office and Business	15,2	13,2	8,0	1,0	0,3	0,1	0,1	0,1	0,1	0,1
Agricultural properties	0,1	0,1	0,0	0,0	-	-	-	-	-	-
Properties for social and cultural purposes	4,1	3,0	0,8	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,1	0,1	0,0	0,0	-	-	-	-	-	-
<b>Total</b>	<b>135,6</b>	<b>111,0</b>	<b>65,7</b>	<b>12,9</b>	<b>4,6</b>	<b>0,5</b>	<b>0,3</b>	<b>0,2</b>	<b>0,1</b>	<b>0,5</b>

**Table M4b/B4b**

**Lending, by-loan to-value (LTV), current property value, per cent**

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	41,0%	34,2%	19,1%	3,7%	1,6%	0,2%	0,1%	0,0%	0,0%	0,1%
Holiday houses	49,4%	35,0%	13,6%	1,5%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	58,8%	30,1%	6,6%	1,1%	0,7%	0,3%	0,2%	0,2%	0,2%	1,9%
Cooperative Housing	50,4%	29,4%	16,5%	2,5%	0,8%	0,2%	0,1%	0,0%	0,0%	0,0%
Private rental	34,0%	32,4%	25,2%	6,4%	1,8%	0,2%	0,0%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	46,2%	30,9%	19,4%	2,5%	0,8%	0,2%	0,0%	0,0%	0,0%	0,0%
Office and Business	40,1%	34,7%	21,0%	2,6%	0,7%	0,2%	0,2%	0,2%	0,1%	0,2%
Agricultural properties	41,5%	44,5%	14,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	51,3%	37,4%	9,8%	1,0%	0,1%	0,0%	0,0%	0,0%	0,0%	0,1%
Other	54,6%	45,0%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>40,9%</b>	<b>33,5%</b>	<b>19,8%</b>	<b>3,9%</b>	<b>1,4%</b>	<b>0,2%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,0%</b>	<b>0,1%</b>

**Table M4c/B4c**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	6,0	34,0	68,8	25,1	21,1	5,9	0,8	0,5	0,3	0,9	52,5%
Holiday houses	0,5	3,2	3,9	0,9	0,5	0,0	0,0	0,0	0,0	0,0	44,7%
Subsidised Housing	5,7	4,9	1,5	0,4	0,4	0,0	0,0	0,0	-	0,4	24,3%
Cooperative Housing	2,8	3,5	4,3	1,5	0,5	0,1	0,0	0,0	0,1	0,0	40,0%
Private rental	3,6	15,8	27,6	19,5	10,9	1,4	0,7	0,1	0,1	0,1	53,2%
Manufacturing and Manual Industries	1,1	2,0	2,5	0,9	0,4	-	0,2	-	-	-	44,6%
Office and Business	2,2	9,2	18,3	5,1	1,5	0,4	0,0	0,1	0,4	0,7	48,8%
Agricultural properties	0,0	0,0	0,1	0,0	-	-	-	-	-	-	44,5%
Properties for social and cultural purposes	1,4	3,8	2,0	0,5	0,1	0,0	0,0	0,0	-	0,1	34,6%
Other	0,0	0,2	0,0	0,0	-	-	-	-	-	-	37,5%
<b>Total</b>	<b>23,3</b>	<b>76,5</b>	<b>129,1</b>	<b>53,8</b>	<b>35,4</b>	<b>7,8</b>	<b>1,8</b>	<b>0,7</b>	<b>0,8</b>	<b>2,1</b>	<b>50,0%</b>

**Table M4d/B4d**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	3,7%	20,8%	42,1%	15,4%	12,9%	3,6%	0,5%	0,3%	0,2%	0,6%	52,5%
Holiday houses	5,2%	34,9%	43,4%	10,4%	5,6%	0,1%	0,1%	0,1%	0,0%	0,1%	44,7%
Subsidised Housing	42,6%	36,7%	11,7%	2,7%	2,8%	0,0%	0,2%	0,2%	0,0%	3,0%	24,3%
Cooperative Housing	21,6%	27,1%	33,7%	11,5%	4,2%	0,9%	0,2%	0,2%	0,6%	0,1%	40,0%
Private rental	4,5%	19,8%	34,6%	24,4%	13,6%	1,8%	0,9%	0,2%	0,1%	0,1%	53,2%
Manufacturing and Manual Industries	15,3%	28,6%	36,0%	12,4%	5,1%	0,0%	2,5%	0,0%	0,0%	0,0%	44,6%
Office and Business	5,9%	24,2%	48,3%	13,5%	4,1%	1,0%	0,1%	0,1%	1,0%	1,8%	48,8%
Agricultural properties	3,0%	30,6%	65,1%	1,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	44,5%
Properties for social and cultural purposes	18,1%	48,2%	25,3%	6,0%	1,7%	0,1%	0,0%	0,0%	0,0%	0,7%	34,6%
Other	4,0%	93,6%	2,0%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	37,5%
<b>Total</b>	<b>7,0%</b>	<b>23,1%</b>	<b>39,0%</b>	<b>16,2%</b>	<b>10,7%</b>	<b>2,4%</b>	<b>0,5%</b>	<b>0,2%</b>	<b>0,3%</b>	<b>0,6%</b>	<b>50,0%</b>


**Table M5/B5 - Total**
*Lending by region, DKKbn*

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	68,0	21,3	10,5	44,2	18,2	1,4	163,4
Holiday houses	2,2	2,0	1,4	2,2	1,2	-	9,1
Subsidised Housing	7,3	1,0	1,7	1,5	1,8	-	13,3
Cooperative Housing	10,1	1,6	0,2	0,4	0,6	-	12,8
Private rental	37,2	6,4	5,3	15,0	15,8	-	79,7
Manufacturing and Manual Industries	1,3	0,4	0,8	1,3	3,2	-	7,0
Office and Business	20,4	2,5	1,7	6,6	6,7	-	37,9
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,0	1,2	0,3	1,3	0,2	-	8,0
Other	0,2	0,0	-	0,0	0,0	-	0,2
<b>Total</b>	<b>151,7</b>	<b>36,4</b>	<b>21,9</b>	<b>72,4</b>	<b>47,7</b>	<b>1,4</b>	<b>331,5</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	15,6	0,5	0,0	3,2	11,4	0,0	1,9	-	0,2	-	32,9
Fixed-rate shorter period than maturity (ARM's etc.)	52,5	2,7	0,3	1,9	25,7	0,0	7,6	0,1	0,0	0,2	90,8
- rate fixed ≤ 1 year	28,4	1,6	0,0	0,0	2,0	-	2,2	-	0,0	0,2	34,3
- rate fixed > 1 and ≤ 3 years	10,9	0,5	0,0	0,5	2,9	-	0,6	-	-	0,0	15,3
- rate fixed > 3 and ≤ 5 years	12,3	0,6	-	0,8	12,3	0,0	3,8	0,1	-	-	29,9
- rate fixed > 5 years	0,9	0,0	0,2	0,6	8,6	0,0	1,0	-	-	-	11,3
Money market based loans	0,1	0,0	-	-	-	-	-	-	-	-	0,1
Non Capped floaters	8,2	0,6	0,1	0,0	18,4	0,5	9,6	0,0	1,1	-	38,4
Capped floaters	5,7	0,3	-	-	0,6	-	-	-	-	0,0	6,6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>82,1</b>	<b>4,1</b>	<b>0,4</b>	<b>5,1</b>	<b>56,0</b>	<b>0,5</b>	<b>19,0</b>	<b>0,1</b>	<b>1,4</b>	<b>0,2</b>	<b>168,9</b>

\*Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years

**Table M7/B7**
*Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	32,9	1,7	12,4	7,0	9,3	1,4	5,4	0,0	5,6	0,0	75,9
Fixed-rate shorter period than maturity (ARM's etc.)	37,7	2,6	0,4	0,6	8,4	1,0	6,6	0,1	0,6	0,0	58,0
- rate fixed ≤ 1 year	19,3	1,5	0,1	0,0	1,3	0,2	2,3	-	0,2	0,0	24,9
- rate fixed > 1 and ≤ 3 years	8,8	0,5	0,0	0,1	1,9	0,3	1,3	0,0	0,1	-	13,2
- rate fixed > 3 and ≤ 5 years	9,0	0,6	0,3	0,2	3,2	0,3	2,3	0,0	0,2	0,0	16,1
- rate fixed > 5 years	0,6	0,0	0,0	0,2	1,9	0,3	0,7	-	0,0	-	3,8
Money market based loans	0,6	0,0	-	-	-	-	-	-	-	0,0	0,7
Non Capped floaters	2,8	0,3	-	0,0	5,9	4,1	6,8	0,0	0,5	0,0	20,4
Capped floaters	7,3	0,4	-	-	-	-	-	-	-	-	7,7
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>81,4</b>	<b>5,0</b>	<b>12,9</b>	<b>7,6</b>	<b>23,6</b>	<b>6,5</b>	<b>18,9</b>	<b>0,1</b>	<b>6,6</b>	<b>0,0</b>	<b>162,6</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	48,5	2,2	12,5	10,3	20,7	1,4	7,3	0,0	5,8	0,0	108,8
Fixed-rate shorter period than maturity (ARM's etc.)	90,2	5,3	0,7	2,5	34,1	1,0	14,2	0,1	0,6	0,2	148,9
- rate fixed ≤ 1 year	47,7	3,0	0,1	0,1	3,3	0,2	4,5	-	0,3	0,2	59,2
- rate fixed > 1 and ≤ 3 years	19,7	1,0	0,1	0,6	4,8	0,3	1,9	0,0	0,1	0,0	28,5
- rate fixed > 3 and ≤ 5 years	21,3	1,2	0,3	1,0	15,5	0,3	6,2	0,1	0,2	0,0	46,0
- rate fixed > 5 years	1,5	0,1	0,3	0,8	10,5	0,3	1,7	-	0,0	-	15,1
Money market based loans	0,8	0,1	-	-	-	-	-	-	-	0,0	0,8
Non Capped floaters	11,0	0,8	0,1	0,0	24,3	4,6	16,4	0,0	1,6	0,0	58,8
Capped floaters	13,0	0,6	-	-	0,6	-	-	-	-	0,0	14,3
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>163,4</b>	<b>9,1</b>	<b>13,3</b>	<b>12,8</b>	<b>79,7</b>	<b>7,0</b>	<b>37,9</b>	<b>0,2</b>	<b>8,0</b>	<b>0,2</b>	<b>331,5</b>



**Table M9/B9**

**Lending by Seasoning, DKKbn** (Seasoning defined by duration of customer relationship)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	6,8	0,3	0,0	0,0	3,3	0,2	1,4	0,0	0,0	-	12,2
≥ 12 - ≤ 24 months	7,9	0,3	0,3	0,1	4,5	0,9	1,8	-	0,2	-	16,0
≥ 24 - ≤ 36 months	5,8	0,2	0,2	0,1	4,8	2,0	1,3	0,0	0,1	0,2	14,8
≥ 36 - ≤ 60 months	13,7	0,6	0,6	1,5	12,2	1,9	2,6	0,1	0,9	0,0	34,2
≥ 60 months	129,2	7,6	12,2	11,1	54,8	2,0	30,7	0,0	6,7	0,0	254,4
<b>Total</b>	<b>163,4</b>	<b>9,1</b>	<b>13,3</b>	<b>12,8</b>	<b>79,7</b>	<b>7,0</b>	<b>37,9</b>	<b>0,2</b>	<b>8,0</b>	<b>0,2</b>	<b>331,5</b>

**Table M10/B10**

**Lending by remaining maturity, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-	0,0	0,0
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,9	-	0,0	-	1,2
≥ 3 - ≤ 5 Years	0,5	0,0	0,1	0,0	0,1	0,1	0,2	-	0,0	0,0	1,0
≥ 5 - ≤ 10 Years	2,7	0,2	0,7	0,1	0,2	0,8	0,9	-	0,1	0,0	5,7
≥ 10 - ≤ 20 Years	20,1	1,3	3,7	0,5	3,6	2,5	17,6	0,0	1,0	0,0	50,4
≥ 20 Years	140,0	7,5	8,7	12,2	75,7	3,6	18,4	0,1	6,8	0,2	273,3
<b>Total</b>	<b>163,4</b>	<b>9,1</b>	<b>13,3</b>	<b>12,8</b>	<b>79,7</b>	<b>7,0</b>	<b>37,9</b>	<b>0,2</b>	<b>8,0</b>	<b>0,2</b>	<b>331,5</b>

**Table M11/B11**

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,11	0,08	-	-	0,05	-	0,03	-	-	-	0,27

Note: 90-days arrear as of Q3 2024 (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	0,08	0,06	-	-	0,03	-	0,01	-	-	-	0,05

Note: 90-days arrear as of Q3 2024 (See definition in table X1)

**Table M11b/B11b**

**90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0,08	0,06	-	-	0,03	-	0,01	-	-	-	0,05
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

**Table M12/B12**

**Realised losses (DKKbn)**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	32,4	0,0	-	-	0,5	-	195,7	-	-	-	228,6

**Table M12a/B12a**

**Realised losses (%)**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0,01	0,00	-	-	0,00	-	0,06	-	-	-	0,07

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
<b>Residential versus commercial mortgages</b>		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	<ul style="list-style-type: none"> <li>- Office</li> <li>- Retail/shop</li> <li>- Warehouse</li> <li>- Restaurants, inns etc.</li> <li>- Hotels and resorts</li> <li>- Congress and conference centres.</li> <li>- Campsites.</li> <li>- Traffic terminals, service stations, fire stations, auction and export houses.</li> <li>- Agriculture</li> <li>- Forestry</li> <li>- Nurseries</li> <li>- Ships</li> </ul>	
<b>NPL (Non-performing loans)</b>		
Describe how you define NPLs	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	Commercial bank CB issuers adhere to the Basel definition of NPL. No distinction made. Asset substitution i not allowed for specialised mortgage banks.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	





**Table X3**

General explanation	General practice in Danish market
<b>Table A</b>	
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipalities, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise loan loss provisions as stated in the issuer's interim and annual accounts

General explanation	General practice in Danish market
<b>Table G1.1</b>	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance principle. E.g. describe if stricter practice is applied than required by law
<b>Table G3</b>		
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	<p>The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds.</p> <p>The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest and principal match the interest and principal payments to investors exactly (borrower payments fall due one day prior to the payments to investors). Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down.</p> <p>Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.</p>	

General explanation	General practice in Danish market
<b>Table G4</b>	
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	Mortgage banks issue and sell bonds to investors, who then fund the loans. During the loan terms, borrowers make principal and interest payments to mortgage banks which transfer the amounts to investors. Mortgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed?	No, (due to Danish legislation) asset substitution is not allowed/possible.

General explanation	General practice in Danish market
<b>Table M1-M5</b>	
Owner-occupied homes	Private owned residential used by the owner. Max LTV are 80 % (legislation).
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).
Subsidised Housing	Residential renting subsidised by the government. Max LTV 80 %, LTVs above 80 % can be granted against full governmental guarantee.
Cooperative Housing	Residential property owned and administered by the cooperative and used by the members of the cooperative. Max LTV 80 % (legislation).
Private rental	Residential property rented out to private tenants. Max LTV 80 % (legislation).
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 % (legislation).
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 % (legislation).
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).
Social and cultural purposes	Property used for education, kindergartens, museum and other buildings for public use. Max LTV are 70 % (legislation).
Other	Property, that can not be placed in the categories above. Max LTV are 70 % (legislation).

General explanation	General practice in Danish market
<b>Table M6-M8</b>	
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
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
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
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
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
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
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market
<b>Table M9-10</b>	
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information på following link	<a href="http://www.realkreditaadet.dk/Default.aspx?ID=2926">http://www.realkreditaadet.dk/Default.aspx?ID=2926</a>