
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 31/10/2023

Cut-off Date: 30/09/2023



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

Worksheet E: Optional ECB-ECAIs data

Worksheet F1. Optional Sustainable M data

G1. Crisis M Payment Holidays

Worksheet Tabel A & Onwards: Danish National Transparency Template



A. Harmonised Transparency Template - General Information

HTT 2023

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	30-09-2023			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
OG.2.1.1					
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	5.459			
G.3.1.2	Outstanding Covered Bonds	5.073			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	7,6%	0,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	4.995		91,5%	
G.3.3.2	Public Sector	0		0,0%	
G.3.3.3	Shipping	0		0,0%	
G.3.3.4	Substitute Assets	464		8,5%	
G.3.3.5	Other	0		0,0%	
G.3.3.6	Total	5.459		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)	18,14	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	357	ND1	6,5%	
G.3.4.3	1 - 2 Y	248	ND1	4,5%	
G.3.4.4	2 - 3 Y	254	ND1	4,7%	
G.3.4.5	3 - 4 Y	261	ND1	4,8%	
G.3.4.6	4 - 5 Y	270	ND1	5,0%	
G.3.4.7	5 - 10 Y	1.510	ND1	27,7%	
G.3.4.8	10+ Y	2.559	ND1	46,9%	
G.3.4.9	Total	5.460	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)	21,44	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	40	ND1	0,8%	
G.3.5.3	1 - 2 Y	0	ND1	0,0%	
G.3.5.4	2 - 3 Y	9	ND1	0,2%	
G.3.5.5	3 - 4 Y	10	ND1	0,2%	
G.3.5.6	4 - 5 Y	0	ND1	0,0%	
G.3.5.7	5 - 10 Y	5	ND1	0,1%	
G.3.5.8	10+ Y	5.008	ND1	98,7%	
G.3.5.9					
G.3.5.10	Total	5.073	0,00	100,0%	0,00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	5.073	5.073	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	5.073	5.073	100,0%	100,0%
OG.3.6.1	Total	5.073	5.073	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	5.073	5.073	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	5.073	5.073	100,0%	100,0%
OG.3.7.1	Total	5.073	5.073	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	5.071	5.071	100,0%	100,0%
G.3.8.2	Floating coupon	1	1	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	5.073	5.073	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	464	100,0%	
G.3.9.5	Other	0	0,0%	
G.3.9.6	Total	464	100,0%	
OG.3.9.1	o/w EU gvts or quasi govts	ND1		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	ND1		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	ND1		
OG.3.9.4	o/w EU central banks	ND1		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1		
OG.3.9.7	o/w CQS1 credit institutions	ND1		
OG.3.9.8	o/w CQS2 credit institutions	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)	464	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	464	0,00%	
G.3.10.16	Total	464	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	464	8,5%	9,2%
G.3.11.2	Central bank eligible assets	0	0,0%	0,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	464	8,5%	9,2%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2,0		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				



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

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

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

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

G.5.1.1	Exposure to credit institute credit quality step 1	464
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	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	Jyske Bank A/S
OG.6.1.5	Stand-by Account Bank	Nordea Bank Abp
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	4.991	99,9%	
M.7.1.2	Commercial	4	0,1%	
M.7.1.3	Other	0	0,0%	
M.7.1.4	Total	4.995	100,0%	
OM.7.1.1	o/w Cooperative Housing	0		
OM.7.1.2	o/w Agriculture	63		
OM.7.1.3	o/w Owner-occupied homes	10		
OM.7.1.4	o/w Holiday houses	4.205		
OM.7.1.5	o/w Subsidised Housing	501		
OM.7.1.6	o/w Private rental	211		
OM.7.1.7	o/w Manufacturing and Manual Industries	0		
OM.7.1.8	o/w Office and Business	1		
OM.7.1.9	o/w Social and cultural purposes	0		
OM.7.1.10	o/w Other	4		
OM.7.1.11				
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	1.672	17	1.689
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	8,0%	93,0%	8,0%
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)	61%	81%	61%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	16%	7%	16%
M.7.5.3	Northern Jutland (Region Nordjylland)	3%	5%	3%
M.7.5.4	Eastern Jutland (Region Midtjylland)	11%	7%	11%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	0%	9%
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	99%	95%	99%
M.7.6.2	Floating rate	1%	0%	1%
M.7.6.3	Other	0%	5%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	98%	22%	98%
OM.7.6.3	o/w Adjustable Rate Mortgages	1%	0%	1%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	0%	0%	0%
OM.7.6.6	o/w Capped floaters	0%	0%	0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0%	0%	0%
M.7.7.2	Amortising	100%	100%	100%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	1%	0%	1%
M.7.8.2	≥ 12 - ≤ 24 months	0%	0%	0%
M.7.8.3	≥ 24 - ≤ 36 months	0%	0%	0%
M.7.8.4	≥ 36 - ≤ 60 months	0%	0%	0%
M.7.8.5	≥ 60 months	99%	100%	99%
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	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	2.985			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	469	1.066	9,4%	63,8%
M.7A.10.3	DKK 2 - 5m	981	299	19,7%	17,9%
M.7A.10.4	DKK 5 - 20m	2.682	277	53,7%	16,6%
M.7A.10.5	DKK 20 - 50m	687	28	13,8%	1,7%
M.7A.10.6	DKK 50 - 100m	62	1	1,2%	0,1%
M.7A.10.7	> DKK 100m	111	1	2,2%	0,1%
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	4.991	1.672	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 (%)	26,64%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	4.143	ND1	83,0%	
M.7A.12.3	>40 - <=50 %	333	ND1	6,7%	
M.7A.12.4	>50 - <=60 %	247	ND1	5,0%	
M.7A.12.5	>60 - <=70 %	121	ND1	2,4%	
M.7A.12.6	>70 - <=80 %	63	ND1	1,3%	
M.7A.12.7	>80 - <=90 %	39	ND1	0,8%	
M.7A.12.8	>90 - <=100 %	16	ND1	0,3%	
M.7A.12.9	>100%	29	ND1	0,6%	
M.7A.12.10	Total	4.991	0,00%	100,0%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	11	0,00%	0,2%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	7	0,00%	0,1%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	3	0,00%	0,1%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	2	0,00%	0,0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	2	0,00%	0,0%	
OM.7A.12.6	<i>o/w >150 %</i>	4	0,00%	0,1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	1,3%			
M.7A.13.2	Second home/Holiday houses	0,2%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	84,3%			
M.7A.13.5	Agricultural	0,0%			
OM.7A.13.1	Other	14,3%			
OM.7A.13.2	<i>o/w Subsidised housing</i>	4,2%			
OM.7A.13.3	<i>o/w Private rental</i>	10,0%			
OM.7A.13.4	<i>o/w Multi-family housing</i>	0,0%			
OM.7A.13.5	<i>o/w Buildings under construction</i>	0,0%			
OM.7A.13.6	<i>o/w Buildings land</i>	0,0%			
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	274	29	5,5%	3,8%
M.7A.15.2	B	1175	93	23,5%	12,3%
M.7A.15.3	C	2115	253	42,4%	33,5%
M.7A.15.4	D	897	145	18,0%	19,2%
M.7A.15.5	E	102	38	2,1%	5,0%
M.7A.15.6	F	30	11	0,6%	1,5%
M.7A.15.7	G	6	4	0,1%	0,5%
M.7A.15.8	Estimate A	13	3	0,3%	0,4%
M.7A.15.9	Estimate B	54	10	1,1%	1,3%
M.7A.15.10	Estimate C	177	52	3,5%	6,9%
M.7A.15.11	Estimate D	91	56	1,8%	7,3%
M.7A.15.12	Estimate E	28	30	0,6%	3,9%
M.7A.15.13	Estimate F	13	16	0,3%	2,2%
M.7A.15.14	Estimate G	6	11	0,1%	1,5%
M.7A.15.15	> DKK 100m	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	10	5	0,2%	0,7%
M.7A.15.19	Total	4991	756	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	274	29	5,5%	3,8%
M.7A.16.2	<=70 + 2,200/M^2	1175	93	23,5%	12,3%
M.7A.16.3	<=110 + 3,200/M^2	2115	253	42,4%	33,5%
M.7A.16.4	<=150 + 4,200/M^2	897	145	18,0%	19,2%
M.7A.16.5	<=190 + 5,200/M^2	102	38	2,1%	5,0%
M.7A.16.6	<=240 + 6,500/M^2	30	11	0,6%	1,5%
M.7A.16.7	>240 + 6,500/M^2	6	4	0,1%	0,5%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	13	3	0,3%	0,4%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	54	10	1,1%	1,3%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	177	52	3,5%	6,9%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	91	56	1,8%	7,3%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	28	30	0,6%	3,9%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	13	16	0,3%	2,2%
M.7A.16.14	Estimate: >240 + 6,500/M^2	6	11	0,1%	1,5%
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	10	5	0,2%	0,7%
M.7A.16.19	Total	4991	756	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	554	218	11,1%	28,8%
M.7A.17.2	1919 - 1945	540	57	10,8%	7,5%
M.7A.17.3	1946 - 1960	254	46	5,1%	6,1%
M.7A.17.4	1961 - 1970	516	102	10,3%	13,5%
M.7A.17.5	1971 - 1980	394	52	7,9%	6,9%
M.7A.17.6	1981 - 1990	39	15	0,8%	2,0%
M.7A.17.7	1991 - 2000	2666	253	53,4%	33,5%
M.7A.17.8	2001 - 2005	1	1	0,0%	0,1%
M.7A.17.9	2006 - 2010	6	3	0,1%	0,4%
M.7A.17.10	2011 - 2015	0	0	0,0%	0,0%
M.7A.17.11	2016 - 2020	12	3	0,2%	0,4%
M.7A.17.12	2021 and onwards	8	4	0,2%	0,5%
M.7A.17.13	no data	0	2	0,0%	0,3%
M.7A.17.14	Total	4991	756	100,0%	100,0%
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		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	108	116	2%	15%
M.7A.18.2	Flat or Apartment	33	37	1%	5%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	845	166	17%	22%
M.7A.18.5	Multifamily House	4003	436	80%	58%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	2	1	0%	0%
M.7A.18.8	Total	4991	756	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	17	6	0,3%	0,8%
M.7A.19.2	Existing property	4974	750	99,7%	99,2%
M.7A.19.3	other	0	0	0,0%	0,0%
M.7A.19.4	no data	0	0	0,0%	0,0%
M.7A.19.5	Total	4991	756	100,0%	100,0%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
M.7A.20.1	House, detached or semi-detached	393	76	17
M.7A.20.2	Flat or Apartment	81	31	8
M.7A.20.3	Bungalow	0	0	0
M.7A.20.4	Terraced House	1.055	786	4
M.7A.20.5	Multifamily House	3.798	2.757	2
M.7A.20.6	Land Only	0	0	0
M.7A.20.7	other	0	0	0
M.7A.20.8	no data	7	4	13
M.7A.20.9	Total	5.334	3.655	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				

7B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	259			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	4	17	100%	100%
M.7B.21.3	DKK 2 - 5m	0	0	0%	0%
M.7B.21.4	DKK 5 - 20m	0	0	0%	0%
M.7B.21.5	DKK 20 - 50m	0	0	0%	0%
M.7B.21.6	DKK 20 - 50m	0	0	0%	0%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	4	17	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			
		0,00%			
	By LTV buckets (mn):	0,00%			
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100%	ND1	ND1		
M.7B.22.10	Total	0	0		
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100%	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	o/w >100 - <=110 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	7,42%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	4	ND1	97%	
M.7B.23.3	>40 - <=50 %	0	ND1	2%	
M.7B.23.4	>50 - <=60 %	0	ND1	1%	
M.7B.23.5	>60 - <=70 %	0	ND1	0%	
M.7B.23.6	>70 - <=80 %	0	ND1	0%	
M.7B.23.7	>80 - <=90 %	0	ND1	0%	
M.7B.23.8	>90 - <=100 %	0	ND1	0%	
M.7B.23.9	>100%	0	ND1	0%	
M.7B.23.10	Total	4	0	100%	0
OM.7B.23.1	o/w >100 - <=110 %	0	0	0%	
OM.7B.23.2	o/w >110 - <=120 %	0	0	0%	
OM.7B.23.3	o/w >120 - <=130 %	0	0	0%	
OM.7B.23.4	o/w >130 - <=140 %	0	0	0%	
OM.7B.23.5	o/w >140 - <=150 %	0	0	0%	
OM.7B.23.6	o/w >150 %	0	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	11,7%
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	88,3%
M.7B.24.11	Land	0,0%
M.7B.24.12	Property developers / Bulding under construction	0,0%
M.7B.24.13	Other	0,0%
OM.7B.24.1	o/w Social & Cultural purposes	88,3%
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	0	0	0%	0%
M.7B.25.2	B	0	0	0%	0%
M.7B.25.3	C	2	6	44%	43%
M.7B.25.4	D	0	3	9%	21%
M.7B.25.5	E	0	0	5%	0%
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	1	1%	5%
M.7B.25.9	Estimate B	0	0	2%	3%
M.7B.25.10	Estimate C	0	1	9%	7%
M.7B.25.11	Estimate D	1	1	11%	9%
M.7B.25.12	Estimate E	0	1	7%	6%
M.7B.25.13	Estimate F	0	0	5%	3%
M.7B.25.14	Estimate G	0	0	7%	3%
M.7B.25.15	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.16	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.17	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.18	no data	0	0	0%	0%
M.7B.25.19	Total	4	14	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	0	0	0%	0%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0%	0%
M.7B.26.3	<=135 + 3,200/M^2	2	6	44%	43%
M.7B.26.4	<=175 + 4,200/M^2	0	3	9%	21%
M.7B.26.5	<=215 + 5,200/M^2	0	0	5%	0%
M.7B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
M.7B.26.7	>265 + 6,500/M^2	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	1	1%	5%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	0	0	2%	3%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	0	1	9%	7%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	1	1	11%	9%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	0	1	7%	6%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	0	0	5%	3%
M.7B.26.14	Estimate: >265 + 6,500/M^2	0	0	7%	3%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	0	0	0%	0%
M.7B.26.19	Total	4	14	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	1	5	0,0%	0,7%
M.7B.27.2	1919 - 1945	1	1	0,0%	0,1%
M.7B.27.3	1946 - 1960	0	2	0,0%	0,3%
M.7B.27.4	1961 - 1970	1	3	0,0%	0,4%
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	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	1	0,0%	0,1%
M.7B.27.9	2006 - 2010	0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	0	1	0,0%	0,1%
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	2	1	0,0%	0,1%
M.7B.27.14	Total	4	14	0,1%	1,9%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	4	14	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	4	14	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	0	0	0	
M.7B.29.2	Office	53	1	8	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0	0	
M.7B.29.5	Industry	0	0	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	428	18	9	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Bulding under construction	0	0	0	
M.7B.29.13	Other	0	0	0	
M.7B.29.14	no data	0	0	0	
M.7B.29.15	Total	481	19	9	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



E. Optional ECB-ECAIs data

HTT 2023

Reporting in Domestic Currency

DKK

CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	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	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 (months)		360,1			
E.3.1.2	Weighted Average Maturity (months)		217,7			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-<60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-<90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-<180 days	0,0%	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

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	1452	302	29%	18%
SM.1.1.2	Social impact mortgage loans	2869	744	57%	44%
SM.1.1.3	other	0	0		
SM.1.1.4	Total sustainable mortgage loans	4321	1046	87%	62%
OSM.1.1.1	o/w [If relevant, please specify]				
OSM.1.1.2	o/w [If relevant, please specify]				
OSM.1.1.3	o/w [If relevant, please specify]				
OSM.1.1.4	o/w [If relevant, please specify]				
OSM.1.1.5	o/w [If relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	4321		100%	
SM.2.1.2	Commercial	0		0%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	4321		100%	
OSM.2.1.1	o/w Forest & Agriculture				
OSM.2.1.2	o/w EE residential				
OSM.2.1.3	o/w EE commercial				
OSM.2.1.4	o/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	o/w Social residential				
OSM.2.1.7	o/w Social Commercial				
OSM.2.1.8	o/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	o/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	o/w [If relevant, please specify]				
OSM.2.1.12	o/w [If relevant, please specify]				
OSM.2.1.13	o/w [If relevant, please specify]				
OSM.2.1.14	o/w [If relevant, please specify]				
OSM.2.1.15	o/w [If relevant, please specify]				
OSM.2.1.16	o/w [If relevant, please specify]				
OSM.2.1.17	o/w [If relevant, please specify]				
OSM.2.1.18	o/w [If relevant, please specify]				
2. General Information					
	Residential Loans		Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	1045	1	100%	
OSM.2.2.1	Optional information eg, Number of borrowers				
OSM.2.2.2	Optional information eg, Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
	% Residential Loans		% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	9,3%	100,0%	9,3%	
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	o/w [If relevant, please specify]				
SM.2.4.46	o/w [If relevant, please specify]				
SM.2.4.47	o/w [If relevant, please specify]				
SM.2.4.48	o/w [If relevant, please specify]				
SM.2.4.49	o/w [If relevant, please specify]				
SM.2.4.50	o/w [If relevant, please specify]				
SM.2.4.51	o/w [If relevant, please specify]				
SM.2.4.52	o/w [If relevant, please specify]				
SM.2.4.53	o/w [If relevant, please specify]				
SM.2.4.54	o/w [If relevant, please specify]				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	62,3%	0,0%	62,3%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,0%	0,0%	15,0%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	2,9%	0,0%	2,9%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	11,0%	100,0%	11,0%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	8,8%	0,0%	8,8%	
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	100%	0%	100%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	0%	0%	0%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	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	0,0%	0,0%	0,0%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.135	0	0%	
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	274	552	6%	
SM.2A.10.3	DKK 2 - 5m	684	207	16%	
SM.2A.10.4	DKK 5 - 20m	2.548	258	59%	
SM.2A.10.5	DKK 20 - 50m	642	26	15%	
SM.2A.10.6	DKK 50 - 100m	62	1	1%	
SM.2A.10.7	> DKK 100m	111	1	3%	
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	4.321	1.045	100,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1	0		
	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%
OSM.2A.11.1	o/w >100 - <=110 %	ND1	0		
OSM.2A.11.2	o/w >110 - <=120 %	ND1	0		
OSM.2A.11.3	o/w >120 - <=130 %	ND1	0		
OSM.2A.11.4	o/w >130 - <=140 %	ND1	0		
OSM.2A.11.5	o/w >140 - <=150 %	ND1	0		
OSM.2A.11.6	o/w >150 %	ND1	0		
OSM.2A.11.7		0	0		
OSM.2A.11.8		0	0		
OSM.2A.11.9		0	0		

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	26%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	3,549	ND1	82%	
SM.2A.12.3	>40 - <=50 %	306	ND1	7%	
SM.2A.12.4	>50 - <=60 %	223	ND1	5%	
SM.2A.12.5	>60 - <=70 %	111	ND1	3%	
SM.2A.12.6	>70 - <=80 %	57	ND1	1%	
SM.2A.12.7	>80 - <=90 %	34	ND1	1%	
SM.2A.12.8	>90 - <=100 %	15	ND1	0%	
SM.2A.12.9	>100%	27	ND1	1%	
SM.2A.12.10	Total	4,321	0	100%	0.0%
OSM.2A.12.1	<i>o/w >100 - <=110 %</i>				
OSM.2A.12.2	<i>o/w >110 - <=120 %</i>				
OSM.2A.12.3	<i>o/w >120 - <=130 %</i>				
OSM.2A.12.4	<i>o/w >130 - <=140 %</i>				
OSM.2A.12.5	<i>o/w >140 - <=150 %</i>				
OSM.2A.12.6	<i>o/w >150 %</i>				
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%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	2%			
SM.2A.13.4	Subsidised housing	97%			
SM.2A.13.5	Agricultural	0%			
SM.2A.13.6	Other	0%			
OSM.2A.13.1	<i>o/w Private rental</i>				
OSM.2A.13.2	<i>o/w Multi-family housing</i>				
OSM.2A.13.3	<i>o/w Buildings under construction</i>				
OSM.2A.13.4	<i>o/w Buildings land</i>				
OSM.2A.13.5	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.6	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.7	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.8	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	274	29	6%	7%
SM.2A.15.2	B	1,175	93	27%	23%
SM.2A.15.3	C	1,790	158	41%	40%
SM.2A.15.4	D	694	57	16%	14%
SM.2A.15.5	E	68	15	2%	4%
SM.2A.15.6	F	24	5	1%	1%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	11	2	0%	0%
SM.2A.15.9	Estimate B	47	5	1%	1%
SM.2A.15.10	Estimate C	145	19	3%	5%
SM.2A.15.11	Estimate D	66	11	2%	3%
SM.2A.15.12	Estimate E	17	3	0%	1%
SM.2A.15.13	Estimate F	7	1	0%	0%
SM.2A.15.14	Estimate G	3	1	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	4,321	400	100%	100%
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	274	29	6.3%	7.3%
SM.2A.16.2	<=70 + 2,200/M^2	1,175	93	27.2%	23.3%
SM.2A.16.3	<=110 + 3,200/M^2	1,790	158	41.4%	39.5%
SM.2A.16.4	<=150 + 4,200/M^2	694	57	16.1%	14.3%
SM.2A.16.5	<=190 + 5,200/M^2	68	15	1.6%	3.8%
SM.2A.16.6	<=240 + 6,500/M^2	24	5	0.6%	1.3%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0.0%	0.0%
SM.2A.16.8	Estimate: <=71.3 + 1,650/M^2	11	2	0.3%	0.5%
SM.2A.16.9	Estimate: <=95 + 2,200/M^2	47	5	1.1%	1.3%
SM.2A.16.10	Estimate: <=135 + 3,200/M^2	145	19	3.4%	4.8%
SM.2A.16.11	Estimate: <=175 + 4,200/M^2	66	11	1.5%	2.8%
SM.2A.16.12	Estimate: <=215 + 5,200/M^2	17	3	0.4%	0.9%
SM.2A.16.13	Estimate: <=265 + 6,500/M^2	7	1	0.2%	0.4%
SM.2A.16.14	Estimate: >265 + 6,500/M^2	3	1	0.1%	0.1%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0.0%	0.0%
SM.2A.16.19	Total	4,321	400	100.0%	100.0%
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	200	29	5%	7%
SM.2A.17.2	1919 - 1945	491	27	11%	7%
SM.2A.17.3	1946 - 1960	241	29	6%	7%
SM.2A.17.4	1961 - 1970	503	57	12%	14%
SM.2A.17.5	1971 - 1980	390	40	9%	10%
SM.2A.17.6	1981 - 1990	36	10	1%	3%
SM.2A.17.7	1991 - 2000	2,439	200	56%	50%
SM.2A.17.8	2001 - 2005	0	0	0%	0%
SM.2A.17.9	2006 - 2010	5	2	0%	1%
SM.2A.17.10	2011 - 2015	0	0	0%	0%
SM.2A.17.11	2016 - 2020	12	3	0%	1%
SM.2A.17.12	2021 and onwards	7	3	0%	1%
SM.2A.17.13	no data	0	0	0%	0%
SM.2A.17.14	Total	4,321	400	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	43	11	1%	3%
SM.2A.18.2	Flat or Apartment	21	5	0%	1%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	717	122	17%	31%
SM.2A.18.5	Multi-family House	3,541	262	82%	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	4,321	400	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	15	5	0%	1%
SM.2A.19.2	Existing Property	4.305	395	100%	99%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	4.321	400	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
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	9	3	3	
SM.2A.20.2	Flat or Apartment	16	6	7	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	118	77	2	
SM.2A.20.5	Multifamily House	522	482	1	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	664	568	1	
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					
B. Sustainable Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	36			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	0	1	100%	100%
SM.2B.20.3	DKK 2 - 5m	0	0	0%	0%
SM.2B.20.4	DKK 5 - 20m	0	0	0%	0%
SM.2B.20.5	DKK 20 - 50m	0	0	0%	0%
SM.2B.20.6	DKK 20 - 50m	0	0	0%	0%
SM.2B.20.7	> DKK 100m	0	0	0%	0%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	0,0	1	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100%	ND1	ND1		
SM.2B.21.10	Total	0	0	0,0%	0,0%
OSM.2B.21.1	o/w >100 - <=110 %	ND1	ND1		
OSM.2B.21.2	o/w >110 - <=120 %	ND1	ND1		
OSM.2B.21.3	o/w >120 - <=130 %	ND1	ND1		
OSM.2B.21.4	o/w >130 - <=140 %	ND1	ND1		
OSM.2B.21.5	o/w >140 - <=150 %	ND1	ND1		
OSM.2B.21.6	o/w >150 %	ND1	ND1		
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
23. Loan to Value (LTV) Information - INDEXED				% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	9,6%			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	0,0	ND1	100,0%	
SM.2B.22.3	>40 - <=50 %	0	ND1	0,0%	
SM.2B.22.4	>50 - <=60 %	0	ND1	0,0%	
SM.2B.22.5	>60 - <=70 %	0	ND1	0,0%	
SM.2B.22.6	>70 - <=80 %	0	ND1	0,0%	
SM.2B.22.7	>80 - <=90 %	0	ND1	0,0%	
SM.2B.22.8	>90 - <=100 %	0	ND1	0,0%	
SM.2B.22.9	>100%	0	ND1	0,0%	
SM.2B.22.10	Total	0,0	0	100,0%	0,0%
OSM.2B.22.1	o/w >100 - <=110 %	0			
OSM.2B.22.2	o/w >110 - <=120 %	0			
OSM.2B.22.3	o/w >120 - <=130 %	0			
OSM.2B.22.4	o/w >130 - <=140 %	0			
OSM.2B.22.5	o/w >140 - <=150 %	0			
OSM.2B.22.6	o/w >150 %	0			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.23.1	Retail	0%	ND1		
SM.2B.23.2	Office	0%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	0%	ND1		
SM.2B.23.5	Industry	0%	ND1		
SM.2B.23.6	Agriculture	0%	ND1		
SM.2B.23.7	Other commercially used	0%	ND1		
SM.2B.23.8	Hospital	0%	ND1		
SM.2B.23.9	School	0%	ND1		
SM.2B.23.10	other RE with a social relevant purpose	0%	ND1		
SM.2B.23.11	Land	0%	ND1		
SM.2B.23.12	Property developers / Building under construction	0%	ND1		
SM.2B.23.13	Other	100%	ND1		
OSM.2B.23.1					
OSM.2B.23.2	<i>o/w Cultural purposes</i>				
OSM.2B.23.3	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.4	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.5	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.6	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.7	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.8	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.9	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.10	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.11	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.12	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.13	<i>o/w [if relevant, please specify]</i>				
OSM.2B.23.14	<i>o/w [if relevant, please specify]</i>				
25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE	
SM.2B.24.1	A	0	0%	0%	
SM.2B.24.2	B	0	0%	0%	
SM.2B.24.3	C	0	0%	0%	
SM.2B.24.4	D	0	0%	0%	
SM.2B.24.5	E	0	0%	0%	
SM.2B.24.6	F	0	0%	0%	
SM.2B.24.7	G	0	0%	0%	
SM.2B.24.8	Estimate A	1	60%	59%	
SM.2B.24.9	Estimate B	0	25%	25%	
SM.2B.24.10	Estimate C	0	8%	8%	
SM.2B.24.11	Estimate D	0	3%	3%	
SM.2B.24.12	Estimate E	0	1%	1%	
SM.2B.24.13	Estimate F	0	2%	2%	
SM.2B.24.14	Estimate G	0	2%	2%	
SM.2B.24.15	TBC at a country level	ND1			
SM.2B.24.16	TBC at a country level	ND1			
SM.2B.24.17	TBC at a country level	ND1			
SM.2B.24.18	no data	0	0,0%	0,0%	
SM.2B.24.19	Total	1	100,0%	100,0%	
OSM.2B.24.1		0			
OSM.2B.24.2		0			
OSM.2B.24.3		0			
26. Average energy use intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE	
SM.2B.25.1	<=52.5 + 1,650/M^2	0	0,0%	0,0%	
SM.2B.25.2	<=70 + 2,200/M^2	0	0,0%	0,0%	
SM.2B.25.3	<=110 + 3,200/M^2	0	0,0%	0,0%	
SM.2B.25.4	<=150 + 4,200/M^2	0	0,0%	0,0%	
SM.2B.25.5	<=190 + 5,200/M^2	0	0,0%	0,0%	
SM.2B.25.6	<=240 + 6,500/M^2	0	0,0%	0,0%	
SM.2B.25.7	>240 + 6,500/M^2	0	0,0%	0,0%	
SM.2B.25.8	Estimate: <=52.5 + 1,650/M^2	1	60,1%	59,4%	
SM.2B.25.9	Estimate: <=70 + 2,200/M^2	0	24,7%	24,8%	
SM.2B.25.10	Estimate: <=110 + 3,200/M^2	0	8,2%	7,9%	
SM.2B.25.11	Estimate: <=150 + 4,200/M^2	0	2,5%	3,0%	
SM.2B.25.12	Estimate: <=190 + 5,200/M^2	0	1,0%	1,0%	
SM.2B.25.13	Estimate: <=240 + 6,500/M^2	0	1,6%	2,0%	
SM.2B.25.14	Estimate: >240 + 6,500/M^2	0	1,9%	2,0%	
SM.2B.25.15	TBC at a country level	ND1			
SM.2B.25.16	TBC at a country level	ND1			
SM.2B.25.17	TBC at a country level	ND1			
SM.2B.25.18	no data	0	0,0%	0,0%	
SM.2B.25.19	Total	1	100,0%	100,0%	
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	0	0%	0%	
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	0	0%	0%	
SM.2B.27.8	2001 - 2005	0	0%	0%	
SM.2B.27.9	2006 - 2010	0	0%	0%	
SM.2B.27.10	2011 - 2015	1	100%	100%	
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	1	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.27.1	New property	0	0%	0%	
SM.2B.27.2	Existing property	1	100%	100%	
SM.2B.27.3	other	0	0%	0%	
SM.2B.27.4	no data	0	0%	0%	
SM.2B.27.5	Total	1	100%	100%	
SM.2B.27.6					
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	0		
SM.2B.29.2	Office	0	0		
SM.2B.29.3	Hotel/Tourism	0	0		
SM.2B.29.4	Shopping malls	0	0		
SM.2B.29.5	Industry	0	0		
SM.2B.29.6	Agriculture	0	0		
SM.2B.29.7	Other commercially used	0	0		
SM.2B.29.8	Hospital	0	0		
SM.2B.29.9	School	0	0		
SM.2B.29.10	other RE with a social relevant purpose	12	10		
SM.2B.29.11	Land	0	0		
SM.2B.29.12	Property developers / Building under construction	0	0		
SM.2B.29.13	Other	0	0		
SM.2B.29.14	no data	0	0		
SM.2B.29.15	Total	12	10		
SM.2B.29.16	Weighted Average	0	0		
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	DKK
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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 Other, Q3 2023

Published 31 October 2023 • Data per 30 September 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>	Q3 2023	Q2 2023	Q1 2023	Q4 2022
Total Balance Sheet Assets	369,2	366,8	367,7	359,6
Total Customer Loans(fair value)	337,6	338,0	338,2	333,7
of which: Used/registered for covered bond collateral pool	337,6	338,0	338,2	333,7
Tier 1 Ratio (%)	28,7%	29,1%	29,6%	28,3%
Solvency Ratio (%)	28,7%	29,1%	29,6%	28,3%
Outstanding Covered Bonds (fair value)	337,4	338,3	334,7	335,0
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	38,7	38,8	38,1	38,8
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	370,2	369,4	367,5	365,6
Composition by				
Maturity				
- 0 <= 1 year	0,1	0,1	0,0	0,0
- < 1 <= 5 years	2,1	2,1	2,2	2,2
- over 5 years	368,0	367,1	365,2	363,4
Currency				
- DKK	370,1	369,4	367,4	365,6
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	269,8	270,2	269,6	269,1
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	50,7	50,6	49,3	48,6
- Subsidised	49,7	48,6	48,7	47,9
eligibility as covered bond collateral	370,2	369,4	367,5	365,6
Non-performing loans (See definition in table X1)	0,07	0,05	0,08	0,08
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,32	0,32	0,31	0,33



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q3 2023	Q2 2023	Q1 2023	Q4 2022
Nominal cover pool (total value)		5,5	5,5	5,9	5,6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,5	0,4	0,9	0,4
Overcollateralisation ratio	Total	0,1	0,1	0,2	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		5,1	5,1	5,0	5,2
– 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		0,5	0,4	0,9	0,4
Total capital coverage (rating compliant capital)		0,5	0,4	0,9	0,4
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		Q3 2023	Q2 2023	Q1 2023	Q4 2022
Nominal value of outstanding CBs		5,1	5,1	5,0	5,2
Fair value of outstanding CBs (marked value)		6,3	6,6	6,5	6,5
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0,0	0,0	0,0	-
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0,0	0,0	0,0	0,0
	> 2 and ≤ 3 years	0,0	0,0	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	0,0	0,0	0,0	0,0
	10-20 years	0,0	0,0	0,0	0,0
	> 20 years	6,2	6,5	6,5	6,5
Amortisation profile of issued CBs	Bullet	1,1%	1,1%	0,3%	6,1%
	Annuity	0,8%	1,9%	0,3%	0,3%
	Serial	98,2%	97,0%	99,5%	93,6%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100,0%	99,7%	100,0%	100,0%
	Floating rate (Floating rate constant for less than 1 year)	0,0%	0,3%	0,0%	0,0%
	Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs	DKK	6,3	6,6	6,5	6,5
	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	-	-	-	-
	Fitch	-	-	-	-

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

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

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

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	0,5	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,5	-	-	-	-	-	-	-	-	-

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

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)	-0,1
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Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	5,0
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	-
Un-hedged interest rate risk	-
Un-hedged currency risk	-
- Of which EUR	-
- Of which DKK	-
- Of which...	-

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	149	7	1.016	252	248	-	6	-	11	-	1.689
In %	8,8%	0,4%	60,2%	14,9%	14,7%	0,0%	0,4%	0,0%	0,7%	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	0,1	0,0	4,2	0,5	0,2	-	0,0	-	0,0	-	4,995
In %	1,3%	0,2%	84,2%	10,0%	4,2%	0,0%	0,0%	0,0%	0,1%	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	0,5	1,0	2,7	0,7	0,1	0,1	5,0
In %	9,5%	19,6%	53,7%	13,7%	1,2%	2,2%	



Table M4a/B4a

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

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

Table M4b/B4b

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	96,5%	0,1%	3,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	62,7%	19,0%	12,5%	2,6%	1,4%	0,5%	0,3%	0,2%	0,1%	0,6%
Cooperative Housing	63,5%	28,5%	4,3%	1,2%	0,9%	0,5%	0,5%	0,1%	0,1%	0,5%
Private rental	56,0%	26,4%	14,9%	1,8%	0,7%	0,1%	0,0%	0,0%	0,0%	0,1%
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	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	93,4%	3,4%	3,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	63,1%	20,0%	11,6%	2,4%	1,3%	0,4%	0,3%	0,2%	0,1%	0,6%

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	0,1	0,0	0,0	-	-	-	-	-	-	-	7,0%
Holiday houses	0,0	-	-	-	-	-	-	-	-	-	3,6%
Subsidised Housing	2,1	0,7	0,7	0,3	0,2	0,1	0,0	0,0	0,0	0,1	25,9%
Cooperative Housing	0,2	0,2	0,1	0,0	0,0	0,0	-	0,0	-	0,0	29,7%
Private rental	0,1	0,1	0,1	0,0	0,0	0,0	-	0,0	0,0	0,0	34,7%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0,0%
Office and Business	0,0	0,0	-	-	-	-	-	-	-	-	13,9%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,0	-	0,0	-	-	-	-	-	-	-	6,5%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
Total	2,4	1,0	0,9	0,3	0,2	0,1	0,0	0,0	0,0	0,1	26,6%

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	95,1%	1,4%	3,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	7,0%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	3,6%
Subsidised Housing	49,0%	17,3%	17,7%	7,2%	3,7%	1,5%	0,9%	0,4%	0,6%	1,7%	25,9%
Cooperative Housing	34,9%	36,7%	23,1%	0,9%	0,5%	2,3%	0,0%	0,5%	0,0%	1,2%	29,7%
Private rental	24,8%	36,3%	26,8%	6,2%	3,6%	0,4%	0,0%	1,5%	0,0%	0,3%	34,7%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	35,1%	64,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	13,9%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	93,1%	0,0%	6,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	6,5%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	47,3%	19,8%	18,4%	6,4%	3,3%	1,5%	0,7%	0,4%	0,5%	1,6%	26,6%



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	-	0,1
Holiday houses	-	0,0	-	0,0	-	-	0,0
Subsidised Housing	2,7	0,6	0,1	0,4	0,4	-	4,2
Cooperative Housing	0,2	0,1	0,0	0,1	0,0	-	0,5
Private rental	0,1	0,0	0,0	0,0	0,0	-	0,2
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	0,0	0,0	-	-	-	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	-	0,0	0,0	-	-	0,0
Other	-	-	-	-	-	-	-
Total	3,1	0,8	0,2	0,5	0,4	-	5,0



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

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



Table M9/B9

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

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

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	-	0,0	-	-	-	-	-	0,0	-	0,0
≥ 1 - ≤ 3 Years	0,0	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,0
≥ 3 - ≤ 5 Years	0,0	-	0,0	-	0,0	-	-	-	0,0	-	0,0
≥ 5 - ≤ 10 Years	0,0	-	0,0	-	-	-	-	-	0,0	-	0,0
≥ 10 - ≤ 20 Years	0,0	0,0	4,2	0,5	0,2	-	0,0	-	0,0	-	4,9
≥ 20 Years	0,1	0,0	0,0	0,0	0,0	-	0,0	-	-	-	0,1
Total	0,1	0,0	4,2	0,5	0,2	-	0,0	-	0,0	-	5,0

Table M11/B11

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,97	-	-	-	-	-	-	-	-	-	0,97

Note: 90-days arrear as of Q3 2023 (See definition in table X1)

Table M11a/B11a

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,47	-	-	-	-	-	-	-	-	-	0,47

Note: 90-days arrear as of Q3 2023 (See definition in table X1)

Table M11b/B11b

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60per cent LTV	0,47	-	-	-	-	-	-	-	-	-	0,01
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 homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	0,1	-	-	-	-	-	-	-	-	0,1	0,2

Table M12a/B12a

Realised losses (%)

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