

# EEMI Harmonised Disclosure Template

**2023 Version**

**Denmark**

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**Reporting Date: 28/02/2023**

**Cut-off Date: 31/12/2022**



Energy  
Efficient  
Mortgage  
Label

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Sust. Mortgage Assets](#)

[Worksheet EEM Harmonised Glossary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB A1</b>	
<a href="#">1. Mortgage Assets</a> <a href="#">1.A Residential Cover Pool</a> <a href="#">1.B Commercial Cover Pool</a>	

Field Number	1. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mm)</b>	<b>% Total Mortgages</b>
M.1.1.1	Residential	317.015	86,7%
M.1.1.2	Commercial	48.589	13,3%
M.1.1.3	Other	0	0,0%
M.1.1.4	Total	365.604	100,0%
OM.1.1.1	<i>o/w Cooperative Housing</i>	13.809	3,8%
OM.1.1.2	<i>o/w Agriculture</i>	176	0,0%
OM.1.1.3	<i>o/w Owner-occupied homes</i>	174.939	47,8%
OM.1.1.4	<i>o/w Holiday houses</i>	10.369	2,8%
OM.1.1.5	<i>o/w Subsidised Housing</i>	47.930	13,1%
OM.1.1.6	<i>o/w Private rental</i>	69.968	19,1%
OM.1.1.7	<i>o/w Manufacturing and Manual Industries</i>	3.523	1,0%
OM.1.1.8	<i>o/w Office and Business</i>	36.207	9,9%
OM.1.1.9	<i>o/w Social and cultural purposes</i>	8.639	2,4%
OM.1.1.10	<i>o/w Other</i>	44	0,0%
OM.1.1.11			
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.1.2.1	Number of mortgage loans	150.220	3.566
OM.1.2.1	<i>Optional information eg, Number of borrowers</i>	ND1	
OM.1.2.2	<i>Optional information eg, Number of guarantors</i>	ND1	
OM.1.2.3			
OM.1.2.4			
OM.1.2.5			
OM.1.2.6			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.1.3.1	10 largest exposures	4,0%	8,8%
OM.1.3.1			
OM.1.3.2			
OM.1.3.3			
OM.1.3.4			
OM.1.3.5			
OM.1.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.1.4.1	European Union	99,4%	100,0%
M.1.4.2	Austria	0,0%	0,0%
M.1.4.3	Belgium	0,0%	0,0%
M.1.4.4	Bulgaria	0,0%	0,0%
M.1.4.5	Croatia	0,0%	0,0%
M.1.4.6	Cyprus	0,0%	0,0%
M.1.4.7	Czechia	0,0%	0,0%
M.1.4.8	Denmark	99,4%	100,0%
M.1.4.9	Estonia	0,0%	0,0%
M.1.4.10	Finland	0,0%	0,0%
M.1.4.11	France	0,0%	0,0%
M.1.4.12	Germany	0,0%	0,0%
M.1.4.13	Greece	0,0%	0,0%
M.1.4.14	Netherlands	0,0%	0,0%
M.1.4.15	Hungary	0,0%	0,0%
M.1.4.16	Ireland	0,0%	0,0%
M.1.4.17	Italy	0,0%	0,0%
M.1.4.18	Latvia	0,0%	0,0%
M.1.4.19	Lithuania	0,0%	0,0%
M.1.4.20	Luxembourg	0,0%	0,0%
M.1.4.21	Malta	0,0%	0,0%
M.1.4.22	Poland	0,0%	0,0%
M.1.4.23	Portugal	0,0%	0,0%
M.1.4.24	Romania	0,0%	0,0%
M.1.4.25	Slovakia	0,0%	0,0%
M.1.4.26	Slovenia	0,0%	0,0%
M.1.4.27	Spain	0,0%	0,0%
M.1.4.28	Sweden	0,0%	0,0%
M.1.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.1.4.30	Iceland	0,0%	0,0%
M.1.4.31	Liechtenstein	0,0%	0,0%
M.1.4.32	Norway	0,0%	0,0%
M.1.4.33	Other	0,7%	0,6%
M.1.4.34	Switzerland	0,0%	0,0%
M.1.4.35	United Kingdom	0,0%	0,0%
M.1.4.36	Australia	0,0%	0,0%
M.1.4.37	Brazil	0,0%	0,0%
M.1.4.38	Canada	0,0%	0,0%
M.1.4.39	Japan	0,0%	0,0%
M.1.4.40	Korea	0,0%	0,0%
M.1.4.41	New Zealand	0,0%	0,0%
M.1.4.42	Singapore	0,0%	0,0%
M.1.4.43	US	0,0%	0,0%
M.1.4.44	Other	0,7%	0,6%
OM.1.4.1	<i>o/w Greenland</i>	0,0%	0,0%
OM.1.4.2	<i>o/w Faroe Islands</i>	0,6%	0,5%
OM.1.4.3			
OM.1.4.4			
OM.1.4.5			
OM.1.4.6			
OM.1.4.7			
OM.1.4.8			
OM.1.4.9			
OM.1.4.10			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	52%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%	
M.1.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	22%	19%	22%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	16%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
M.1.5.12					
M.1.5.13					
M.1.5.14					
M.1.5.15					
M.1.5.16					
M.1.5.17					
M.1.5.18					
M.1.5.19					
M.1.5.20					
M.1.5.21					
M.1.5.22					
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M.1.5.27					
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M.1.5.29					
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M.1.5.31					
M.1.5.32					
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M.1.5.40					
M.1.5.41					
M.1.5.42					
M.1.5.43					
M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	69%	54%	67%	
M.1.6.2	Floating rate	31%	46%	33%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / interest only	47%	46%	46%	
M.1.7.2	Amortising	53%	54%	54%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	19%	22%	19%	
M.1.8.2	≥ 12 - ≤ 24 months	15%	11%	15%	
M.1.8.3	≥ 24 - ≤ 36 months	13%	15%	13%	
M.1.8.4	≥ 36 - ≤ 60 months	23%	20%	23%	
M.1.8.5	≥ 60 months	29%	33%	30%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,09%	0,41%	0,07%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.110			
M.1A.10.2	By buckets (mn):				
M.1A.10.3	DKK 0 - 2m	101.485	113.943	32%	76%
M.1A.10.4	DKK 2 - 5m	84.118	29.368	27%	20%
M.1A.10.5	DKK 5 - 20m	48.407	5.361	15%	4%
M.1A.10.6	DKK 20 - 50m	32.973	1.079	10%	1%
M.1A.10.7	DKK 50 - 100m	20.900	307	7%	0%
M.1A.10.8	> DKK 100m	29.131	162	9%	0%
M.1A.10.9	TBC at a country level	ND1	ND1		
M.1A.10.10	TBC at a country level	ND1	ND1		
M.1A.10.11	TBC at a country level	ND1	ND1		
M.1A.10.12	TBC at a country level	ND1	ND1		
M.1A.10.13	TBC at a country level	ND1	ND1		
M.1A.10.14	TBC at a country level	ND1	ND1		
M.1A.10.15	TBC at a country level	ND1	ND1		
M.1A.10.16	TBC at a country level	ND1	ND1		
M.1A.10.17	TBC at a country level	ND1	ND1		
M.1A.10.18	TBC at a country level	ND1	ND1		
M.1A.10.19	TBC at a country level	ND1	ND1		
M.1A.10.20	TBC at a country level	ND1	ND1		
M.1A.10.21	TBC at a country level	ND1	ND1		
M.1A.10.22	TBC at a country level	ND1	ND1		
M.1A.10.23	TBC at a country level	ND1	ND1		
M.1A.10.24	TBC at a country level	ND1	ND1		
M.1A.10.25	TBC at a country level	ND1	ND1		
M.1A.10.26	Total	317.015	150.220	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0,0	0	0,0%	0,0%
OM.1A.11.1	<i>o/w</i> >100 - <=110 %	ND1			
OM.1A.11.2	<i>o/w</i> >110 - <=120 %	ND1			
OM.1A.11.3	<i>o/w</i> >120 - <=130 %	ND1			
OM.1A.11.4	<i>o/w</i> >130 - <=140 %	ND1			
OM.1A.11.5	<i>o/w</i> >140 - <=150 %	ND1			
OM.1A.11.6	<i>o/w</i> >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	42,0%			
By LTV buckets (mn):					
M.1A.12.2	>0 - <=40 %	253.995	ND1	80,1%	
M.1A.12.3	>40 - <=50 %	32.410	ND1	10,2%	
M.1A.12.4	>50 - <=60 %	19.320	ND1	6,1%	
M.1A.12.5	>60 - <=70 %	7.940	ND1	2,5%	
M.1A.12.6	>70 - <=80 %	2.381	ND1	0,8%	
M.1A.12.7	>80 - <=90 %	469	ND1	0,1%	
M.1A.12.8	>90 - <=100 %	228	ND1	0,1%	
M.1A.12.9	>100 %	271	ND1	0,1%	
M.1A.12.10	Total	317.015	0	100,0%	0,0%
OM.1A.12.1	<i>o/w</i> >100 - <=110 %	124	ND1	0,0%	
OM.1A.12.2	<i>o/w</i> >110 - <=120 %	73	ND1	0,0%	
OM.1A.12.3	<i>o/w</i> >120 - <=130 %	41	ND1	0,0%	
OM.1A.12.4	<i>o/w</i> >130 - <=140 %	18	ND1	0,0%	
OM.1A.12.5	<i>o/w</i> >140 - <=150 %	11	ND1	0,0%	
OM.1A.12.6	<i>o/w</i> >150 %	4	ND1	0,0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	55%			
M.1A.13.2	Second home/Holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	15%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	26%			
OM.1A.13.1	<i>o/w</i> Private rental	22%			
OM.1A.13.2	<i>o/w</i> Multi-family housing	4%			
OM.1A.13.3	<i>o/w</i> Buildings under construction	0%			
OM.1A.13.4	<i>o/w</i> Buildings land	0%			
OM.1A.13.5	<i>o/w</i> [If relevant, please specify]				
OM.1A.13.6	<i>o/w</i> [If relevant, please specify]				
OM.1A.13.7	<i>o/w</i> [If relevant, please specify]				
OM.1A.13.8	<i>o/w</i> [If relevant, please specify]				
OM.1A.13.9	<i>o/w</i> [If relevant, please specify]				
OM.1A.13.10	<i>o/w</i> [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	57.906	8.012	18%	6%
M.1A.15.2	B	22.104	5.372	7%	4%
M.1A.15.3	C	67.291	19.139	21%	15%
M.1A.15.4	D	50.219	18.585	16%	15%
M.1A.15.5	E	19.355	7.847	6%	6%
M.1A.15.6	F	7.602	3.511	2%	3%
M.1A.15.7	G	3.808	2.031	1%	2%
M.1A.15.8	Estimate A	7.921	985	2%	1%
M.1A.15.9	Estimate B	5.058	1.158	2%	1%
M.1A.15.10	Estimate C	21.074	10.859	7%	9%
M.1A.15.11	Estimate D	21.398	29.905	7%	24%
M.1A.15.12	Estimate E	11.000	1.810	3%	1%
M.1A.15.13	Estimate F	5.923	135	2%	0%
M.1A.15.14	Estimate G	4.225	4.924	1%	4%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	12.132	12.671	4%	10%
M.1A.15.19	Total	317.015	126.944	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.16.1	<=52.5 + 1,650/M^2	57.906	8.012	18%	6%
M.1A.16.2	<=70 + 2,200/M^2	22.104	5.372	7%	4%
M.1A.16.3	<=110 + 3,200/M^2	67.291	19.139	21%	15%
M.1A.16.4	<=150 + 4,200/M^2	50.219	18.585	16%	15%
M.1A.16.5	<=190 + 5,200/M^2	19.355	7.847	6%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.602	3.511	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.808	2.031	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.921	985	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	5.058	1.158	2%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	21.074	10.859	7%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	21.398	29.905	7%	24%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	11.000	1.810	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5.923	135	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	4.225	4.924	1%	4%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	12.132	12.671	4%	10%
M.1A.16.19	Total	317.015	126.944	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.17.1	older than 1919	47.995	18.692	15%	15%
M.1A.17.2	1919 - 1945	41.109	17.619	13%	14%
M.1A.17.3	1946 - 1960	28.942	12.830	9%	10%
M.1A.17.4	1961 - 1970	36.788	19.482	12%	15%
M.1A.17.5	1971 - 1980	37.080	22.419	12%	18%
M.1A.17.6	1981 - 1990	15.084	8.592	5%	7%
M.1A.17.7	1991 - 2000	14.322	5.245	5%	4%
M.1A.17.8	2001 - 2005	12.507	4.597	4%	4%
M.1A.17.9	2006 -2010	17.967	6.574	6%	5%
M.1A.17.10	2011 - 2015	30.596	4.786	10%	4%
M.1A.17.11	2016 - 2020	11.889	1.361	4%	1%
M.1A.17.12	2021 and onwards	15.608	3.489	5%	3%
M.1A.17.13	no data	7.129	1.258	2%	1%
M.1A.17.14	Total	317.015	126.944	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.18.1	House, detached or semi-detached	142.507	92.613	45%	73%
M.1A.18.2	Flat or Apartment	3.485	377	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	40.781	13.889	13%	11%
M.1A.18.5	Multifamily House	129.859	20.047	41%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	383	18	0%	0%
M.1A.18.8	Total	317.015	126.944	100%	100%
OM.1A.18.1					
19. New Residential Building					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.19.1	New Building	32.193	4.128	10%	3%
M.1A.19.2	Existing bulding	284.823	122.816	90%	97%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	317.015	126.944	100%	100%
OM.1A.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)		
M.1A.20.1	House, detached or semi-detached	195.389	96.349	13,8	
M.1A.20.2	Flat or Apartment	4.138	2.172	8,3	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	28.713	17.240	5,4	
M.1A.20.5	Multifamily House	76.898	48.949	3,6	
M.1A.20.6	Land Only	0	0	0,0	
M.1A.20.7	other	77	52	9,4	
M.1A.20.8	no data	690	290	-	
M.1A.20.9	total	305.906	165.051	7,4	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	13.626			
	By buckets (mn):				
M.1B.21.2	DKK 0 - 2m	945	870	2%	24%
M.1B.21.3	DKK 2 - 5m	3.070	913	6%	26%
M.1B.21.4	DKK 5 - 20m	12.923	1.254	27%	35%
M.1B.21.5	DKK 20 - 50m	10.329	330	21%	9%
M.1B.21.6	DKK 20 - 50m	9.352	135	19%	4%
M.1B.21.7	> DKK 100m	11.969	64	25%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	48.589	3.566	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100 %	ND1	ND1		
M.1B.22.10	Total	0,0	0	0,0%	0,0%
OM.1B.22.1	a/w >100 - <=110 %	ND1			
OM.1B.22.2	a/w >110 - <=120 %	ND1			
OM.1B.22.3	a/w >120 - <=130 %	ND1			
OM.1B.22.4	a/w >130 - <=140 %	ND1			
OM.1B.22.5	a/w >140 - <=150 %	ND1			
OM.1B.22.6	a/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	44,6%			
	By LTV buckets (mn):				
M.1B.23.2	>0 - <=40 %	39.063	ND1	80%	
M.1B.23.3	>40 - <=50 %	5.382	ND1	11%	
M.1B.23.4	>50 - <=60 %	2.624	ND1	5%	
M.1B.23.5	>60 - <=70 %	915	ND1	2%	
M.1B.23.6	>70 - <=80 %	254	ND1	1%	
M.1B.23.7	>80 - <=90 %	158	ND1	0%	
M.1B.23.8	>90 - <=100 %	96	ND1	0%	
M.1B.23.9	>100 %	97	ND1	0%	
M.1B.23.10	Total	48.589		100%	0,0%
OM.1B.23.1	a/w >100 - <=110 %	54		0%	
OM.1B.23.2	a/w >110 - <=120 %	27		0%	
OM.1B.23.3	a/w >120 - <=130 %	11		0%	
OM.1B.23.4	a/w >130 - <=140 %	3		0%	
OM.1B.23.5	a/w >140 - <=150 %	1		0%	
OM.1B.23.6	a/w >150 %	0		0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
24. Breakdown by Type		% Commercial loans			
M.1B.24.1	Retail	36,3%			
M.1B.24.2	Office	33,1%			
M.1B.24.3	Hotel/Tourism	0,0%			
M.1B.24.4	Shopping malls	1,7%			
M.1B.24.5	Industry	7,4%			
M.1B.24.6	Agriculture	0,4%			
M.1B.24.7	Other commercially used	0,6%			
M.1B.24.8	Hospital	0,0%			
M.1B.24.9	School	1,2%			
M.1B.24.10	other RE with a social relevant purpose	19,3%			
M.1B.24.11	Land	0,0%			
M.1B.24.12	Property developers / Bulding under construction	0,0%			
M.1B.24.13	Other	0,1%			
OM.1B.24.1	a/w Cultural purposes	0,0%			
OM.1B.24.2	a/w [If relevant, please specify]				
OM.1B.24.3	a/w [If relevant, please specify]				
OM.1B.24.4	a/w [If relevant, please specify]				
OM.1B.24.5	a/w [If relevant, please specify]				
OM.1B.24.6	a/w [If relevant, please specify]				
OM.1B.24.7	a/w [If relevant, please specify]				
OM.1B.24.8	a/w [If relevant, please specify]				
OM.1B.24.9	a/w [If relevant, please specify]				
OM.1B.24.10	a/w [If relevant, please specify]				
OM.1B.24.11	a/w [If relevant, please specify]				
OM.1B.24.12	a/w [If relevant, please specify]				
OM.1B.24.13	a/w [If relevant, please specify]				
OM.1B.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
M.1B.25.1	A	6.791	251	14%	9%
M.1B.25.2	B	4.369	159	9%	6%
M.1B.25.3	C	10.265	422	21%	15%
M.1B.25.4	D	7.789	355	16%	12%
M.1B.25.5	E	3.155	172	6%	6%
M.1B.25.6	F	1.456	82	3%	3%
M.1B.25.7	G	1.063	53	2%	2%
M.1B.25.8	Estimate A	1.649	83	3%	3%
M.1B.25.9	Estimate B	1.035	60	2%	2%
M.1B.25.10	Estimate C	2.009	266	4%	9%
M.1B.25.11	Estimate D	1.898	403	4%	14%
M.1B.25.12	Estimate E	1.146	48	2%	2%
M.1B.25.13	Estimate F	808	5	2%	0%
M.1B.25.14	Estimate G	1.068	75	2%	3%
M.1B.25.15	TBC at a country level	ND1	ND1		
M.1B.25.16	TBC at a country level	ND1	ND1		
M.1B.25.17	TBC at a country level	ND1	ND1		
M.1B.25.18	no data	4.086	410	8%	14%
M.1B.25.19	Total	48.589	2.844	100%	100%
OM.1B.25.1					
OM.1B.25.2					
OM.1B.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.1B.26.1	<=52.5 + 1,650/M^2	6.791	251	14%	9%
M.1B.26.2	<=70 + 2,200/M^2	4.369	159	9%	6%
M.1B.26.3	<=110 + 3,200/M^2	10.265	422	21%	15%
M.1B.26.4	<=150 + 4,200/M^2	7.789	355	16%	12%
M.1B.26.5	<=190 + 5,200/M^2	3.155	172	6%	6%
M.1B.26.6	<=240 + 6,500/M^2	1.456	82	3%	3%
M.1B.26.7	>240 + 6,500/M^2	1.063	53	2%	2%
M.1B.26.8	Estimate: <=52.5 + 1,650/M^2	1.649	83	3%	3%
M.1B.26.9	Estimate: <=70 + 2,200/M^2	1.035	60	2%	2%
M.1B.26.10	Estimate: <=110 + 3,200/M^2	2.009	266	4%	9%
M.1B.26.11	Estimate: <=150 + 4,200/M^2	1.898	403	4%	14%
M.1B.26.12	Estimate: <=190 + 5,200/M^2	1.146	48	2%	2%
M.1B.26.13	Estimate: <=240 + 6,500/M^2	808	5	2%	0%
M.1B.26.14	Estimate: >240 + 6,500/M^2	1.068	75	2%	3%
M.1B.26.15	TBC at a country level	ND1	ND1		
M.1B.26.16	TBC at a country level	ND1	ND1		
M.1B.26.17	TBC at a country level	ND1	ND1		
M.1B.26.18	no data	4.086	410	8%	14%
M.1B.26.19	Total	48.589	2.844	100%	100%
OM.1B.26.1					
OM.1B.26.2					
OM.1B.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.1B.27.1	older than 1919	10.228	480	21%	17%
M.1B.27.2	1919 - 1945	3.419	210	7%	7%
M.1B.27.3	1946 - 1960	2.386	149	5%	5%
M.1B.27.4	1961 - 1970	5.850	345	12%	12%
M.1B.27.5	1971 - 1980	4.357	327	9%	11%
M.1B.27.6	1981 - 1990	5.166	335	11%	12%
M.1B.27.7	1991 - 2000	3.398	205	7%	7%
M.1B.27.8	2001 - 2005	2.373	174	5%	6%
M.1B.27.9	2006 - 2010	3.740	205	8%	7%
M.1B.27.10	2011 - 2015	3.481	161	7%	6%
M.1B.27.11	2016 - 2020	656	27	1%	1%
M.1B.27.12	2021 and onwards	1.978	109	4%	4%
M.1B.27.13	no data	1.557	117	3%	4%
M.1B.27.14	Total	48.589	2.844	100%	100%
OM.1B.27.1					
OM.1B.27.2					
OM.1B.27.3					
OM.1B.27.4					
OM.1B.27.5					
OM.1B.27.6					
OM.1B.27.7					
OM.1B.27.8					
OM.1B.27.9					
OM.1B.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.1B.28.1	New Building	3.450	127	7%	4%
M.1B.28.2	Existing building	45.139	2.717	93%	96%
M.1B.28.3	other	0	0	0%	0%
M.1B.28.4	no data	0	0	0%	0%
M.1B.28.5	Total	48.589	2.844	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	48.525	21.817	14	
M.7B.29.2	Office	17.468	8.986	10	
M.7B.29.3	Hotel/Tourism	0	0	-	
M.7B.29.4	Shopping malls	828	510	12	
M.7B.29.5	Industry	9.827	9.048	10	
M.7B.29.6	Agriculture	3.427	3.419	934	
M.7B.29.7	Other commercially used	304	148	13	
M.7B.29.8	Hospital	0	0	-	
M.7B.29.9	School	342	210	7	
M.7B.29.10	other RE with a social relevant purpose	35.571	9.771	13	
M.7B.29.11	Land	0	0	-	
M.7B.29.12	Property developers / Building under construction	0	0	-	
M.7B.29.13	Other	0	0	-	
M.7B.29.14	no data	0	0	-	
M.7B.29.15	Total	116.293	53.910	13	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB B1</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 EEMI-eligible loans in the total mortgage program					
	1. Amount of EEMI eligible loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	101.448	18.707	27,7%	12,2%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	101.448	18.707	27,7%	12,2%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	10.244	2.958		
SM.2.1.2	redemptions	4.133	1.000		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	101.448	18.707		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	87.954		86,7%	
SM.2.1.2	Commercial	13.494		13,3%	
SM.2.1.3	Other	0		0,0%	
SM.2.1.4	Total	101.448		100,0%	
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%	
OSM.2.1.2	<i>o/w Forest &amp; Agriculture</i>			0,0%	
OSM.2.1.3					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	17.944	763	12%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.3.1	10 largest exposures	12,9%	13,9%	7,1%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.4.1	European Union	99,7%	100,0%	99,7%	
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	99,7%	100,0%	99,7%	
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	0,3%	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	0,3%	0,0%	0,0%	
OSM.2.4.1	<i>o/w Greenland</i>	0,0%	0,0%	0,0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0,3%	0,0%	0,0%	
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					



<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	42,4%	44,1%	42,7%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10,0%	10,5%	10,1%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9,1%	5,5%	8,6%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25,7%	25,4%	25,7%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12,5%	14,4%	12,7%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
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SM.2.5.40				
SM.2.5.41				
SM.2.5.42				
SM.2.5.43				
SM.2.5.44				
SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				
<b>6. Breakdown by Interest Rate - Optional</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
SM.2.6.1	Fixed rate	72%	56%	70%
SM.2.6.2	Floating rate	28%	44%	30%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
<b>7. Breakdown by Repayment Type - Optional</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
SM.2.7.1	Bullet / interest only	48%	43%	48%
SM.2.7.2	Amortising	52%	57%	52%
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				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
SM.2.8.1	Up to 12months	21%	23%	21%
SM.2.8.2	≥ 12 - < 24 months	17%	12%	16%
SM.2.8.3	≥ 24 - < 36 months	14%	20%	15%
SM.2.8.4	≥ 36 - < 60 months	25%	23%	25%
SM.2.8.5	≥ 60 months	23%	23%	23%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
SM.2.9.1	% NPLs	0,05%	0,00%	0,04%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

A. Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.902			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.579	9.186	12%	51%
SM.2A.10.3	DKK 2 - 5m	19.597	6.805	22%	38%
SM.2A.10.4	DKK 5 - 20m	12.026	1.252	14%	7%
SM.2A.10.5	DKK 20 - 50m	13.459	425	15%	2%
SM.2A.10.6	DKK 50 - 100m	11.110	160	13%	1%
SM.2A.10.7	> DKK 100m	21.183	116	24%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	87.954	17.944	100%	100%
	<b>11. Loan to Value (LTV) Information - UNINDEXED</b>				
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	o/w >100 - <=110 %	ND1			
OSM.2A.11.2	o/w >110 - <=120 %	ND1			
OSM.2A.11.3	o/w >120 - <=130 %	ND1			
OSM.2A.11.4	o/w >130 - <=140 %	ND1			
OSM.2A.11.5	o/w >140 - <=150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
	<b>12. Loan to Value (LTV) Information - INDEXED</b>				
SM.2A.12.1	Weighted Average LTV (%)	36,8%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	68.682	ND1	78%	
SM.2A.12.3	>40 - <=50 %	9.436	ND1	11%	
SM.2A.12.4	>50 - <=60 %	6.345	ND1	7%	
SM.2A.12.5	>60 - <=70 %	2.669	ND1	3%	
SM.2A.12.6	>70 - <=80 %	676	ND1	1%	
SM.2A.12.7	>80 - <=90 %	71	ND1	0%	
SM.2A.12.8	>90 - <=100 %	40	ND1	0%	
SM.2A.12.9	>100%	36	ND1	0%	
SM.2A.12.10	Total	87.954		100%	0,0%
OSM.2A.12.1	o/w >100 - <=110 %	13			
OSM.2A.12.2	o/w >110 - <=120 %	9			
OSM.2A.12.3	o/w >120 - <=130 %	6			
OSM.2A.12.4	o/w >130 - <=140 %	1			
OSM.2A.12.5	o/w >140 - <=150 %	3			
OSM.2A.12.6	o/w >150 %	3			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	<b>13. Breakdown by type</b>				
		% Residential Loans			
SM.2A.13.1	Owner occupied	35%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	23%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	42%			
OSM.2A.13.2	o/w Private rental	39%			
OSM.2A.13.3	o/w Multi-family housing	3%			
OSM.2A.13.4	o/w Buildings under construction	0%			
OSM.2A.13.5	o/w Buildings land	0%			
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
OSM.2A.13.11	o/w [if relevant, please specify]				
	<b>14. Loan by Ranking</b>				
		% 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. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	57.906	8.012	66%	54%
SM.2A.15.2	B	22.104	5.372	25%	36%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	7.300	965	8%	7%
SM.2A.15.9	Estimate B	644	417	1%	3%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	87.954	14.766	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	57.906	8.012	66%	54%
SM.2A.16.2	<=70 + 2,200/M^2	22.104	5.372	25%	36%
SM.2A.16.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	7.300	965	8%	7%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	644	417	1%	3%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.15	TBC at a country level	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	87.954	14.766	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.701	418	2%	3%
SM.2A.17.2	1919 - 1945	1.427	241	2%	2%
SM.2A.17.3	1946 - 1960	1.736	150	2%	1%
SM.2A.17.4	1961 - 1970	2.743	319	3%	2%
SM.2A.17.5	1971 - 1980	3.598	493	4%	3%
SM.2A.17.6	1981 - 1990	2.271	623	3%	4%
SM.2A.17.7	1991 - 2000	2.643	408	3%	3%
SM.2A.17.8	2001 - 2005	2.946	626	3%	4%
SM.2A.17.9	2006 - 2010	9.940	2.914	11%	20%
SM.2A.17.10	2011 - 2015	29.327	4.277	33%	29%
SM.2A.17.11	2016 - 2020	11.304	1.116	13%	8%
SM.2A.17.12	2021 and onwards	14.498	2.989	16%	20%
SM.2A.17.13	no data	3.821	217	4%	1%
SM.2A.17.14	Total	87.954	14.791	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	21.032	8.069	24%	55%
SM.2A.18.2	Flat or Apartment	540	57	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	17.890	3.329	20%	23%
SM.2A.18.5	Multifamily House	48.491	3.311	55%	22%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	87.954	14.766	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	30.794	3.592	35%	24%
SM.2A.19.2	Existing building	57.160	11.199	65%	76%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	87.954	14.791	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.886	3.203	3,8	
SM.2A.20.2	Flat or Apartment	268	140	4,5	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.322	2.872	2,6	
SM.2A.20.5	Multifamily House	8.892	6.427	1,7	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	-	-	-	
SM.2A.20.9	Total	19.368	12.642	2,3	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool				
21. Loan Size Information				
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	18		
	By buckets (mn):			
SM.2B.21.2	DKK 0 - 2m	79	1%	10%
SM.2B.21.3	DKK 2 - 5m	145	4%	19%
SM.2B.21.4	DKK 5 - 20m	4,231	31%	51%
SM.2B.21.5	DKK 20 - 50m	2,862	21%	12%
SM.2B.21.6	DKK 20 - 50m	2,424	18%	5%
SM.2B.21.7	> DKK 100m	3,379	25%	3%
SM.2B.21.8	TBC at a country level	ND1		
SM.2B.21.9	TBC at a country level	ND1		
SM.2B.21.10	TBC at a country level	ND1		
SM.2B.21.11	TBC at a country level	ND1		
SM.2B.21.12	TBC at a country level	ND1		
SM.2B.21.13	TBC at a country level	ND1		
SM.2B.21.14	TBC at a country level	ND1		
SM.2B.21.15	TBC at a country level	ND1		
SM.2B.21.16	TBC at a country level	ND1		
SM.2B.21.17	TBC at a country level	ND1		
SM.2B.21.18	TBC at a country level	ND1		
SM.2B.21.19	TBC at a country level	ND1		
SM.2B.21.20	TBC at a country level	ND1		
SM.2B.21.21	TBC at a country level	ND1		
SM.2B.21.22	TBC at a country level	ND1		
SM.2B.21.23	TBC at a country level	ND1		
SM.2B.21.24	TBC at a country level	ND1		
SM.2B.21.25	TBC at a country level	ND1		
SM.2B.21.26	Total	763	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		
SM.2B.22.3	>40 - <=50 %	ND1		
SM.2B.22.4	>50 - <=60 %	ND1		
SM.2B.22.5	>60 - <=70 %	ND1		
SM.2B.22.6	>70 - <=80 %	ND1		
SM.2B.22.7	>80 - <=90 %	ND1		
SM.2B.22.8	>90 - <=100 %	ND1		
SM.2B.22.9	>100 %	ND1		
SM.2B.22.10	Total	0,0		
OSM.2B.22.1	o/w >100 - <=110 %	ND1	0,0%	0,0%
OSM.2B.22.2	o/w >110 - <=120 %	ND1		
OSM.2B.22.3	o/w >120 - <=130 %	ND1		
OSM.2B.22.4	o/w >130 - <=140 %	ND1		
OSM.2B.22.5	o/w >140 - <=150 %	ND1		
OSM.2B.22.6	o/w >150 %	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 (%)	45%		
	By LTV buckets (mn):			
SM.2B.23.2	>0 - <=40 %	10.776	80%	
SM.2B.23.3	>40 - <=50 %	1.567	12%	
SM.2B.23.4	>50 - <=60 %	789	6%	
SM.2B.23.5	>60 - <=70 %	181	1%	
SM.2B.23.6	>70 - <=80 %	54	0%	
SM.2B.23.7	>80 - <=90 %	46	0%	
SM.2B.23.8	>90 - <=100 %	46	0%	
SM.2B.23.9	>100 %	34	0%	
SM.2B.23.10	Total	13.494	100%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %	25	0%	
OSM.2B.23.2	o/w >110 - <=120 %	6	0%	
OSM.2B.23.3	o/w >120 - <=130 %	2	0%	
OSM.2B.23.4	o/w >130 - <=140 %	1	0%	
OSM.2B.23.5	o/w >140 - <=150 %	1	0%	
OSM.2B.23.6	o/w >150 %	0	0%	
OSM.2B.23.7				
OSM.2B.23.8				
OSM.2B.23.9				
24. Breakdown by Type				
	% Commercial loans			
SM.2B.24.1	Retail	38%		
SM.2B.24.2	Office	31%		
SM.2B.24.3	Hotel/Tourism	0%		
SM.2B.24.4	Shopping malls	0%		
SM.2B.24.5	Industry	8%		
SM.2B.24.6	Agriculture	0%		
SM.2B.24.7	Other commercially used	0%		
SM.2B.24.8	Hospital	0%		
SM.2B.24.9	School	0%		
SM.2B.24.10	other RE with a social relevant purpose	21%		
SM.2B.24.11	Land	0%		
SM.2B.24.12	Property developers / Bulding under construction	0%		
SM.2B.24.13	Other	1%		
OSM.2B.24.1	o/w Cultural purposes			
OSM.2B.24.2	o/w [if relevant, please specify]			
OSM.2B.24.3	o/w [if relevant, please specify]			
OSM.2B.24.4	o/w [if relevant, please specify]			
OSM.2B.24.5	o/w [if relevant, please specify]			
OSM.2B.24.6	o/w [if relevant, please specify]			
OSM.2B.24.7	o/w [if relevant, please specify]			
OSM.2B.24.8	o/w [if relevant, please specify]			
OSM.2B.24.9	o/w [if relevant, please specify]			
OSM.2B.24.10	o/w [if relevant, please specify]			
OSM.2B.24.11	o/w [if relevant, please specify]			
OSM.2B.24.12	o/w [if relevant, please specify]			
OSM.2B.24.13	o/w [if relevant, please specify]			
OSM.2B.24.14	o/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	6.791	251	50%	44%
SM.2B.25.2	B	4.369	159	32%	28%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	1.070	56	8%	10%
SM.2B.25.9	Estimate B	1.264	110	9%	19%
SM.2B.25.10	Estimate C	0	0	0%	0%
SM.2B.25.11	Estimate D	0	0	0%	0%
SM.2B.25.12	Estimate E	0	0	0%	0%
SM.2B.25.13	Estimate F	0	0	0%	0%
SM.2B.25.14	Estimate G	0	0	0%	0%
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	13.494	576	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 CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=52.5 + 1,650/M^2	6.791	251	50%	44%
SM.2B.26.2	<=70 + 2,200/M^2	4.369	159	32%	28%
SM.2B.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.070	56	8%	10%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	1.264	110	9%	19%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
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	13.494	576	100%	100%
OSM.2B.26.1					
OSM.2B.26.2					
OSM.2B.26.3					
OSM.2B.26.4					
OSM.2B.26.5					
OSM.2B.26.6					
OSM.2B.26.7					
OSM.2B.26.8					
OSM.2B.26.9					
OSM.2B.26.10					
OSM.2B.26.11					
OSM.2B.26.12					
OSM.2B.26.13					
OSM.2B.26.14					
OSM.2B.26.15					
OSM.2B.26.16					
OSM.2B.26.17					
OSM.2B.26.18					
OSM.2B.26.19					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	283	19	2%	3%
SM.2B.27.2	1919 - 1945	1.230	25	9%	4%
SM.2B.27.3	1946 - 1960	284	9	2%	2%
SM.2B.27.4	1961 - 1970	779	25	6%	4%
SM.2B.27.5	1971 - 1980	386	14	3%	2%
SM.2B.27.6	1981 - 1990	917	29	7%	5%
SM.2B.27.7	1991 - 2000	1.365	29	10%	5%
SM.2B.27.8	2001 - 2005	553	32	4%	6%
SM.2B.27.9	2006 - 2010	1.400	70	10%	12%
SM.2B.27.10	2011 - 2015	2.967	134	22%	23%
SM.2B.27.11	2016 - 2020	604	21	4%	4%
SM.2B.27.12	2021 and onwards	1.820	98	13%	17%
SM.2B.27.13	no data	905	71	7%	12%
SM.2B.27.14	Total	13.494	576	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					
OSM.2B.27.11					
OSM.2B.27.12					
OSM.2B.27.13					
OSM.2B.27.14					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.2B.28.1	New Building	2.931	104	22%	18%
SM.2B.28.2	Existing bulding	10.563	472	78%	82%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	13.494	576	100%	100%
OSM.2B.28.1					
OSM.2B.28.2					
OSM.2B.28.3					
OSM.2B.28.4					
OSM.2B.28.5					
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	4.016	2.027	5	
SM.2B.29.2	Office	2.147	1.181	4	
SM.2B.29.3	Hotel/Tourism	-	-	-	
SM.2B.29.4	Shopping malls	32	32	0	
SM.2B.29.5	Industry	194	143	1	
SM.2B.29.6	Agriculture	219	218	466	
SM.2B.29.7	Other commercially used	26	12	7	
SM.2B.29.8	Hospital	-	-	-	
SM.2B.29.9	School	26	15	4	
SM.2B.29.10	other RE with a social relevant purpose	1.111	559	3	
SM.2B.29.11	Land	-	-	-	
SM.2B.29.12	Property developers / Building under construction	-	-	-	
SM.2B.29.13	Other	-	-	-	
SM.2B.29.14	no data	-	-	-	
SM.2B.29.15	Total	7.772	4.187	4	
SM.2B.29.16	Weighted Average				
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

## C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	EE mortgage loans	In line with the Energy Efficient Mortgage (EEM) Convention
HG.1.2	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.3	LTVs: Calculation of property value	
HG.1.4	LTVs: Applied property valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.5	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.6	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc.	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.7	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Energy Efficient Buildings	A and B label/estimate or constructed after 2009
OHG.3.1	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

D1. EEM Harmonised Disclosure Template - Optional Taxonomy Compliant Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	(Please insert currency)
<b>CONTENT OF TAB D1</b>	
<a href="#">1. Level of compliance with Taxonomy</a> <a href="#">2. Share of loans financing Taxonomy compliant buildings</a>	

1. Level of compliance with Taxonomy					
	1. Taxonomy Criteria	Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	85.389	17.428	84,2%	93,2%
DM.1.1.2	Do No Significant Harm (DNSH)	82.700	16.931	81,5%	90,5%
DM.1.1.3	Minimum social safeguards	82.700	17.428	81,5%	90,5%
DM.1.1.4	Taxonomy full compliance	82.700	16.931	81,5%	90,5%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans					
	1. Taxonomy Criteria	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	85.389	17.428	23,4%	11,3%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	85.389	17.428	23,4%	11,3%
ODM.2.1.1					
ODM.2.1.2					
ODM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)					
	1. Taxonomy Criteria	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	7.874	2.724	2,2%	1,8%
DM.2.2.2	repayments	3.213	920	0,9%	0,6%
ODM.2.2.1					
ODM.2.2.2					
ODM.2.2.3					
ODM.2.2.4					
3. EEMI eligible & taxonomy compliant mortgage loans funding structure					
	1. Taxonomy Criteria	Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	85.389	17.428		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
ODM.2.3.1	<i>o/w [if relevant, please specify]</i>				
ODM.2.3.2	<i>o/w [if relevant, please specify]</i>				
ODM.2.3.3	<i>o/w [if relevant, please specify]</i>				