
Harmonised Transparency Template

2024 Version

Denmark

Jyske Realkredit A/S

Reporting date: 27/02/2023

Cut-off Date: 31/12/2023



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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1. Basic Facts	
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4. References to Capital Requirements Regulation (CRR) 129(7)	
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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 General			
G.1.1.4	Link to Issuer's Website	www.jyskerealkredit.com			
OG.1.1.1	Cut-off date	31-12-2023			
OG.1.1.2	Optional information e.g. Contact names	Contact			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	5.006			
G.3.1.2	Outstanding Covered Bonds	3.253			
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%	53,9%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	1753			
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	3.253	65,0%		
G.3.3.2	Public Sector	0	0,0%		
G.3.3.3	Shipping	0	0,0%		
G.3.3.4	Substitute Assets	1.753	35,0%		
G.3.3.5	Other	0	0,0%		
G.3.3.6	Total	5.006	100,0%		
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)	18,03	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1.134	ND1	22,6%	
G.3.4.3	1 - 2 Y	399	ND1	8,0%	
G.3.4.4	2 - 3 Y	557	ND1	11,1%	
G.3.4.5	3 - 4 Y	287	ND1	5,7%	
G.3.4.6	4 - 5 Y	166	ND1	3,3%	
G.3.4.7	5 - 10 Y	785	ND1	15,7%	
G.3.4.8	10+ Y	1.679	ND1	33,5%	
G.3.4.9	Total	5.006	0	100,0%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	26,46	ND1		
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0 - 1 Y	0	ND1	0,0%	
G.3.5.5	1 - 2 Y	0	ND1	0,0%	
G.3.5.6	2 - 3 Y	4	ND1	0,1%	
G.3.5.7	3 - 4 Y	1	ND1	0,0%	
G.3.5.8	4 - 5 Y	0	ND1	0,0%	
G.3.5.9	5 - 10 Y	195	ND1	6,0%	
G.3.5.10	10+ Y	3.054	ND1	93,9%	
OG.3.5.1	Total	3.253	0,00	100,0%	0,00
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	3.253	3.253	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	ISK	0	0	0,0%	0,0%
G.3.6.11	JPY	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	3.253	3.253	100,0%	100,0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	3.253	3.253	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	0	0	0,0%	0,0%
OG.3.7.1	Total	3.253	3.253	100,0%	100,0%
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	3.253	3.253	100,0%	100,0%
G.3.8.2	Floating coupon	0	0	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	3.253	3.253	100,0%	100,0%
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	0,0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0,0%		
G.3.9.3	Exposures to central banks	0	0,0%		
G.3.9.4	Exposures to credit institutions	1.753	100,0%		
G.3.9.5	Other	0	0,0%		
G.3.9.6	Total	1.753	100,0%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	1.753	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	1.753	0,00%
G.3.10.16		Total	1.753	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	1.753	35,0%	53,9%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4		Total	1.753	35,0%
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	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y		
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics		
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y		
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab	
G.3.14.6	Is sustainability based on other criteria?	Y		
G.3.14.7	If yes, please provide further details	Green Finance Framework		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				



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

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.

	Row	Row
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/pool/2
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets 424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage 441 LTV Commercial Mortgage 147 for Public Sector Asset - type of debtor
OG.4.1.1	(d) Market Risk:	230 Derivatives and Swaps
OG.4.1.2	(d) Hedging Strategy	18 for Harmonised Glossary
OG.4.1.3	(e) Maturity Structure - cover assets:	65
OG.4.1.4	(e) Maturity Structure - covered bond:	88
OG.4.1.5	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
OG.4.1.6	(f) Levels of OC:	44
OG.4.1.7	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

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

G.5.1.1	Exposure to credit institute credit quality step 1	1753
OG.5.1.1	Exposure to credit institute credit quality step 2	0
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		ND1
OG.6.1.3		ND1
OG.6.1.4	Account Bank	ND1
OG.6.1.5	Stand-by Account Bank	ND1
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	3.187	98,0%	
M.7.1.2	Commercial	66	2,0%	
M.7.1.3	Other	0	0,0%	
M.7.1.4	Total	3.253	100,0%	
OM.7.1.1	o/w Cooperative Housing	359		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	45		
OM.7.1.4	o/w Holiday houses	1		
OM.7.1.5	o/w Subsidised Housing	2.535		
OM.7.1.6	o/w Private rental	247		
OM.7.1.7	o/w Manufacturing and Manual Industries	0		
OM.7.1.8	o/w Office and Business	9		
OM.7.1.9	o/w Social and cultural purposes	57		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	1.660	19	1.679
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	12,3%	99,0%	12,6%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
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	100,0%	100,0%	100,0%
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	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%	0,0%
M.7.4.35	Switzerland	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	0,0%	0,0%	0,0%
OM.7.4.1	<i>o/w Greenland</i>	0,0%	0,0%	0,0%
OM.7.4.2	<i>o/w Faroe Islands</i>	0,0%	0,0%	0,0%
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)	59,5%	89,2%	60,1%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9,2%	2,6%	9,1%
M.7.5.3	Northern Jutland (Region Nordjylland)	5,5%	0,1%	5,4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	17,0%	4,0%	16,8%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	8,8%	4,1%	8,7%
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	100,0%	100,0%	100,0%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	0,0%	0,0%	0,0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	96,5%	96,9%	3,5%
OM.7.6.3	o/w Adjustable Rate Mortgages	0,0%	0,0%	0,0%
OM.7.6.4	o/w Money market based loans	0,0%	0,0%	0,0%
OM.7.6.5	o/w Non capped floaters	0,0%	0,0%	0,0%
OM.7.6.6	o/w Capped floaters	0,0%	0,0%	0,0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	100,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	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	0,0%	0,0%	0,0%
M.7.8.2	> 12 - ≤ 24 months	0,0%	0,0%	0,0%
M.7.8.3	> 24 - ≤ 36 months	0,0%	0,0%	0,0%
M.7.8.4	> 36 - ≤ 60 months	0,0%	0,0%	0,0%
M.7.8.5	> 60 months	100,0%	100,0%	100,0%
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	0,02%	0,00%	0,02%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.920			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	413	1.333	13,0%	80,3%
M.7A.10.3	DKK 2 - 5m	474	144	14,9%	8,7%
M.7A.10.4	DKK 5 - 20m	1.480	155	46,4%	9,3%
M.7A.10.5	DKK 20 - 50m	744	27	23,4%	1,6%
M.7A.10.6	DKK 50 - 100m	75	1	2,4%	0,1%
M.7A.10.7	> DKK 100m	0	0	0,0%	0,0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	3.187	1.660	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	27,26%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.533	ND1	79,5%	
M.7A.12.3	>40 - <=50 %	166	ND1	5,2%	
M.7A.12.4	>50 - <=60 %	121	ND1	3,8%	
M.7A.12.5	>60 - <=70 %	113	ND1	3,5%	
M.7A.12.6	>70 - <=80 %	85	ND1	2,7%	
M.7A.12.7	>80 - <=90 %	62	ND1	1,9%	
M.7A.12.8	>90 - <=100 %	51	ND1	1,6%	
M.7A.12.9	>100%	56	ND1	1,7%	
M.7A.12.10	Total	3.187	0,00%	100,0%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	27	0,00%	0,9%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	14	0,00%	0,4%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	8	0,00%	0,2%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	4	0,00%	0,1%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	2	0,00%	0,1%	
OM.7A.12.6	<i>o/w >150 %</i>	1	0,00%	0,0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0,0%			
M.7A.13.2	Second home/Holiday houses	1,4%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	79,5%			
M.7A.13.5	Agricultural	0,0%			
OM.7A.13.1	Other	19,0%			
OM.7A.13.2	<i>o/w Private rental</i>	7,7%			
OM.7A.13.3	<i>o/w Multi-family housing</i>	11,3%			
OM.7A.13.4	<i>o/w Buildings under construction</i>	0,0%			
OM.7A.13.5	<i>o/w Buildings land</i>	0,0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	140	14	4,4%	1,7%
M.7A.15.2	B	516	54	16,2%	6,7%
M.7A.15.3	C	1857	195	58,3%	24,1%
M.7A.15.4	D	237	65	7,4%	8,0%
M.7A.15.5	E	42	18	1,3%	2,2%
M.7A.15.6	F	2	5	0,1%	0,6%
M.7A.15.7	G	0	3	0,0%	0,4%
M.7A.15.8	Estimate A	6	6	0,2%	0,8%
M.7A.15.9	Estimate B	46	16	1,4%	1,9%
M.7A.15.10	Estimate C	128	98	4,0%	12,1%
M.7A.15.11	Estimate D	145	133	4,5%	16,5%
M.7A.15.12	Estimate E	28	85	0,9%	10,5%
M.7A.15.13	Estimate F	28	55	0,9%	6,8%
M.7A.15.14	Estimate G	11	52	0,3%	6,4%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	1	11	0,0%	1,4%
M.7A.15.19	Total	3187	810,01	100,0%	100,0%
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	140	14	4,4%	1,7%
M.7A.16.2	<=70 + 2,200/M^2	516	54	16,2%	6,7%
M.7A.16.3	<=110 + 3,200/M^2	1857	195	58,3%	24,1%
M.7A.16.4	<=150 + 4,200/M^2	237	65	7,4%	8,0%
M.7A.16.5	<=190 + 5,200/M^2	42	18	1,3%	2,2%
M.7A.16.6	<=240 + 6,500/M^2	2	5	0,1%	0,6%
M.7A.16.7	>240 + 6,500/M^2	0	3	0,0%	0,4%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	6	6	0,2%	0,8%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	46	16	1,4%	1,9%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	128	98	4,0%	12,1%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	145	133	4,5%	16,5%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	28	85	0,9%	10,5%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	28	55	0,9%	6,8%
M.7A.16.14	Estimate: >240 + 6,500/M^2	11	52	0,3%	6,4%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	1	11	0,0%	1,4%
M.7A.16.19	Total	3187	810,01	100,0%	100,0%
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	622	279	20%	34%
M.7A.17.2	1919 - 1945	355	132	11%	16%
M.7A.17.3	1946 - 1960	78	58	2%	7%
M.7A.17.4	1961 - 1970	533	87	17%	11%
M.7A.17.5	1971 - 1980	391	101	12%	12%
M.7A.17.6	1981 - 1990	32	36	1%	4%
M.7A.17.7	1991 - 2000	1093	108	34%	13%
M.7A.17.8	2001 - 2005	77	4	2%	0%
M.7A.17.9	2006 - 2010	0	1	0%	0%
M.7A.17.10	2011 - 2015	0	1	0%	0%
M.7A.17.11	2016 - 2020	0	0	0%	0%
M.7A.17.12	2021 and onwards	0	0	0%	0%
M.7A.17.13	no data	6	3	0%	0%
M.7A.17.14	Total	3187	810	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	39	348	1%	43%
M.7A.18.2	Flat or Apartment	24	63	1%	8%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	934	107	29%	13%
M.7A.18.5	Multifamily House	2190	292	69%	36%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	0	0%	0%
M.7A.18.8	Total	3187	810	100%	100%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	0	0	0%	0%
M.7A.19.2	Existing property	3187	810	100%	100%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	3187	810	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	985	146	24
M.7A.20.2	Flat or Apartment	74	49	11
M.7A.20.3	Bungalow	0	0	0
M.7A.20.4	Terraced House	613	565	3
M.7A.20.5	Multifamily House	1.888	1.240	2
M.7A.20.6	Land Only	0	0	0
M.7A.20.7	other	0	0	0
M.7A.20.8	no data	0	0	0
M.7A.20.9	Total	3.561	1.999	3
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)	3.500			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	5	14	8%	74%
M.7B.21.3	DKK 2 - 5m	9	3	14%	16%
M.7B.21.4	DKK 5 - 20m	5	1	8%	5%
M.7B.21.5	DKK 20 - 50m	47	1	71%	5%
M.7B.21.6	DKK 50 - 100m	0	0	0%	0%
M.7B.21.7	> DKK 100m	0	0	0%	0%
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	66	19	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	ND1	ND1
M.7B.22.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.22.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.22.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.22.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7B.22.7	>80 - <=90 %	ND1	ND1	ND1	ND1
M.7B.22.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.22.9	>100%	ND1	ND1	ND1	ND1
M.7B.22.10	Total	0	0		
OM.7B.22.1	>80 - <=90 %	ND1			
OM.7B.22.2	>90 - <=100 %	ND1			
OM.7B.22.3	>100%	ND1			
OM.7B.22.4	Total	ND1			
OM.7B.22.5	o/w >100 - <=110 %	ND1			
OM.7B.22.6	o/w >110 - <=120 %	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 (%)	17,64%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	63	ND1	94%	
M.7B.23.3	>40 - <=50 %	1	ND1	2%	
M.7B.23.4	>50 - <=60 %	1	ND1	1%	
M.7B.23.5	>60 - <=70 %	1	ND1	1%	
M.7B.23.6	>70 - <=80 %	1	ND1	2%	
M.7B.23.7	>80 - <=90 %	0	ND1	1%	
M.7B.23.8	>90 - <=100 %	0	ND1	0%	
M.7B.23.9	>100%	0	ND1	0%	
M.7B.23.10	Total	66	0	100%	0
OM.7B.23.1	o/w >100 - <=110 %	0		0%	
OM.7B.23.2	o/w >110 - <=120 %	0		0%	
OM.7B.23.3	o/w >120 - <=130 %	0		0%	
OM.7B.23.4	o/w >130 - <=140 %	0		0%	
OM.7B.23.5	o/w >140 - <=150 %	0		0%	
OM.7B.23.6	o/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	0,0%
M.7B.24.2	Office	0,0%
M.7B.24.3	Hotel/Tourism	0,0%
M.7B.24.4	Shopping malls	0,0%
M.7B.24.5	Industry	0,0%
M.7B.24.6	Agriculture	0,0%
M.7B.24.7	Other commercially used	0,0%
M.7B.24.8	Hospital	0,0%
M.7B.24.9	School	0,0%
M.7B.24.10	other RE with a social relevant purpose	100,0%
M.7B.24.11	Land	0,0%
M.7B.24.12	Property developers / Building under construction	0,0%
M.7B.24.13	Other	0,0%
OM.7B.24.1	o/w Cultural purposes	100,0%
OM.7B.24.2	o/w [If relevant, please specify]	ND1
OM.7B.24.3	o/w [If relevant, please specify]	ND1
OM.7B.24.4	o/w [If relevant, please specify]	ND1
OM.7B.24.5	o/w [If relevant, please specify]	ND1
OM.7B.24.6	o/w [If relevant, please specify]	ND1
OM.7B.24.7	o/w [If relevant, please specify]	ND1
OM.7B.24.8	o/w [If relevant, please specify]	ND1
OM.7B.24.9	o/w [If relevant, please specify]	ND1
OM.7B.24.10	o/w [If relevant, please specify]	ND1
OM.7B.24.11	o/w [If relevant, please specify]	ND1
OM.7B.24.12	o/w [If relevant, please specify]	ND1
OM.7B.24.13	o/w [If relevant, please specify]	ND1
OM.7B.24.14	o/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	52	1	78%	9%
M.7B.25.2	B	0	1	0%	9%
M.7B.25.3	C	3	1	4%	9%
M.7B.25.4	D	0	0	0%	0%
M.7B.25.5	E	4	2	6%	18%
M.7B.25.6	F	0	0	0%	0%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	0	0	0%	1%
M.7B.25.9	Estimate B	1	0	1%	3%
M.7B.25.10	Estimate C	2	2	4%	16%
M.7B.25.11	Estimate D	3	2	4%	17%
M.7B.25.12	Estimate E	1	1	2%	9%
M.7B.25.13	Estimate F	1	1	1%	7%
M.7B.25.14	Estimate G	0	0	1%	3%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	0	0	0%	0%
M.7B.25.19	Total	66	11	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	52	1	77,5%	9,1%
M.7B.26.2	<=95 + 2,200/M^2	0	1	0,0%	9,1%
M.7B.26.3	<=135 + 3,200/M^2	3	1	3,9%	9,1%
M.7B.26.4	<=175 + 4,200/M^2	0	0	0,0%	0,0%
M.7B.26.5	<=215 + 5,200/M^2	4	2	6,4%	18,2%
M.7B.26.6	<=265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.7	>265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	0	0,1%	0,7%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1	0	0,8%	2,7%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2	2	3,6%	15,6%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	3	2	3,9%	17,3%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1	1	1,8%	9,1%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1	1	1,3%	6,5%
M.7B.26.14	Estimate: >265 + 6,500/M^2	0	0	0,6%	2,5%
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	0	0	0,0%	0,0%
M.7B.26.19	Total	66	11	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	10	3	15,7%	27,3%
M.7B.27.2	1919 - 1945	2	2	2,5%	18,2%
M.7B.27.3	1946 - 1960	0	1	0,0%	9,1%
M.7B.27.4	1961 - 1970	2	2	2,6%	18,2%
M.7B.27.5	1971 - 1980	0	0	0,0%	0,0%
M.7B.27.6	1981 - 1990	0	0	0,0%	0,0%
M.7B.27.7	1991 - 2000	53	2	79,2%	18,2%
M.7B.27.8	2001 - 2005	0	0	0,0%	0,0%
M.7B.27.9	2006 - 2010	0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2016 - 2020	0	0	0,0%	0,0%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	0	1	0,0%	9,1%
M.7B.27.14	Total	66	11	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	66	11	100,0%	100,0%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	66	11	100,0%	100,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	14	11	25	
M.7B.29.2	Office	57	9	7	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0	0	
M.7B.29.5	Industry	0	1	0	
M.7B.29.6	Agriculture	0	0	0	
M.7B.29.7	Other commercially used	0	0	0	
M.7B.29.8	Hospital	0	0	0	
M.7B.29.9	School	0	0	0	
M.7B.29.10	other RE with a social relevant purpose	99	23	6	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Bulding under construction	0	0	0	
M.7B.29.13	Other	0	0	0	
M.7B.29.14	no data	0	0	0	
M.7B.29.15	Total	170	44	7	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



E. Optional ECB-ECAIs data

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DKK

CONTENT OF TAB E

- [1. Swap Transaction Counterparties](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	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	3M5E1GQGK17H16CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D13047E2LIV03			
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	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		28,1			
E.3.1.2	Weighted Average Maturity (years)		18,0			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-<60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-<90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-<180 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	>= 180 days	0,0%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program 2. Additional information on the sustainable section of the mortgage stock 2A. Sustainable Residential Cover Pool 2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	724	199	22%	12%
SM.1.1.2	Social impact mortgage loans	1.873	526	58%	31%
SM.1.1.3	other	0	0	0%	0%
SM.1.1.4	Total sustainable mortgage loans	2.597	725	80%	43%
OSM.1.1.1	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	2.545		98,0%	
SM.2.1.2	Commercial	52		2,0%	
SM.2.1.3	Other	0		0,0%	
SM.2.1.4	Total	2.597		0,0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>	0		0,0%	
OSM.2.1.2	<i>o/w EE residential</i>	672		25,9%	
OSM.2.1.3	<i>o/w EE commercial</i>	52		2,0%	
OSM.2.1.4	<i>o/w EE other</i>	0		0,0%	
OSM.2.1.5	<i>EE total</i>	0		0,0%	
OSM.2.1.6	<i>o/w Social residential</i>	1.873		72,1%	
OSM.2.1.7	<i>o/w Social Commercial</i>	0		0,0%	
OSM.2.1.8	<i>o/w social other</i>	0		0,0%	
OSM.2.1.9	<i>social tot</i>	0		0,0%	
OSM.2.1.10	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.11	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [if relevant, please specify]</i>				
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	722	3	100%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	15,4%	100,0%	15,8%	
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)	57%	0%	58%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	0%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	5%	0%	5%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	19%	0%	18%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	8%	0%	8%
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	100%	100%	100%
SM.2.6.2	Floating rate	0%	0%	0%
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	0%	0%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	0%	0%	0%
SM.2.7.2	Amortising	100%	100%	100%
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	0%	0%	0%
SM.2.8.2	≥ 12 - ≤ 24 months	0%	0%	0%
SM.2.8.3	≥ 24 - ≤ 36 months	0%	0%	0%
SM.2.8.4	≥ 36 - ≤ 60 months	0%	0%	0%
SM.2.8.5	≥ 60 months	100%	100%	100%
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	0,00%	0,00%	0,00%
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)	3.526			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	163	469	6%	65%
SM.2A.10.3	DKK 2 - 5m	320	94	13%	13%
SM.2A.10.4	DKK 5 - 20m	1.268	132	50%	18%
SM.2A.10.5	DKK 20 - 50m	720	26	28%	4%
SM.2A.10.6	DKK 50 - 100m	75	1	3%	0%
SM.2A.10.7	> DKK 100m	0	0	0%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	2.545	722	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	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 (%)	24,69%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	2,033	ND1	80%	
SM.2A.12.3	>40 - <=50 %	127	ND1	5%	
SM.2A.12.4	>50 - <=60 %	86	ND1	3%	
SM.2A.12.5	>60 - <=70 %	76	ND1	3%	
SM.2A.12.6	>70 - <=80 %	67	ND1	3%	
SM.2A.12.7	>80 - <=90 %	56	ND1	2%	
SM.2A.12.8	>90 - <=100 %	49	ND1	2%	
SM.2A.12.9	>100%	51	ND1	2%	
SM.2A.12.10	Total	2,545	0	100%	0%
OSM.2A.12.1	o/w >100 - <=110 %	26			
OSM.2A.12.2	o/w >110 - <=120 %	13			
OSM.2A.12.3	o/w >120 - <=130 %	6			
OSM.2A.12.4	o/w >130 - <=140 %	4			
OSM.2A.12.5	o/w >140 - <=150 %	2			
OSM.2A.12.6	o/w >150 %	1			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	0,0%			
SM.2A.13.2	Second home/Holiday houses	0,0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,4%			
SM.2A.13.4	Subsidised housing	97,6%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	2,0%			
OSM.2A.13.1	o/w Private rental	0,0%			
OSM.2A.13.2	o/w Multi-family housing	97,6%			
OSM.2A.13.3	o/w Buildings under construction	0,0%			
OSM.2A.13.4	o/w Buildings land	0,0%			
OSM.2A.13.5	o/w [if relevant, please specify]				
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]				
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	140	14	5%	6%
SM.2A.15.2	B	516	54	20%	24%
SM.2A.15.3	C	1,436	97	56%	43%
SM.2A.15.4	D	141	15	6%	7%
SM.2A.15.5	E	27	7	1%	3%
SM.2A.15.6	F	0	1	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	5	1	0%	1%
SM.2A.15.9	Estimate B	43	4	2%	2%
SM.2A.15.10	Estimate C	102	17	4%	7%
SM.2A.15.11	Estimate D	105	10	4%	4%
SM.2A.15.12	Estimate E	11	3	0%	1%
SM.2A.15.13	Estimate F	19	2	1%	1%
SM.2A.15.14	Estimate G	1	0	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	2,545	226	100%	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	140	14	5%	6%
SM.2A.16.2	<=70 + 2,200/M^2	516	54	20%	24%
SM.2A.16.3	<=110 + 3,200/M^2	1,436	97	56%	43%
SM.2A.16.4	<=150 + 4,200/M^2	141	15	6%	7%
SM.2A.16.5	<=190 + 5,200/M^2	27	7	1%	3%
SM.2A.16.6	<=240 + 6,500/M^2	0	1	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	5	1	0%	1%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	43	4	2%	2%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	102	17	4%	7%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	105	10	4%	4%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	11	3	0%	1%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	19	2	1%	1%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	1	0	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	2,545	226	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	113	16	4%	7%
SM.2A.17.2	1919 - 1945	316	23	12%	10%
SM.2A.17.3	1946 - 1960	65	9	3%	4%
SM.2A.17.4	1961 - 1970	526	23	21%	10%
SM.2A.17.5	1971 - 1980	382	31	15%	14%
SM.2A.17.6	1981 - 1990	30	15	1%	7%
SM.2A.17.7	1991 - 2000	1,070	104	42%	46%
SM.2A.17.8	2001 - 2005	37	2	1%	1%
SM.2A.17.9	2006 - 2010	0	0	0%	0%
SM.2A.17.10	2011 - 2015	0	1	0%	0%
SM.2A.17.11	2016 - 2020	0	0	0%	0%
SM.2A.17.12	2021 and onwards	0	0	0%	0%
SM.2A.17.13	no data	6	2	0%	1%
SM.2A.17.14	Total	2,545	226	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	3	4	0%	2%
SM.2A.18.2	Flat or Apartment	11	2	0%	1%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	918	70	36%	31%
SM.2A.18.5	Multifamily House	1,613	150	63%	66%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	2,545	226	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	0	0	0%	0%
SM.2A.19.2	Existing Property	2,545	226	100%	100%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	2,545	226	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	0	0	2	
SM.2A.20.2	Flat or Apartment	2	0	12	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	66	64	1	
SM.2A.20.5	Multifamily House	259	256	1	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	0	0	0	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	327	320	17	
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					

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)	17,189			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	0	1	0%	33%
SM.2B.21.3	DKK 2 - 5m	5	1	9%	33%
SM.2B.21.4	DKK 5 - 20m	0	0	0%	0%
SM.2B.21.5	DKK 20 - 50m	47	1	91%	33%
SM.2B.21.6	DKK 20 - 50m	0	0	0%	0%
SM.2B.21.7	> DKK 100m	0	0	0%	0%
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	52	3	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	o/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	o/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	o/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	o/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	o/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	o/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 (%)	7%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	52	ND1	100%	
SM.2B.23.3	>40 - <=50 %	0	ND1	0%	
SM.2B.23.4	>50 - <=60 %	0	ND1	0%	
SM.2B.23.5	>60 - <=70 %	0	ND1	0%	
SM.2B.23.6	>70 - <=80 %	0	ND1	0%	
SM.2B.23.7	>80 - <=90 %	0	ND1	0%	
SM.2B.23.8	>90 - <=100 %	0	ND1	0%	
SM.2B.23.9	>100%	0	ND1	0%	
SM.2B.23.10	Total	52	0%	100%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %	0			
OSM.2B.23.2	o/w >110 - <=120 %	0			
OSM.2B.23.3	o/w >120 - <=130 %	0			
OSM.2B.23.4	o/w >130 - <=140 %	0			
OSM.2B.23.5	o/w >140 - <=150 %	0			
OSM.2B.23.6	o/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	0%	ND1		
SM.2B.24.2	Office	0%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	0%	ND1		
SM.2B.24.5	Industry	0%	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	0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	2%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	98%	ND1		
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	52	1	100%	50%
SM.2B.25.2	B	0	1	0%	50%
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	0	0	0%	0%
SM.2B.25.9	Estimate B	0	0	0%	0%
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	52	2	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	1	100%	50%	
SM.2B.26.2	<=95 + 2,200/M^2	1	0%	50%	
SM.2B.26.3	<=135 + 3,200/M^2	0	0%	0%	
SM.2B.26.4	<=175 + 4,200/M^2	0	0%	0%	
SM.2B.26.5	<=215 + 5,200/M^2	0	0%	0%	
SM.2B.26.6	<=265 + 6,500/M^2	0	0%	0%	
SM.2B.26.7	>265 + 6,500/M^2	0	0%	0%	
SM.2B.26.8	Estimate: <=71.3 + 1,650/M^2	ND1			
SM.2B.26.9	Estimate: <=95 + 2,200/M^2	ND1			
SM.2B.26.10	Estimate: <=135 + 3,200/M^2	ND1			
SM.2B.26.11	Estimate: <=175 + 4,200/M^2	ND1			
SM.2B.26.12	Estimate: <=215 + 5,200/M^2	ND1			
SM.2B.26.13	Estimate: <=265 + 6,500/M^2	ND1			
SM.2B.26.14	Estimate: >265 + 6,500/M^2	ND1			
SM.2B.26.15	TBC at a country level	ND1			
SM.2B.26.16	TBC at a country level	ND1			
SM.2B.26.17	TBC at a country level	ND1			
SM.2B.26.18	no data	0	0%	0%	
SM.2B.26.19	Total	2	100%	100%	
27. CRE Age Structure					
	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE	
SM.2B.27.1	older than 1919	0	0%	0%	
SM.2B.27.2	1919 - 1945	0	0%	0%	
SM.2B.27.3	1946 - 1960	1	0%	50%	
SM.2B.27.4	1961 - 1970	0	0%	0%	
SM.2B.27.5	1971 - 1980	0	0%	0%	
SM.2B.27.6	1981 - 1990	0	0%	0%	
SM.2B.27.7	1991 - 2000	1	100%	50%	
SM.2B.27.8	2001 - 2005	0	0%	0%	
SM.2B.27.9	2006 - 2010	0	0%	0%	
SM.2B.27.10	2011 - 2015	0	0%	0%	
SM.2B.27.11	2016 - 2020	0	0%	0%	
SM.2B.27.12	2021 and onwards	0	0%	0%	
SM.2B.27.13	no data	0	0%	0%	
SM.2B.27.14	Total	2	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	0	0%	0%	
SM.2B.28.2	Existing property	2	100%	100%	
SM.2B.28.3	other	0	0%	0%	
SM.2B.28.4	no data	0	0%	0%	
SM.2B.28.5	Total	2	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	0			
SM.2B.29.2	Office	0			
SM.2B.29.3	Hotel/Tourism	0			
SM.2B.29.4	Shopping malls	0			
SM.2B.29.5	Industry	0			
SM.2B.29.6	Agriculture	0			
SM.2B.29.7	Other commercially used	0			
SM.2B.29.8	Hospital	0			
SM.2B.29.9	School	0			
SM.2B.29.10	other RE with a social relevant purpose	36	7	3	
SM.2B.29.11	Land	0			
SM.2B.29.12	Property developers / Building under construction	0			
SM.2B.29.13	Other	0			
SM.2B.29.14	no data	0			
SM.2B.29.15	Total	0	0	3	
SM.2B.29.16	Weighted Average				
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2024

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

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

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

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

ECBC Label Template

Capital Centre General, Q4 2023

Published 27 February 2024 • Data per 31 December 2023



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

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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


Table A. General Issuer Detail
Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Total Balance Sheet Assets	383,0	369,2	366,8	367,7
Total Customer Loans(fair value)	352,7	337,6	338,0	338,2
of which: Used/registered for covered bond collateral pool	352,7	337,6	338,0	338,2
Tier 1 Ratio (%)	27,5%	28,7%	29,1%	29,6%
Solvency Ratio (%)	27,5%	28,7%	29,1%	29,6%
Outstanding Covered Bonds (fair value)	352,5	337,4	338,3	334,7
Outstanding Senior Unsecured Liabilities	0,8	0,8	0,8	0,8
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	41,2	38,7	38,8	38,1
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	373,6	370,2	369,4	367,5
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Composition by

Maturity				
- 0 <= 1 year	0,1	0,1	0,1	0,0
- < 1 <= 5 years	2,1	2,1	2,1	2,2
- over 5 years	371,4	368,0	367,1	365,2
Currency	-	-	-	-
- DKK	373,6	370,1	369,4	367,4
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	271,9	269,8	270,2	269,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	51,8	50,7	50,6	49,3
- Subsidised	50,0	49,7	48,6	48,7
eligibility as covered bond collateral	373,6	370,2	369,4	367,5
Non-performing loans (See definition in table X1)	0,06	0,07	0,05	0,08
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,35	0,32	0,32	0,31



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q4 2023	Q3 2023	Q2 2023	Q4 2022
Nominal cover pool (total value)		5,0	4,6	4,4	4,5
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		1,8	1,4	1,2	1,3
Overcollateralisation ratio	Total	0,5	0,4	0,4	0,4
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		3,3	3,2	3,2	3,2
– 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	0,0	0,0
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		1,8	0,6	0,4	0,6
Total capital coverage (rating compliant capital)		1,8	1,4	1,2	1,3
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,1	0,1	0,1	0,1

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2023	Q3 2023	Q2 2023	Q4 2022
Nominal value of outstanding CBs		3,3	3,2	3,2	3,2
Fair value of outstanding CBs (marked value)		4,3	4,2	4,4	4,5
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0,0	0,0	0,0	0,0
	1 year	-	-	-	-
	> 1 and ≤ 2 years	-	-	0,0	0,0
	> 2 and ≤ 3 years	0,0	0,0	-	-
	> 3 and ≤ 4 years	0,0	0,0	0,0	0,0
	> 4 and ≤ 5 years	-	-	-	0,0
	5-10 years	0,2	0,2	0,2	0,2
	10-20 years	-	-	-	-
	> 20 years	4,1	4,0	4,2	4,2
Amortisation profile of issued CBs	Bullet	2,7%	2,8%	2,8%	3,0%
	Annuity	3,5%	3,7%	3,8%	4,3%
	Serial	93,9%	93,5%	93,3%	92,7%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100,0%	100,0%	100,0%	100,0%
	Floating rate (Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,0%
	Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs	DKK	4,3	4,2	4,4	4,5
	EUR	-	-	-	-
	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	1,8	-	-	-	-	-	-	-	-	-
0-≤1 year	0,7	-	-	-	-	-	-	-	-	-
>1- ≤ 5 years	1,0	-	-	-	-	-	-	-	-	-
> 5 years	0,0	-	-	-	-	-	-	-	-	-
Total	1,8	-	-	-	-	-	-	-	-	-

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	1,8	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1,8	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤ 5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	0,7	1,0	0,0	1,8
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0,7	1,0	0,0	1,8

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0,0
--	-----

Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	3,3
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	448	11	714	152	335	-	9	-	10	-	1.679
In %	26,7%	0,7%	42,5%	9,1%	20,0%	0,0%	0,5%	0,0%	0,6%	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	0,0	0,0	2,5	0,4	0,2	-	0,0	-	0,1	-	3,253
In %	1,4%	0,0%	77,9%	11,0%	7,6%	0,0%	0,3%	0,0%	1,8%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0,4	0,5	1,5	0,8	0,1	-	3,3
In %	12,9%	14,9%	45,7%	24,3%	2,3%	0,0%	



Table M4a/B4a

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

	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	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	17%
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-	10%
Subsidised Housing	1,8	0,3	0,2	0,1	0,1	0,0	0,0	0,0	0,0	0,1	25%
Cooperative Housing	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	-	36%
Private rental	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	44%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	
Office and Business	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	41%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	0,1	0,0	0,0	0,0	0,0	-	-	-	0,0	-	13%
Other	-	-	-	-	-	-	-	-	-	-	
Total	2,1	0,5	0,3	0,1	0,1	0,0	0,0	0,0	0,0	0,1	27%

Table M4b/B4b

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

	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	91,2%	8,3%	0,3%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	17,4%
Holiday houses	99,5%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	9,6%
Subsidised Housing	69,4%	10,4%	8,4%	3,0%	2,6%	1,4%	0,8%	0,7%	1,2%	2,0%	24,7%
Cooperative Housing	41,0%	39,2%	11,0%	6,3%	2,0%	0,3%	0,1%	0,1%	0,0%	0,0%	35,9%
Private rental	49,4%	21,8%	14,7%	5,6%	4,3%	0,6%	1,0%	0,5%	0,3%	1,7%	44,0%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Office and Business	53,3%	27,9%	10,1%	1,9%	1,9%	1,0%	3,9%	0,0%	0,0%	0,0%	40,8%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Properties for social and cultural purposes	94,7%	2,0%	1,1%	0,6%	1,5%	0,0%	0,0%	0,0%	0,1%	0,0%	13,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Total	65,5%	14,3%	8,9%	3,5%	2,6%	1,2%	0,7%	0,6%	1,0%	1,7%	27,1%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,0	0,0	0,0	0,0	-	-	0,0	-	-	0,0	17,4%
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-	9,6%
Subsidised Housing	1,5	0,2	0,3	0,1	0,1	0,1	0,0	0,0	0,0	0,2	24,7%
Cooperative Housing	0,1	0,2	0,1	0,0	0,0	0,0	0,0	0,0	-	0,0	35,9%
Private rental	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	44,0%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	
Office and Business	0,0	0,0	0,0	-	-	-	0,0	-	-	0,0	40,8%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	0,1	0,0	-	-	-	-	-	-	0,0	-	13,0%
Other	-	-	-	-	-	-	-	-	-	-	
Total	1,7	0,5	0,5	0,1	0,1	0,1	0,0	0,0	0,0	0,2	27,1%

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	65,1%	33,2%	0,9%	0,4%	0,0%	0,0%	0,2%	0,0%	0,0%	0,2%	17,4%
Holiday houses	85,6%	14,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	9,6%
Subsidised Housing	58,7%	8,5%	13,0%	4,4%	4,2%	2,1%	1,2%	1,0%	1,1%	5,9%	24,7%
Cooperative Housing	20,9%	47,2%	17,6%	4,9%	6,0%	1,7%	0,9%	0,1%	0,0%	0,6%	35,9%
Private rental	25,0%	26,9%	22,7%	7,7%	2,0%	1,0%	2,3%	1,7%	6,2%	4,6%	44,0%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Office and Business	28,7%	0,2%	55,1%	0,0%	0,0%	0,0%	12,8%	0,0%	0,0%	3,3%	40,8%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Properties for social and cultural purposes	90,0%	4,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,6%	0,0%	13,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	
Total	52,5%	14,4%	13,9%	4,6%	4,1%	1,9%	1,2%	0,9%	1,5%	5,0%	27,1%



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



Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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

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



Table M9/B9

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 12 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 12 - ≤ 24 months	-	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 24 - ≤ 36 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 36 - ≤ 60 months	0,0	-	-	-	0,0	-	-	-	-	-	0,0
≥ 60 months	0,0	0,0	2,5	0,4	0,2	-	0,0	-	0,1	-	3,2
Total	0,0	0,0	2,5	0,4	0,2	-	0,0	-	0,1	-	3,3

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 1 Years	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 1 - ≤ 3 Years	0,0	-	0,0	0,0	0,0	-	0,0	-	-	-	0,0
≥ 3 - ≤ 5 Years	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0	-	0,0
≥ 5 - ≤ 10 Years	0,0	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,2
≥ 10 - ≤ 20 Years	0,0	-	2,1	0,3	0,2	-	0,0	-	0,0	-	2,6
≥ 20 Years	-	-	0,4	0,1	0,0	-	0,0	-	-	-	0,5
Total	0,0	0,0	2,5	0,4	0,2	-	0,0	-	0,1	-	3,3

Table M11/B11

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
90 day NPL	1,73	-	-	-	-	-	-	-	-	-	0,78

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

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
90 day NPL	1,68	-	-	-	-	-	-	-	-	-	0,02

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

Table M11b/B11b

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

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
< 60per cent LTV	1,68	-	-	-	-	-	-	-	-	-	0,02
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-

Table M12/B12

Realised losses (DKKbn)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses	Housing	Housing							
Total realised losses	0,2	-	-	-	0,0	-	-	-	-	-	0,3

Table M12a/B12a

Realised losses (%)

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