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# Harmonised Transparency Template

## 2023 Version

Denmark

Jyske Realkredit A/S

Reporting date: 15/08/2023

Cut-off Date: 30/06/2023



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# A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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1. Basic Facts	
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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	Link to issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	30-06-2023			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
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	<a href="#">Link</a>			
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	4.448			
G.3.1.2	Outstanding Covered Bonds	3.250			
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%	36,9%	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	3.250	73,1%		
G.3.3.2	Public Sector	0	0,0%		
G.3.3.3	Shipping	0	0,0%		
G.3.3.4	Substitute Assets	1.198	26,9%		
G.3.3.5	Other	0	0,0%		
G.3.3.6	Total	4.448	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)	18,23	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	990	ND1	22,3%	
G.3.4.3	1 - 2 Y	154	ND1	3,5%	
G.3.4.4	2 - 3 Y	159	ND1	3,6%	
G.3.4.5	3 - 4 Y	526	ND1	11,8%	
G.3.4.6	4 - 5 Y	164	ND1	3,7%	
G.3.4.7	5 - 10 Y	778	ND1	17,5%	
G.3.4.8	10+ Y	1.678	ND1	37,7%	
G.3.4.9	Total	4.448	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)	26,36	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	ND1	0,0%	
G.3.5.3	1 - 2 Y	0	ND1	0,0%	
G.3.5.4	2 - 3 Y	0	ND1	0,0%	
G.3.5.5	3 - 4 Y	7	ND1	0,2%	
G.3.5.6	4 - 5 Y	0	ND1	0,0%	
G.3.5.7	5 - 10 Y	209	ND1	6,4%	
G.3.5.8	10+ Y	3.033	ND1	93,3%	
G.3.5.9					
G.3.5.10	Total	3.250	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	3.250	3.250	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	3.250	3.250	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	3.250	3.250	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	3.250	3.250	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	3.250	3.250	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	3.250	3.250	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	1.198	100,0%		
G.3.9.5	Other	0	0,0%		
G.3.9.6	Total	1.198	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)	1.198		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	1.198	
G.3.10.16		Total	1.198	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	1.198	26,9%	36,9%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4		Total	26,9%	36,9%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	<a href="#">Link</a>		
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	<a href="#">Green Finance Framework</a>		
OG.3.14.1	Link to Second-Party Opinion	<a href="#">Sustainalytics</a>		
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:	<a href="#">38</a>	
G.4.1.2	(a)	Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	<a href="#">ISIN</a>	
G.4.1.4	(c)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c)	Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG 1.15</a>	
G.4.1.8	(d)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>
OG.4.1.1	(d)	Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
OG.4.1.2	(d)	Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e)	Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e)	Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
OG.4.1.6	(f)	Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g)	Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	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 2023

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

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	3.183	97,9%
M.7.1.2	Commercial	67	2,1%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	3.250	100,0%
OM.7.1.1	o/w Cooperative Housing	357	
OM.7.1.2	o/w Agriculture	0	
OM.7.1.3	o/w Owner-occupied homes	52	
OM.7.1.4	o/w Holiday houses	1	
OM.7.1.5	o/w Subsidised Housing	2.551	
OM.7.1.6	o/w Private rental	222	
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			
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	1.757	16
OM.7.2.1	Optional information eg, Number of borrowers	ND1	
OM.7.2.2	Optional information eg, Number of guarantors	ND1	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	12,2%	99,3%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	100,0%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
OM.7.4.1		o/w Greenland	0,0%
OM.7.4.2		o/w Faroe Islands	0,0%
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			



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	59,3%	92,9%	60,0%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9,2%	2,7%	9,1%
M.7.5.3	Northern Jutland (Region Nordjylland)	5,5%	0,1%	5,4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	17,1%	0,0%	16,8%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	8,8%	4,2%	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
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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	96,1%	96,7%	3,8%
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%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0,03%	0,00%	0,03%
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)	1.812			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	429	1.432	13,5%	81,5%
M.7A.10.3	DKK 2 - 5m	484	145	15,2%	8,3%
M.7A.10.4	DKK 5 - 20m	1.497	154	47,0%	8,8%
M.7A.10.5	DKK 20 - 50m	699	25	22,0%	1,4%
M.7A.10.6	DKK 50 - 100m	74	1	2,3%	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	3.183	1.757	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	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	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 (%)	28,73%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.468	ND1	77,5%	
M.7A.12.3	>40 - <=50 %	185	ND1	5,8%	
M.7A.12.4	>50 - <=60 %	137	ND1	4,3%	
M.7A.12.5	>60 - <=70 %	119	ND1	3,7%	
M.7A.12.6	>70 - <=80 %	84	ND1	2,7%	
M.7A.12.7	>80 - <=90 %	69	ND1	2,2%	
M.7A.12.8	>90 - <=100 %	45	ND1	1,4%	
M.7A.12.9	>100%	76	ND1	2,4%	
M.7A.12.10	Total	3.183	0,00%	100,0%	0,00%
OM.7A.12.1	o/w >100 - <=110 %	44	0,00%	1,4%	
OM.7A.12.2	o/w >110 - <=120 %	15	0,00%	0,5%	
OM.7A.12.3	o/w >120 - <=130 %	8	0,00%	0,3%	
OM.7A.12.4	o/w >130 - <=140 %	4	0,00%	0,1%	
OM.7A.12.5	o/w >140 - <=150 %	3	0,00%	0,1%	
OM.7A.12.6	o/w >150 %	2	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	0,0%			
M.7A.13.2	Second home/Holiday houses	1,6%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	80,1%			
M.7A.13.5	Agricultural	0,0%			
OM.7A.13.1	Other	18,2%			
OM.7A.13.2	o/w Private rental	7,0%			
OM.7A.13.3	o/w Multi-family housing	11,2%			
OM.7A.13.4	o/w Buildings under construction	0,0%			
OM.7A.13.5	o/w Buildings land	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	101	11	3,2%	1,2%
M.7A.15.2	B	428	48	13,4%	5,3%
M.7A.15.3	C	1886	211	59,2%	23,5%
M.7A.15.4	D	358	88	11,2%	9,8%
M.7A.15.5	E	68	35	2,1%	3,9%
M.7A.15.6	F	17	10	0,5%	1,1%
M.7A.15.7	G	3	6	0,1%	0,7%
M.7A.15.8	Estimate A	8	6	0,3%	0,7%
M.7A.15.9	Estimate B	49	19	1,5%	2,1%
M.7A.15.10	Estimate C	139	106	4,4%	11,8%
M.7A.15.11	Estimate D	73	140	2,3%	15,6%
M.7A.15.12	Estimate E	28	91	0,9%	10,1%
M.7A.15.13	Estimate F	15	61	0,5%	6,7%
M.7A.15.14	Estimate G	9	56	0,3%	6,2%
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%	1,2%
M.7A.15.19	Total	3183	898	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	101	11	3,2%	1,2%
M.7A.16.2	<=70 + 2,200/M^2	428	48	13,4%	5,3%
M.7A.16.3	<=110 + 3,200/M^2	1886	211	59,2%	23,5%
M.7A.16.4	<=150 + 4,200/M^2	358	88	11,2%	9,8%
M.7A.16.5	<=190 + 5,200/M^2	68	35	2,1%	3,9%
M.7A.16.6	<=240 + 6,500/M^2	17	10	0,5%	1,1%
M.7A.16.7	>240 + 6,500/M^2	3	6	0,1%	0,7%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	8	6	0,3%	0,7%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	49	19	1,5%	2,1%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	139	106	4,4%	11,8%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	73	140	2,3%	15,6%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	28	91	0,9%	10,1%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	15	61	0,5%	6,7%
M.7A.16.14	Estimate: >240 + 6,500/M^2	9	56	0,3%	6,2%
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%	1,2%
M.7A.16.19	Total	3183	898	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	623	301	20%	34%
M.7A.17.2	1919 - 1945	356	146	11%	16%
M.7A.17.3	1946 - 1960	79	69	2%	8%
M.7A.17.4	1961 - 1970	531	99	17%	11%
M.7A.17.5	1971 - 1980	392	122	12%	14%
M.7A.17.6	1981 - 1990	32	43	1%	5%
M.7A.17.7	1991 - 2000	1088	109	34%	12%
M.7A.17.8	2001 - 2005	76	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	3183	898	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	44	401	1%	45%
M.7A.18.2	Flat or Apartment	25	78	1%	9%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	933	126	29%	14%
M.7A.18.5	Multifamily House	2182	293	69%	33%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	0	0%	0%
M.7A.18.8	Total	3183	898	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	3183	898	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	3183	898	100%	100%
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	1.183	169	25
M.7A.20.2	Flat or Apartment	83	57	12
M.7A.20.3	Bungalow	0	0	0
M.7A.20.4	Terraced House	716	652	3
M.7A.20.5	Multifamily House	2.002	1.342	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	3.983	2.219	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)	4.177			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	5	12	8%	75%
M.7B.21.3	DKK 2 - 5m	7	2	10%	13%
M.7B.21.4	DKK 5 - 20m	5	1	8%	6%
M.7B.21.5	DKK 20 - 50m	50	1	74%	6%
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	67	16	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	a/w >100 - <=110 %	ND1			
OM.7B.22.6	a/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 (%)	13,07%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	66	ND1	98%	
M.7B.23.3	>40 - <=50 %	0	ND1	0%	
M.7B.23.4	>50 - <=60 %	0	ND1	0%	
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	1%	
M.7B.23.9	>100 %	0	ND1	0%	
M.7B.23.10	Total	67	0	100%	0
OM.7B.23.1	a/w >100 - <=110 %	0		0%	
OM.7B.23.2	a/w >110 - <=120 %	0		0%	
OM.7B.23.3	a/w >120 - <=130 %	0		0%	
OM.7B.23.4	a/w >130 - <=140 %	0		0%	
OM.7B.23.5	a/w >140 - <=150 %	0		0%	
OM.7B.23.6	a/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	2,3%			
M.7B.24.2	Office	10,7%			
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	87,0%			
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	a/w Social & Cultural purposes	87,0%			
OM.7B.24.2	a/w [if relevant, please specify]	ND1			
OM.7B.24.3	a/w [if relevant, please specify]	ND1			
OM.7B.24.4	a/w [if relevant, please specify]	ND1			
OM.7B.24.5	a/w [if relevant, please specify]	ND1			
OM.7B.24.6	a/w [if relevant, please specify]	ND1			
OM.7B.24.7	a/w [if relevant, please specify]	ND1			
OM.7B.24.8	a/w [if relevant, please specify]	ND1			
OM.7B.24.9	a/w [if relevant, please specify]	ND1			
OM.7B.24.10	a/w [if relevant, please specify]	ND1			
OM.7B.24.11	a/w [if relevant, please specify]	ND1			
OM.7B.24.12	a/w [if relevant, please specify]	ND1			
OM.7B.24.13	a/w [if relevant, please specify]	ND1			
OM.7B.24.14	a/w [if relevant, please specify]	ND1			



25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	54	1	81%	10%
M.7B.25.2	B	0	1	0%	10%
M.7B.25.3	C	3	1	4%	10%
M.7B.25.4	D	0	0	0%	0%
M.7B.25.5	E	2	1	3%	10%
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	0	0	1%	3%
M.7B.25.10	Estimate C	2	2	3%	16%
M.7B.25.11	Estimate D	3	2	4%	18%
M.7B.25.12	Estimate E	1	1	2%	11%
M.7B.25.13	Estimate F	1	1	1%	8%
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	67	10	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	54	1	81,4%	10,0%
M.7B.26.2	<=95 + 2,200/M^2	0	1	0,0%	10,0%
M.7B.26.3	<=135 + 3,200/M^2	3	1	3,8%	10,0%
M.7B.26.4	<=175 + 4,200/M^2	0	0	0,0%	0,0%
M.7B.26.5	<=215 + 5,200/M^2	2	1	2,5%	10,0%
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%	0,8%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	0	0	0,7%	2,9%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2	2	3,5%	16,3%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	3	2	3,8%	18,3%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1	1	2,0%	10,9%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1	1	1,4%	7,5%
M.7B.26.14	Estimate: >265 + 6,500/M^2	0	0	0,7%	3,3%
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%	0,0%
M.7B.26.19	Total	67	10	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	8	2	11,6%	20,0%
M.7B.27.2	1919 - 1945	2	2	2,5%	20,0%
M.7B.27.3	1946 - 1960	0	1	0,0%	10,0%
M.7B.27.4	1961 - 1970	2	2	2,7%	20,0%
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	56	2	83,1%	20,0%
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%	10,0%
M.7B.27.14	Total	67	10	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	67	10	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	67	10	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	16	14	31	
M.7B.29.2	Office	59	6	7	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0	0	
M.7B.29.5	Industry	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	101	24	6	
M.7B.29.11	Land	0	0	0	
M.7B.29.12	Property developers / Building 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	176	44	7	
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
	<b>Interest Rate Types</b>	
		<p><b>Index Loans:</b> These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><b>Adjustable Rate Mortgages:</b> Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><b>Money market based loans:</b> The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	<b>Maturity Extension Triggers</b>	<a href="#">Jyske Realkredit Base Prospectus paragraph 4.14</a>
HG.1.7	<b>LTVs: Definition</b>	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Minimum once pr. year.
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.13	<b>Non-performing loans</b>	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	<b>Valuation method</b>	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indexation of property value. For new lending a physical valuation is required.
HG.1.15	<b>NPV assumptions (when stated)</b>	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	A and B label/estimate or equivalent labelled properties
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	<b>Social impact mortgage loans</b>	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		
	<b>3. Reason for No Data</b>	<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	<b>4. Glossary - Extra national and/or Issuer Items</b>	<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



## E. Optional ECB-ECAIs data

PROVISIONAL 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	0		
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26	0		
E.1.1.3	Back-up servicer	0	0	0		
E.1.1.4	BUS facilitator	0	0	0		
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26	0		
E.1.1.6	Back-up cash manager	0	0	0		
E.1.1.7	Account bank	Jyske Bank	3M5E1GGK117H6CPN30	0		
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D03047E2L1V03	0		
E.1.1.9	Account bank guarantor	0	0	0		
E.1.1.10	Trustee	0	0	0		
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26	0		
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)		331,2			
E.3.1.2	Weighted Average Maturity (months)		218,7			
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

HTT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB F1</b>	
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					
SM.1.1.1	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	583	175	18%	10%
SM.1.1.2	Social impact mortgage loans	2.032	560	63%	32%
SM.1.1.3	other	0	0	0%	0%
SM.1.1.4	Total sustainable mortgage loans	2.616	735	80%	41%
OSM.1.1.1	a/w (if relevant, please specify)				
OSM.1.1.2	a/w (if relevant, please specify)				
OSM.1.1.3	a/w (if relevant, please specify)				
OSM.1.1.4	a/w (if relevant, please specify)				
OSM.1.1.5	a/w (if relevant, please specify)				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
SM.2.1.1	Residential	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	2.561		97.9%	
SM.2.1.2	Commercial	54		2.1%	
SM.2.1.3	Other	0		0.0%	
SM.2.1.4	Total	2.616		0.0%	
OSM.2.1.1	a/w Forest & Agriculture	0		0.0%	
OSM.2.1.2	a/w EE residential	529		20.2%	
OSM.2.1.3	a/w EE commercial	54		2.1%	
OSM.2.1.4	a/w EE other	0		0.0%	
OSM.2.1.5	EE total	0		0.0%	
OSM.2.1.6	a/w Social residential	2.032		77.7%	
OSM.2.1.7	a/w Social Commercial	0		0.0%	
OSM.2.1.8	a/w social other	0		0.0%	
OSM.2.1.9	social tot	0		0.0%	
OSM.2.1.10	a/w (if relevant, please specify)				
OSM.2.1.11	a/w (if relevant, please specify)				
OSM.2.1.12	a/w (if relevant, please specify)				
OSM.2.1.13	a/w (if relevant, please specify)				
OSM.2.1.14	a/w (if relevant, please specify)				
OSM.2.1.15	a/w (if relevant, please specify)				
OSM.2.1.16	a/w (if relevant, please specify)				
OSM.2.1.17	a/w (if relevant, please specify)				
OSM.2.1.18	a/w (if relevant, please specify)				
2. General Information					
SM.2.2.1	Number of sustainable mortgage loans	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	732	3	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					
SM.2.3.1	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	15.2%	100.0%	15.6%	
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>a/w (if relevant, please specify)</i>			
SM.2.4.46	<i>a/w (if relevant, please specify)</i>			
SM.2.4.47	<i>a/w (if relevant, please specify)</i>			
SM.2.4.48	<i>a/w (if relevant, please specify)</i>			
SM.2.4.49	<i>a/w (if relevant, please specify)</i>			
SM.2.4.50	<i>a/w (if relevant, please specify)</i>			
SM.2.4.51	<i>a/w (if relevant, please specify)</i>			
SM.2.4.52	<i>a/w (if relevant, please specify)</i>			
SM.2.4.53	<i>a/w (if relevant, please specify)</i>			
SM.2.4.54	<i>a/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%	19%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	0%	9%
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	99%	100%	
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				
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)	3.499		
	By buckets (mn):			
SM.2A.10.2	DKK 0 - 2m	169	476	7%
SM.2A.10.3	DKK 2 - 5m	334	97	13%
SM.2A.10.4	DKK 5 - 20m	1.309	134	18%
SM.2A.10.5	DKK 20 - 50m	675	24	26%
SM.2A.10.6	DKK 50 - 100m	74	1	3%
SM.2A.10.7	> DKK 100m	0	0	0%
SM.2A.10.8	TBC at a country level	ND1	ND1	
SM.2A.10.9	TBC at a country level	ND1	ND1	
SM.2A.10.10	TBC at a country level	ND1	ND1	
SM.2A.10.11	TBC at a country level	ND1	ND1	
SM.2A.10.12	TBC at a country level	ND1	ND1	
SM.2A.10.13	TBC at a country level	ND1	ND1	
SM.2A.10.14	TBC at a country level	ND1	ND1	
SM.2A.10.15	TBC at a country level	ND1	ND1	
SM.2A.10.16	TBC at a country level	ND1	ND1	
SM.2A.10.17	TBC at a country level	ND1	ND1	
SM.2A.10.18	TBC at a country level	ND1	ND1	
SM.2A.10.19	TBC at a country level	ND1	ND1	
SM.2A.10.20	TBC at a country level	ND1	ND1	
SM.2A.10.21	TBC at a country level	ND1	ND1	
SM.2A.10.22	TBC at a country level	ND1	ND1	
SM.2A.10.23	TBC at a country level	ND1	ND1	
SM.2A.10.24	TBC at a country level	ND1	ND1	
SM.2A.10.25	TBC at a country level	ND1	ND1	
SM.2A.10.26	Total	2 551	732	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	#REFERENCE!
SM.2A.11.3	>40 - <=50%	ND1	ND1	#REFERENCE!
SM.2A.11.4	>50 - <=60%	ND1	ND1	#REFERENCE!
SM.2A.11.5	>60 - <=70%	ND1	ND1	#REFERENCE!
SM.2A.11.6	>70 - <=80%	ND1	ND1	#REFERENCE!
SM.2A.11.7	>80 - <=90%	ND1	ND1	#REFERENCE!
SM.2A.11.8	>90 - <=100%	ND1	ND1	#REFERENCE!
SM.2A.11.9	>100%	ND1	ND1	#REFERENCE!
OSM.2A.11.10	Total	0	0	
OSM.2A.11.11	o/w >100 - <=110%	ND1		#REFERENCE!
OSM.2A.11.12	o/w >110 - <=120%	ND1		#REFERENCE!
OSM.2A.11.13	o/w >120 - <=130%	ND1		#REFERENCE!
OSM.2A.11.14	o/w >130 - <=140%	ND1		#REFERENCE!
OSM.2A.11.5	o/w >140 - <=150%	ND1		#REFERENCE!
OSM.2A.11.6	o/w >150%	ND1		#REFERENCE!
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 (%)	26.41%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	2,007	ND1	78%	
SM.2A.12.3	>40 - <=50 %	123	ND1	5%	
SM.2A.12.4	>50 - <=60 %	100	ND1	4%	
SM.2A.12.5	>60 - <=70 %	81	ND1	3%	
SM.2A.12.6	>70 - <=80 %	71	ND1	3%	
SM.2A.12.7	>80 - <=90 %	64	ND1	3%	
SM.2A.12.8	>90 - <=100 %	43	ND1	2%	
SM.2A.12.9	>100%	71	ND1	3%	
SM.2A.12.10	Total	2,561	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	43			
OSM.2A.12.2	a/w >110 - <=120 %	14			
OSM.2A.12.3	a/w >120 - <=130 %	6			
OSM.2A.12.4	a/w >130 - <=140 %	3			
OSM.2A.12.5	a/w >140 - <=150 %	3			
OSM.2A.12.6	a/w >150 %	2			
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	97.5%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	2.1%			
OSM.2A.13.1	o/w Private rental	0.0%			
OSM.2A.13.2	o/w Multi-family housing	97.5%			
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	a/w [[ relevant, please specify]]				
OSM.2A.13.6	a/w [[ relevant, please specify]]				
OSM.2A.13.7	a/w [[ relevant, please specify]]				
OSM.2A.13.8	a/w [[ relevant, please specify]]				
OSM.2A.13.9	a/w [[ relevant, please specify]]				
OSM.2A.13.10	a/w [[ 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	101	11	4%	5%
SM.2A.15.2	B	428	48	17%	21%
SM.2A.15.3	C	1,471	97	57%	42%
SM.2A.15.4	D	260	27	10%	12%
SM.2A.15.5	E	49	12	2%	5%
SM.2A.15.6	F	15	1	1%	1%
SM.2A.15.7	G	0	1	0%	0%
SM.2A.15.8	Estimate A	7	1	0%	0%
SM.2A.15.9	Estimate B	47	5	2%	2%
SM.2A.15.10	Estimate C	119	16	5%	7%
SM.2A.15.11	Estimate D	45	8	2%	4%
SM.2A.15.12	Estimate E	11	3	0%	1%
SM.2A.15.13	Estimate F	5	1	0%	1%
SM.2A.15.14	Estimate G	2	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	2,561	233	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	101	11	4%	5%
SM.2A.16.2	<=70 + 2,200/M^2	428	48	17%	21%
SM.2A.16.3	<=110 + 3,200/M^2	1,471	97	57%	42%
SM.2A.16.4	<=150 + 4,200/M^2	260	27	10%	12%
SM.2A.16.5	<=190 + 5,200/M^2	49	12	2%	5%
SM.2A.16.6	<=240 + 6,500/M^2	15	2	1%	1%
SM.2A.16.7	>240 + 6,500/M^2	0	1	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	7	1	0%	0%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	47	5	2%	2%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	119	16	5%	7%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	45	8	2%	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	5	1	0%	1%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	2	1	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	2,561	233	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	127	18	5%	8%
SM.2A.17.2	1919 - 1945	314	25	12%	11%
SM.2A.17.3	1946 - 1960	65	9	3%	4%
SM.2A.17.4	1961 - 1970	523	23	20%	10%
SM.2A.17.5	1971 - 1980	381	32	15%	14%
SM.2A.17.6	1981 - 1990	30	16	1%	7%
SM.2A.17.7	1991 - 2000	1,079	106	42%	45%
SM.2A.17.8	2001 - 2005	36	2	1%	1%
SM.2A.17.9	2006 - 2010	0	0	0%	0%
SM.2A.17.10	2011 - 2015	0	0	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	5	1	0%	0%
SM.2A.17.14	Total	2,561	233	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	0%	2%
SM.2A.18.2	Flat or Apartment	11	0%	1%
SM.2A.18.3	Bungalow	0	0%	0%
SM.2A.18.4	Terraced House	916	36%	32%
SM.2A.18.5	Multifamily House	1.631	64%	65%
SM.2A.18.6	Land Only	0	0%	0%
SM.2A.18.7	other	0	0%	0%
SM.2A.18.8	Total	2.561	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%
SM.2A.19.2	Existing Property	2.561	100%	100%
SM.2A.19.3	other	0	0%	0%
SM.2A.19.4	no data	0	0%	0%
SM.2A.19.5	Total	2.561	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	2	
SM.2A.20.2	Flat or Apartment	2	0	13
SM.2A.20.3	Bungalow	0	-	-
SM.2A.20.4	Terraced House	52	50	1
SM.2A.20.5	Multifamily House	156	153	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	210	203	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				
SM.2A.20.48				

#### 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)	16.138		
	By buckets (mn):			
SM.2B.21.2	DKK 0 - 2m	0	1	0%
SM.2B.21.3	DKK 2 - 5m	5	1	9%
SM.2B.21.4	DKK 5 - 20m	0	0	0%
SM.2B.21.5	DKK 20 - 50m	50	1	91%
SM.2B.21.6	DKK 50 - 100m	0	0	0%
SM.2B.21.7	> DKK 100m	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	54	3	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.22.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.22.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.22.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.22.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.22.6	a/w >150 %	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	54			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	54	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	54	0%	100%	0,0%
OSM.2B.23.1	a/w >100 - <=110 %	0			
OSM.2B.23.2	a/w >110 - <=120 %	0			
OSM.2B.23.3	a/w >120 - <=130 %	0			
OSM.2B.23.4	a/w >130 - <=140 %	0			
OSM.2B.23.5	a/w >140 - <=150 %	0			
OSM.2B.23.6	a/w >150 %	0			
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.24.1	Retail	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	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	54	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	54	2	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m <sup>2</sup> )		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M <sup>2</sup>	54	1	100%	50%
SM.2B.26.2	<=95 + 2,200/M <sup>2</sup>	0	1	0%	50%
SM.2B.26.3	<=115 + 3,200/M <sup>2</sup>	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M <sup>2</sup>	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M <sup>2</sup>	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M <sup>2</sup>	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M <sup>2</sup>	0	0	0%	0%
SM.2B.26.8	Estimate:<=71.3 + 1,650/M <sup>2</sup>	ND1	ND1		
SM.2B.26.9	Estimate:<=95 + 2,200/M <sup>2</sup>	ND1	ND1		
SM.2B.26.10	Estimate:<=115 + 3,200/M <sup>2</sup>	ND1	ND1		
SM.2B.26.11	Estimate:<=175 + 4,200/M <sup>2</sup>	ND1	ND1		
SM.2B.26.12	Estimate:<=215 + 5,200/M <sup>2</sup>	ND1	ND1		
SM.2B.26.13	Estimate:<=265 + 6,500/M <sup>2</sup>	ND1	ND1		
SM.2B.26.14	Estimate>265 + 6,500/M <sup>2</sup>	ND1	ND1		
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	0	0	0%	0%
SM.2B.26.19	Total	54	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%	0%
SM.2B.27.2	1919 - 1945	0	0	0%	0%
SM.2B.27.3	1946 - 1960	0	1	0%	50%
SM.2B.27.4	1961 - 1970	0	0	0%	0%
SM.2B.27.5	1971 - 1980	0	0	0%	0%
SM.2B.27.6	1981 - 1990	0	0	0%	0%
SM.2B.27.7	1991 - 2000	54	1	100%	50%
SM.2B.27.8	2001 - 2005	0	0	0%	0%
SM.2B.27.9	2006 - 2010	0	0	0%	0%
SM.2B.27.10	2011 - 2015	0	0	0%	0%
SM.2B.27.11	2016 - 2020	0	0	0%	0%
SM.2B.27.12	2021 and onwards	0	0	0%	0%
SM.2B.27.13	no data	0	0	0%	0%
SM.2B.27.14	Total	54	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%	0%
SM.2B.28.2	Existing property	54	2	100%	100%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	54	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/m <sup>2</sup> (per year)	
SM.2B.29.1	Retail	0	0	0	
SM.2B.29.2	Office	0	0	0	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	0	0	0	
SM.2B.29.5	Industry	0	0	0	
SM.2B.29.6	Agriculture	0	0	0	
SM.2B.29.7	Other commercially used	0	0	0	
SM.2B.29.8	Hospital	0	0	0	
SM.2B.29.9	School	0	0	0	
SM.2B.29.10	other RE with a social relevant purpose	37	8	3	
SM.2B.29.11	Land	0	0	0	
SM.2B.29.12	Property developers / Building under construction	0	0	0	
SM.2B.29.13	Other	0	0	0	
SM.2B.29.14	no data	0	0	0	
SM.2B.29.15	Total	37	8	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 2023

Reporting in Domestic Currency	DKK
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CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

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

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

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

# **ECBC Label Template**

## **Capital Centre General, Q2 2023**

Published 18 August 2023 • Data per 30 June 2023

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As of **30 June 2023****Specialised finance institutes****General Issuer Detail**A [General Issuer Detail](#)**Cover Pool Information**G1.1 [General cover pool information](#)G2 [Outstanding CBs](#)G3 [Legal ALM \(balance principle\) adherence](#)G4 [Additional characteristics of ALM business model for issued CBs](#)M1/B1 [Number of loans by property category](#)M2/B2 [Lending by property category, DKKbn](#)M3/B3 [Lending, by loan size, DKKbn](#)M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)M5/B5 [Lending by region, DKKbn](#)M6/B6 [Lending by loan type - IO Loans, DKKbn](#)M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)M8/B8 [Lending by loan type - All loans, DKKbn](#)M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)M10/B10 [Lending by remaining maturity, DKKbn](#)M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)M12/B12 [Realised losses \(DKKm\)](#)M12a/B12a [Realised losses \(%\)](#)**Key Concepts**X1 [Key Concepts Explanation](#)X2 [Key Concept Explanation](#)X3 [General explanation](#)**Voluntary information**V1 [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

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

**Voluntary tables**

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

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

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



**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

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

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

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

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



Table G1.1 – General cover pool information

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

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q2 2023</b>	<b>Q4 2022</b>	<b>Q3 2022</b>	<b>Q2 2022</b>
Nominal value of outstanding CBs		3,2	3,2	3,2	3,3
Fair value of outstanding CBs (marked value)		4,4	4,5	4,4	4,6
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	0,0	0,0
	> 2 and ≤ 3 years	-	-	-	0,0
	> 3 and ≤ 4 years	0,0	0,0	0,0	-
	> 4 and ≤ 5 years	-	0,0	0,0	0,0
	5-10 years	0,2	0,2	0,3	0,2
	10-20 years	-	-	-	0,1
Amortisation profile of issued CBs	> 20 years	4,2	4,2	4,2	4,3
	Bullet	2,8%	3,0%	3,3%	3,3%
	Annuity	3,8%	4,3%	4,5%	4,6%
Interest rate profile of issued CBs	Serial	93,3%	92,7%	92,2%	92,0%
	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%
Currency denomination profile of issued CBs	Capped floating rate	0,0%	0,0%	0,0%	0,0%
	DKK	4,4	4,5	4,4	4,6
	EUR	-	-	-	-
UCITS compliant	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-
0-≤1 year	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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

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

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	0,8	0,4	-	1,2
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0,8	0,4	-	1,2

**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)	3,2
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) adherence<sup>1</sup>

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	534	11	723	152	337	-	9	-	7	-	1.773
In %	30,1%	0,6%	40,8%	8,6%	19,0%	0,0%	0,5%	0,0%	0,4%	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	2,6	0,4	0,2	-	0,0	-	0,1	-	3,250
In %	1,6%	0,0%	78,5%	11,0%	6,8%	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	0,7	0,1	-	3,2
In %	13,4%	15,1%	46,2%	23,0%	2,3%	0,0%	



**Table M4a/B4a**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-
Subsidised Housing	1,7	0,3	0,2	0,1	0,1	0,0	0,0	0,0	0,0	0,1
Cooperative Housing	0,1	0,1	0,1	0,0	0,0	0,0	-	0,0	-	-
Private rental	0,1	0,0	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	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,1	0,0	0,0	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,1</b>	<b>0,4</b>	<b>0,3</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>

**Table M4b/B4b**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	90,6%	8,8%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Holiday houses	98,9%	1,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	67,9%	10,4%	8,7%	3,2%	2,8%	1,6%	0,9%	1,0%	0,7%	2,8%
Cooperative Housing	40,1%	33,4%	17,6%	7,2%	1,4%	0,1%	0,0%	0,1%	0,0%	0,0%
Private rental	48,0%	21,6%	16,3%	5,4%	3,6%	0,9%	0,9%	0,7%	0,3%	2,2%
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	65,3%	21,5%	3,7%	1,9%	1,9%	0,9%	0,9%	4,0%	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	99,0%	1,0%	0,0%	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%
<b>Total</b>	<b>64,4%</b>	<b>13,6%</b>	<b>9,9%</b>	<b>3,7%</b>	<b>2,6%</b>	<b>1,3%</b>	<b>0,8%</b>	<b>0,8%</b>	<b>0,6%</b>	<b>2,3%</b>

**Table M4c/B4c**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,0	0,0	0,0	0,0	-	-	-	-	-	0,0	17,6%
Holiday houses	0,0	0,0	-	-	-	-	-	-	-	-	10,0%
Subsidised Housing	1,5	0,2	0,3	0,1	0,1	0,1	0,0	0,0	0,1	0,2	26,4%
Cooperative Housing	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	-	0,0	37,9%
Private rental	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	44,1%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0,0%
Office and Business	0,0	0,0	-	-	-	-	-	0,0	-	0,0	33,0%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,1	0,0	0,0	-	-	-	-	-	-	-	9,0%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
<b>Total</b>	<b>1,7</b>	<b>0,4</b>	<b>0,4</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,2</b>	<b>28,5%</b>

**Table M4d/B4d**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	64,7%	32,4%	2,3%	0,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,2%	17,6%
Holiday houses	86,0%	14,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	10,0%
Subsidised Housing	57,5%	8,2%	10,6%	4,1%	5,7%	2,1%	1,9%	1,7%	2,0%	6,0%	26,4%
Cooperative Housing	20,7%	35,1%	24,6%	12,2%	4,2%	0,9%	1,7%	0,1%	0,0%	0,6%	37,9%
Private rental	23,5%	24,4%	26,3%	10,8%	2,3%	2,4%	2,5%	2,2%	1,2%	4,4%	44,1%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	28,7%	55,3%	0,0%	0,0%	0,0%	0,0%	0,0%	12,8%	0,0%	3,3%	33,0%
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	95,4%	4,4%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	9,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>51,9%</b>	<b>12,7%</b>	<b>12,9%</b>	<b>5,3%</b>	<b>5,1%</b>	<b>1,9%</b>	<b>1,9%</b>	<b>1,5%</b>	<b>1,7%</b>	<b>5,1%</b>	<b>28,5%</b>


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

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0,0	0,0	0,0	0,0	0,0	-	0,1
Holiday houses	0,0	0,0	0,0	-	0,0	-	0,0
Subsidised Housing	1,5	0,3	0,1	0,5	0,2	-	2,6
Cooperative Housing	0,3	0,0	0,0	0,0	0,0	-	0,4
Private rental	0,1	0,0	0,0	0,0	0,0	-	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	-	0,1
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>2,0</b>	<b>0,3</b>	<b>0,2</b>	<b>0,5</b>	<b>0,3</b>	<b>-</b>	<b>3,2</b>



**Table M6/B6**

**Lending by loan type - IO Loans, DKKbn**

	Owner-occupied		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses									
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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-

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

**Table M7/B7**

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

	Owner-occupied		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses									
Index Loans	0,0	-	2,5	0,3	0,2	-	0,0	-	0,1	-	3,1
Fixed-rate to maturity	0,1	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>0,1</b>	<b>0,0</b>	<b>2,6</b>	<b>0,4</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,1</b>	<b>-</b>	<b>3,2</b>

**Table M8/B8**

**Lending by loan type - All loans, DKKbn**

	Owner-occupied		Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
	homes	Holiday houses									
Index Loans	0,0	-	2,5	0,3	0,2	-	0,0	-	0,1	-	0,1
Fixed-rate to maturity	0,1	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>0,1</b>	<b>0,0</b>	<b>2,6</b>	<b>0,4</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,1</b>	<b>-</b>	<b>3,2</b>



**Table M9/B9**
**Lending by Seasoning, DKKbn** (Seasoning defined by duration of customer relationship)

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 12 months	-	-	-	-	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	0,1	0,0	2,5	0,4	0,2	-	0,0	-	0,1	-	3,2
<b>Total</b>	<b>0,1</b>	<b>0,0</b>	<b>2,6</b>	<b>0,4</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,1</b>	<b>-</b>	<b>3,2</b>

**Table M10/B10**
**Lending by remaining maturity, DKKbn**

	Owner-occupied		Subsidised	Cooperative	Private rental	Manufacturing and Manual	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 1 Years	0,0	-	0,0	-	0,0	-	-	-	-	-	0,0
≥ 1 - ≤ 3 Years	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	0,1	0,0	0,0	-	0,0	-	0,1	-	0,2
≥ 10 - ≤ 20 Years	0,0	-	1,9	0,2	0,2	-	0,0	-	-	-	2,3
≥ 20 Years	-	-	0,6	0,1	0,0	-	0,0	-	-	-	0,7
<b>Total</b>	<b>0,1</b>	<b>0,0</b>	<b>2,6</b>	<b>0,4</b>	<b>0,2</b>	<b>-</b>	<b>0,0</b>	<b>-</b>	<b>0,1</b>	<b>-</b>	<b>3,2</b>

**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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	1,87	-	-	-	-	-	-	-	-	-	0,91

Note: 90-days arrear as of Q2 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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
90 day NPL	1,94	-	-	-	-	-	-	-	-	-	0,03

Note: 90-days arrear as of Q2 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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
< 60per cent LTV	1,94	-	-	-	-	-	-	-	-	-	0,03
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	Office and	Social and		Other	Total
	homes	Holiday houses	Housing	Housing		Industries	Business	Agriculture	cultural purposes		
Total realised losses	0,1	-	-	-	0,0	-	-	-	-	-	0,1

**Table M12a/B12a**
**Realised losses (%)**

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