

EEMI Harmonised Disclosure Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 29/10/2024

Cut-off Date: 30/09/2024



**Energy
Efficient
Mortgage
Label**

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Sub-Mortgage Assets](#)

[Worksheet EEM Harmonised Summary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB A1	
1. Mortgage Assets	
1.A Residential Cover Pool	
1.B Commercial Cover Pool	

Field Number	1. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.1.1.1	Residential	323.328			85.7%
M.1.1.2	Commercial	54.109			14.3%
M.1.1.3	Other	0			0.0%
M.1.1.4	Total	377.437			100.0%
OM.1.1.1	a/w Cooperative Housing	13.721			3.6%
OM.1.1.2	a/w Agriculture	158			0.3%
OM.1.1.3	a/w Owner-occupied homes	171.754			45.5%
OM.1.1.4	a/w Holiday houses	10.039			2.7%
OM.1.1.5	a/w Subsidised Housing	50.722			13.4%
OM.1.1.6	a/w Private rental	77.093			20.4%
OM.1.1.7	a/w Manufacturing and Manual Industries	6.780			1.8%
OM.1.1.8	a/w Office and Business	38.664			10.2%
OM.1.1.9	a/w Social and cultural purposes	8.251			2.2%
OM.1.1.10	a/w Other	216			0.0%
OM.1.1.11					
2. General Information					
M.1.2.1	Number of mortgage loans	144.249		3.700	147.949
OM.1.2.1	Optional information eq, Number of borrowers	ND1			
OM.1.2.2	Optional information eq, Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
3. Concentration Risks					
M.1.3.1	10 largest exposures	4.0%	8.5%		2.4%
OM.1.3.1					
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
4. Breakdown by Geography					
M.1.4.1	European Union	99.5%	100.0%		99.6%
M.1.4.2	Austria	0.0%	0.0%		0.0%
M.1.4.3	Belgium	0.0%	0.0%		0.0%
M.1.4.4	Bulgaria	0.0%	0.0%		0.0%
M.1.4.5	Croatia	0.0%	0.0%		0.0%
M.1.4.6	Cyprus	0.0%	0.0%		0.0%
M.1.4.7	Czechia	0.0%	0.0%		0.0%
M.1.4.8	Denmark	99.5%	100.0%		99.6%
M.1.4.9	Estonia	0.0%	0.0%		0.0%
M.1.4.10	Finland	0.0%	0.0%		0.0%
M.1.4.11	France	0.0%	0.0%		0.0%
M.1.4.12	Germany	0.0%	0.0%		0.0%
M.1.4.13	Greece	0.0%	0.0%		0.0%
M.1.4.14	Netherlands	0.0%	0.0%		0.0%
M.1.4.15	Hungary	0.0%	0.0%		0.0%
M.1.4.16	Ireland	0.0%	0.0%		0.0%
M.1.4.17	Italy	0.0%	0.0%		0.0%
M.1.4.18	Latvia	0.0%	0.0%		0.0%
M.1.4.19	Lithuania	0.0%	0.0%		0.0%
M.1.4.20	Luxembourg	0.0%	0.0%		0.0%
M.1.4.21	Malta	0.0%	0.0%		0.0%
M.1.4.22	Poland	0.0%	0.0%		0.0%
M.1.4.23	Portugal	0.0%	0.0%		0.0%
M.1.4.24	Romania	0.0%	0.0%		0.0%
M.1.4.25	Slovakia	0.0%	0.0%		0.0%
M.1.4.26	Slovenia	0.0%	0.0%		0.0%
M.1.4.27	Spain	0.0%	0.0%		0.0%
M.1.4.28	Sweden	0.0%	0.0%		0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.1.4.30	Iceland	0.0%	0.0%		0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.1.4.32	Norway	0.0%	0.0%		0.0%
M.1.4.33	Other	0.4%	0.0%		0.4%
M.1.4.34	Switzerland	0.0%	0.0%		0.0%
M.1.4.35	United Kingdom	0.0%	0.0%		0.0%
M.1.4.36	Australia	0.0%	0.0%		0.0%
M.1.4.37	Brazil	0.0%	0.0%		0.0%
M.1.4.38	Canada	0.0%	0.0%		0.0%
M.1.4.39	Japan	0.0%	0.0%		0.0%
M.1.4.40	Korea	0.0%	0.0%		0.0%
M.1.4.41	New Zealand	0.0%	0.0%		0.0%
M.1.4.42	Singapore	0.0%	0.0%		0.0%
M.1.4.43	US	0.0%	0.0%		0.0%
M.1.4.44	Other	0.4%	0.0%		0.4%
OM.1.4.1	a/w Greenland	0.0%	0.0%		0.0%
OM.1.4.2	a/w Faroe Islands	0.4%	0.0%		0.4%
OM.1.4.3					
OM.1.4.4					
OM.1.4.5					
OM.1.4.6					
OM.1.4.7					
OM.1.4.8					
OM.1.4.9					
OM.1.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	50%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%	
M.1.5.3	Northern Jutland (Region Nordjylland)	8%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	21%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	19%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
M.1.5.12					
M.1.5.13					
M.1.5.14					
M.1.5.15					
M.1.5.16					
M.1.5.17					
M.1.5.18					
M.1.5.19					
M.1.5.20					
M.1.5.21					
M.1.5.22					
M.1.5.23					
M.1.5.24					
M.1.5.25					
M.1.5.26					
M.1.5.27					
M.1.5.28					
M.1.5.29					
M.1.5.30					
M.1.5.31					
M.1.5.32					
M.1.5.33					
M.1.5.34					
M.1.5.35					
M.1.5.36					
M.1.5.37					
M.1.5.38					
M.1.5.39					
M.1.5.40					
M.1.5.41					
M.1.5.42					
M.1.5.43					
M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	65%	47%	63%	
M.1.6.2	Floating rate	35%	53%	37%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / interest only	47%	43%	47%	
M.1.7.2	Amortising	53%	57%	53%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	13%	14%	13%	
M.1.8.2	≥ 12 - < 24 months	12%	13%	12%	
M.1.8.3	≥ 24 - < 36 months	17%	16%	16%	
M.1.8.4	≥ 36 - < 60 months	23%	22%	23%	
M.1.8.5	≥ 60 months	35%	36%	35%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,12%	0,02%	0,11%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.241			
By buckets (mm):					
M.1A.10.2	DKK 0 - 2m	95.987	107.619	30%	75%
M.1A.10.3	DKK 2 - 5m	84.554	29.322	26%	20%
M.1A.10.4	DKK 5 - 20m	50.929	5.628	16%	4%
M.1A.10.5	DKK 20 - 50m	35.107	1.142	11%	1%
M.1A.10.6	DKK 50 - 100m	24.463	355	8%	0%
M.1A.10.7	> DKK 100m	32.289	183	10%	0%
M.1A.10.8	TBC at a country level		ND1		
M.1A.10.9	TBC at a country level		ND1		
M.1A.10.10	TBC at a country level		ND1		
M.1A.10.11	TBC at a country level		ND1		
M.1A.10.12	TBC at a country level		ND1		
M.1A.10.13	TBC at a country level		ND1		
M.1A.10.14	TBC at a country level		ND1		
M.1A.10.15	TBC at a country level		ND1		
M.1A.10.16	TBC at a country level		ND1		
M.1A.10.17	TBC at a country level		ND1		
M.1A.10.18	TBC at a country level		ND1		
M.1A.10.19	TBC at a country level		ND1		
M.1A.10.20	TBC at a country level		ND1		
M.1A.10.21	TBC at a country level		ND1		
M.1A.10.22	TBC at a country level		ND1		
M.1A.10.23	TBC at a country level		ND1		
M.1A.10.24	TBC at a country level		ND1		
M.1A.10.25	TBC at a country level		ND1		
M.1A.10.26	Total	323.328	144.249	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100%	ND1	ND1		
M.1A.11.10	Total	0.0	0	0.0%	0.0%
OM.1A.11.1	a/w >100 - <=110 %	ND1			
OM.1A.11.2	a/w >110 - <=120 %	ND1			
OM.1A.11.3	a/w >120 - <=130 %	ND1			
OM.1A.11.4	a/w >130 - <=140 %	ND1			
OM.1A.11.5	a/w >140 - <=150 %	ND1			
OM.1A.11.6	a/w >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	44.9%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	247.919	ND1	76.7%	
M.1A.12.3	>40 - <=50 %	34.209	ND1	10.6%	
M.1A.12.4	>50 - <=60 %	23.135	ND1	7.2%	
M.1A.12.5	>60 - <=70 %	11.884	ND1	3.7%	
M.1A.12.6	>70 - <=80 %	4.451	ND1	1.4%	
M.1A.12.7	>80 - <=90 %	854	ND1	0.3%	
M.1A.12.8	>90 - <=100 %	384	ND1	0.1%	
M.1A.12.9	>100%	494	ND1	0.2%	
M.1A.12.10	Total	323.328	0	100.0%	0.0%
OM.1A.12.1	a/w >100 - <=110 %	230	ND1	0.1%	
OM.1A.12.2	a/w >110 - <=120 %	93	ND1	0.0%	
OM.1A.12.3	a/w >120 - <=130 %	51	ND1	0.0%	
OM.1A.12.4	a/w >130 - <=140 %	28	ND1	0.0%	
OM.1A.12.5	a/w >140 - <=150 %	13	ND1	0.0%	
OM.1A.12.6	a/w >150 %	79	ND1	0.0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	53%			
M.1A.13.2	Second home/Holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	16%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	28%			
OM.1A.13.1	a/w Private rental	24%			
OM.1A.13.2	a/w Multi-family housing	4%			
OM.1A.13.3	a/w Buildings under construction	0%			
OM.1A.13.4	a/w Buildings land	0%			
OM.1A.13.5	a/w (if relevant, please specify)				
OM.1A.13.6	a/w (if relevant, please specify)				
OM.1A.13.7	a/w (if relevant, please specify)				
OM.1A.13.8	a/w (if relevant, please specify)				
OM.1A.13.9	a/w (if relevant, please specify)				
OM.1A.13.10	a/w (if relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	71.564	9.262	22%	8%
M.1A.15.2	B	27.191	6.047	8%	5%
M.1A.15.3	C	77.194	21.446	24%	18%
M.1A.15.4	D	46.417	18.460	14%	15%
M.1A.15.5	E	16.470	7.210	5%	6%
M.1A.15.6	F	6.372	3.312	2%	3%
M.1A.15.7	G	3.409	1.866	1%	2%
M.1A.15.8	Estimate A	7.527	972	2%	1%
M.1A.15.9	Estimate B	4.343	1.021	1%	1%
M.1A.15.10	Estimate C	17.867	11.610	6%	9%
M.1A.15.11	Estimate D	16.954	24.499	5%	20%
M.1A.15.12	Estimate E	8.399	1.171	3%	1%
M.1A.15.13	Estimate F	4.488	102	1%	0%
M.1A.15.14	Estimate G	3.044	3.728	1%	3%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	11.831	11.831	4%	10%
M.1A.15.19	Total	323.328	122.537	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	71.664	9.262	22%	8%
M.1A.16.2	<=70 + 2,200/M^2	27.191	6.047	8%	5%
M.1A.16.3	<=110 + 3,200/M^2	77.194	21.446	24%	18%
M.1A.16.4	<=150 + 4,200/M^2	46.417	18.460	14%	15%
M.1A.16.5	<=190 + 5,200/M^2	16.470	7.210	5%	6%
M.1A.16.6	<=240 + 6,500/M^2	6.872	3.312	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.409	1.866	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.527	972	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.343	1.021	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	17.867	11.610	6%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	16.954	24.499	5%	20%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	8.399	1.171	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	4.488	102	1%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.044	3.728	1%	3%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	11.491	11.831	4%	10%
M.1A.16.19	Total	323.328	122.537	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	48.697	17.914	15%	15%
M.1A.17.2	1919 - 1945	40.424	16.895	13%	14%
M.1A.17.3	1946 - 1960	29.175	12.155	9%	10%
M.1A.17.4	1961 - 1970	37.132	18.736	11%	15%
M.1A.17.5	1971 - 1980	36.222	21.417	11%	17%
M.1A.17.6	1981 - 1990	14.956	7.983	5%	7%
M.1A.17.7	1991 - 2000	13.766	4.950	4%	4%
M.1A.17.8	2001 - 2005	11.406	4.283	4%	3%
M.1A.17.9	2006 - 2010	16.868	6.186	5%	5%
M.1A.17.10	2011 - 2015	31.535	4.805	10%	4%
M.1A.17.11	2016 - 2020	21.928	2.307	7%	2%
M.1A.17.12	2021 and onwards	14.781	3.354	5%	3%
M.1A.17.13	no data	6.437	1.552	2%	1%
M.1A.17.14	Total	323.328	122.537	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.18.1	House, detached or semi-detached	138.704	88.839	43%	72%
M.1A.18.2	Flat or Apartment	2.897	338	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.853	13.476	13%	11%
M.1A.18.5	Multifamily House	139.379	19.865	43%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	495	19	0%	0%
M.1A.18.8	Total	323.328	122.537	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.19.1	New Building	36.886	4.165	11%	3%
M.1A.19.2	Existing building	286.443	118.372	89%	97%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	323.328	122.537	100%	100%
OM.1A.19.1					
20. CO2 emission - by dwelling type - as per national availability		TON CO2 (per year)	TON CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.1A.20.1	House, detached or semi-detached	155.397	76.208	11.4	
M.1A.20.2	Flat or Apartment	2.500	1.421	5.4	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	23.433	14.085	4.3	
M.1A.20.5	Multifamily House	65.544	43.074	3.0	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	377	179	9.8	
M.1A.20.8	no data	59	45	-	
M.1A.20.9	total	247.310	135.012	6.0	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.21.1	Average loan size (000s)	14.624			
	By buckets (mn):				
M.18.21.2	DKK 0 - 2m	972	905	2%	24%
M.18.21.3	DKK 2 - 5m	3.102	938	6%	25%
M.18.21.4	DKK 5 - 20m	13.188	1.285	24%	35%
M.18.21.5	DKK 20 - 50m	10.929	345	20%	9%
M.18.21.6	DKK 50 - 100m	9.787	140	18%	4%
M.18.21.7	> DKK 100m	16.131	87	30%	2%
M.18.21.8	TBC at a country level	ND1	ND1		
M.18.21.9	TBC at a country level	ND1	ND1		
M.18.21.10	TBC at a country level	ND1	ND1		
M.18.21.11	TBC at a country level	ND1	ND1		
M.18.21.12	TBC at a country level	ND1	ND1		
M.18.21.13	TBC at a country level	ND1	ND1		
M.18.21.14	TBC at a country level	ND1	ND1		
M.18.21.15	TBC at a country level	ND1	ND1		
M.18.21.16	TBC at a country level	ND1	ND1		
M.18.21.17	TBC at a country level	ND1	ND1		
M.18.21.18	TBC at a country level	ND1	ND1		
M.18.21.19	TBC at a country level	ND1	ND1		
M.18.21.20	TBC at a country level	ND1	ND1		
M.18.21.21	TBC at a country level	ND1	ND1		
M.18.21.22	TBC at a country level	ND1	ND1		
M.18.21.23	TBC at a country level	ND1	ND1		
M.18.21.24	TBC at a country level	ND1	ND1		
M.18.21.25	TBC at a country level	ND1	ND1		
M.18.21.26	Total	54.109	3.700	100.0%	100.0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.18.22.2	>0 - <=40 %	ND1	ND1		
M.18.22.3	>40 - <=50 %	ND1	ND1		
M.18.22.4	>50 - <=60 %	ND1	ND1		
M.18.22.5	>60 - <=70 %	ND1	ND1		
M.18.22.6	>70 - <=80 %	ND1	ND1		
M.18.22.7	>80 - <=90 %	ND1	ND1		
M.18.22.8	>90 - <=100 %	ND1	ND1		
M.18.22.9	>100 %	ND1	ND1		
M.18.22.10	Total	0.0	0	0.0%	0.0%
OM.18.22.1	a/w >100 - <=110 %	ND1			
OM.18.22.2	a/w >110 - <=120 %	ND1			
OM.18.22.3	a/w >120 - <=130 %	ND1			
OM.18.22.4	a/w >130 - <=140 %	ND1			
OM.18.22.5	a/w >140 - <=150 %	ND1			
OM.18.22.6	a/w >150 %	ND1			
OM.18.22.7					
OM.18.22.8					
OM.18.22.9					
	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.23.1	Weighted Average LTV (%)	46.4%			
	By LTV buckets (mn):				
M.18.23.2	>0 - <=40 %	41.883	ND1	77%	
M.18.23.3	>40 - <=50 %	6.370	ND1	12%	
M.18.23.4	>50 - <=60 %	3.755	ND1	7%	
M.18.23.5	>60 - <=70 %	1.293	ND1	2%	
M.18.23.6	>70 - <=80 %	398	ND1	1%	
M.18.23.7	>80 - <=90 %	208	ND1	0%	
M.18.23.8	>90 - <=100 %	138	ND1	0%	
M.18.23.9	>100 %	64	ND1	0%	
M.18.23.10	Total	54.109		100%	0.0%
OM.18.23.1	a/w >100 - <=110 %	41		0%	
OM.18.23.2	a/w >110 - <=120 %	20		0%	
OM.18.23.3	a/w >120 - <=130 %	2		0%	
OM.18.23.4	a/w >130 - <=140 %	0		0%	
OM.18.23.5	a/w >140 - <=150 %	0		0%	
OM.18.23.6	a/w >150 %	0		0%	
OM.18.23.7					
OM.18.23.8					
OM.18.23.9					
	24. Breakdown by Type	% Commercial loans			
M.18.24.1	Retail	34.2%			
M.18.24.2	Office	35.6%			
M.18.24.3	Hotel/Tourism	0.0%			
M.18.24.4	Shopping malls	1.5%			
M.18.24.5	Industry	12.8%			
M.18.24.6	Agriculture	0.4%			
M.18.24.7	Other commercially used	0.5%			
M.18.24.8	Hospital	0.0%			
M.18.24.9	School	11.9%			
M.18.24.10	other RE with a social relevant purpose	2.7%			
M.18.24.11	Land	0.0%			
M.18.24.12	Property developers / Building under construction	0.4%			
M.18.24.13	Other	0.0%			
OM.18.24.1	a/w Cultural purposes				
OM.18.24.2	a/w [if relevant, please specify]				
OM.18.24.3	a/w [if relevant, please specify]				
OM.18.24.4	a/w [if relevant, please specify]				
OM.18.24.5	a/w [if relevant, please specify]				
OM.18.24.6	a/w [if relevant, please specify]				
OM.18.24.7	a/w [if relevant, please specify]				
OM.18.24.8	a/w [if relevant, please specify]				
OM.18.24.9	a/w [if relevant, please specify]				
OM.18.24.10	a/w [if relevant, please specify]				
OM.18.24.11	a/w [if relevant, please specify]				
OM.18.24.12	a/w [if relevant, please specify]				
OM.18.24.13	a/w [if relevant, please specify]				
OM.18.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	A	8.708	294	16%	10%
M.18.25.2	B	5.940	217	11%	8%
M.18.25.3	C	12.020	495	22%	17%
M.18.25.4	D	6.258	318	12%	11%
M.18.25.5	E	2.115	139	4%	5%
M.18.25.6	F	1.066	55	2%	2%
M.18.25.7	G	662	42	1%	1%
M.18.25.8	Estimate A	1.609	76	3%	3%
M.18.25.9	Estimate B	1.173	61	2%	2%
M.18.25.10	Estimate C	2.365	287	4%	10%
M.18.25.11	Estimate D	1.992	357	4%	12%
M.18.25.12	Estimate E	975	41	2%	1%
M.18.25.13	Estimate F	601	5	1%	0%
M.18.25.14	Estimate G	1.007	51	2%	2%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	7.616	440	14%	15%
M.18.25.19	Total	54.109	2.878	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	8.708	294	16%	10%
M.18.26.2	<=70 + 2,200/M^2	5.940	217	11%	8%
M.18.26.3	<=110 + 3,200/M^2	12.020	495	22%	17%
M.18.26.4	<=150 + 4,200/M^2	6.258	318	12%	11%
M.18.26.5	<=190 + 5,200/M^2	2.115	139	4%	5%
M.18.26.6	<=240 + 6,500/M^2	1.066	55	2%	2%
M.18.26.7	>240 + 6,500/M^2	662	42	1%	1%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.609	76	3%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	1.173	61	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	2.365	287	4%	10%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.992	357	4%	12%
M.18.26.12	Estimate: <=190 + 5,200/M^2	975	41	2%	1%
M.18.26.13	Estimate: <=240 + 6,500/M^2	601	5	1%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	1.007	51	2%	2%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	7.616	440	14%	15%
M.18.26.19	Total	54.109	2.878	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					

27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	11.661	464	22%	17%
M.18.27.2	1919 - 1945	3.403	209	6%	7%
M.18.27.3	1946 - 1960	2.751	151	5%	5%
M.18.27.4	1961 - 1970	7.465	350	14%	12%
M.18.27.5	1971 - 1980	4.807	326	9%	11%
M.18.27.6	1981 - 1990	5.305	324	10%	11%
M.18.27.7	1991 - 2000	3.281	195	6%	7%
M.18.27.8	2001 - 2005	2.344	166	4%	6%
M.18.27.9	2006 - 2010	3.946	212	7%	7%
M.18.27.10	2011 - 2015	3.771	166	7%	6%
M.18.27.11	2016 - 2020	1.711	58	3%	2%
M.18.27.12	2021 and onwards	1.927	114	4%	4%
M.18.27.13	no data	1.677	123	3%	4%
M.18.27.14	Total	54.109	2.878	100%	100%
OM.18.27.1					
OM.18.27.2					
OM.18.27.3					
OM.18.27.4					
OM.18.27.5					
OM.18.27.6					
OM.18.27.7					
OM.18.27.8					
OM.18.27.9					
OM.18.27.10					

28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.619	153	7%	5%
M.18.28.2	Existing building	50.490	2.745	93%	95%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	54.109	2.878	100%	100%

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.78.29.1	Retail	45.061	17.861	11
M.78.29.2	Office	22.894	8.723	9
M.78.29.3	Hotel/Tourism	0	0	-
M.78.29.4	Shopping malls	623	515	9
M.78.29.5	Industry	18.659	17.826	9
M.78.29.6	Agriculture	4.146	4.140	1.100
M.78.29.7	Other commercially used	264	115	12
M.78.29.8	Hospital	0	0	-
M.78.29.9	School	9.144	3.361	7
M.78.29.10	other RE with a social relevant purpose	10.738	4.666	24
M.78.29.11	Land	0	0	-
M.78.29.12	Property developers / Building under construction	0	0	-
M.78.29.13	Other	131	98	-
M.78.29.14	no data	0	0	-
M.78.29.15	Total	111.660	57.304	10
M.78.29.16	Weighted Average			
M.78.29.17				
M.78.29.18				
M.78.29.19				

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
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 EEMI-eligible loans in the total mortgage program					
1. Amount of EEMI eligible loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	121.773	20.712	32.3%	14.0%
SM.1.1.2	other	0	0	0.0%	0.0%
SM.1.1.3	Total sustainable loans	121.773	20.712	32.3%	14.0%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	3.144	721		
SM.2.1.2	redemptions	1.944	654		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	121.773	20.712		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	105.913			87.0%
SM.2.1.2	Commercial	15.860			13.0%
SM.2.1.3	Other	0			0.0%
SM.2.1.4	Total	121.773			100.0%
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>				0.0%
OSM.2.1.2	<i>o/w Forest & Agriculture</i>				0.0%
OSM.2.1.3					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	19.925	787		14%
OSM.2.2.1	<i>Optional information e.g. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information e.g. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.4%	12.7%		6.4%
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.4.1	European Union	100.0%	100.0%		100.0%
SM.2.4.2	Austria	0.0%	0.0%		0.0%
SM.2.4.3	Belgium	0.0%	0.0%		0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%		0.0%
SM.2.4.5	Croatia	0.0%	0.0%		0.0%
SM.2.4.6	Cyprus	0.0%	0.0%		0.0%
SM.2.4.7	Czechia	0.0%	0.0%		0.0%
SM.2.4.8	Denmark	100.0%	100.0%		100.0%
SM.2.4.9	Estonia	0.0%	0.0%		0.0%
SM.2.4.10	Finland	0.0%	0.0%		0.0%
SM.2.4.11	France	0.0%	0.0%		0.0%
SM.2.4.12	Germany	0.0%	0.0%		0.0%
SM.2.4.13	Greece	0.0%	0.0%		0.0%
SM.2.4.14	Netherlands	0.0%	0.0%		0.0%
SM.2.4.15	Hungary	0.0%	0.0%		0.0%
SM.2.4.16	Ireland	0.0%	0.0%		0.0%
SM.2.4.17	Italy	0.0%	0.0%		0.0%
SM.2.4.18	Latvia	0.0%	0.0%		0.0%
SM.2.4.19	Lithuania	0.0%	0.0%		0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%		0.0%
SM.2.4.21	Malta	0.0%	0.0%		0.0%
SM.2.4.22	Poland	0.0%	0.0%		0.0%
SM.2.4.23	Portugal	0.0%	0.0%		0.0%
SM.2.4.24	Romania	0.0%	0.0%		0.0%
SM.2.4.25	Slovakia	0.0%	0.0%		0.0%
SM.2.4.26	Slovenia	0.0%	0.0%		0.0%
SM.2.4.27	Spain	0.0%	0.0%		0.0%
SM.2.4.28	Sweden	0.0%	0.0%		0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
SM.2.4.30	Iceland	0.0%	0.0%		0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%		0.0%
SM.2.4.32	Norway	0.0%	0.0%		0.0%
SM.2.4.33	Other	0.0%	0.0%		0.0%
SM.2.4.34	Switzerland	0.0%	0.0%		0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%		0.0%
SM.2.4.36	Australia	0.0%	0.0%		0.0%
SM.2.4.37	Brazil	0.0%	0.0%		0.0%
SM.2.4.38	Canada	0.0%	0.0%		0.0%
SM.2.4.39	Japan	0.0%	0.0%		0.0%
SM.2.4.40	Korea	0.0%	0.0%		0.0%
SM.2.4.41	New Zealand	0.0%	0.0%		0.0%
SM.2.4.42	Singapore	0.0%	0.0%		0.0%
SM.2.4.43	US	0.0%	0.0%		0.0%
SM.2.4.44	Other	0.0%	0.0%		0.0%
OSM.2.4.1	<i>o/w Greenland</i>	0.0%	0.0%		0.0%
OSM.2.4.2	<i>o/w Faroe Islands</i>	0.0%	0.0%		0.0%
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	42%	50%	43%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	10%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	10%	5%	9%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	23%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	12%	13%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
SM.2.5.41				
SM.2.5.42				
SM.2.5.43				
SM.2.5.44				
SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				
6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	71%	53%	66%
SM.2.6.2	Floating rate	29%	47%	33%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	47%	49%	48%
SM.2.7.2	Amortising	53%	51%	52%
SM.2.7.3	Other	0%	0%	0%
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	12%	10%	12%
SM.2.8.2	≥ 12 - < 24 months	14%	14%	14%
SM.2.8.3	≥ 24 - < 36 months	18%	17%	17%
SM.2.8.4	≥ 36 - < 60 months	24%	27%	24%
SM.2.8.5	≥ 60 months	33%	31%	33%
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)	5.316			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	11.310	10.015	11%	50%
SM.2A.10.3	DKK 2 - 5m	21.619	7.409	20%	37%
SM.2A.10.4	DKK 5 - 20m	15.767	1.629	15%	8%
SM.2A.10.5	DKK 20 - 50m	16.409	517	15%	3%
SM.2A.10.6	DKK 50 - 100m	14.522	208	14%	1%
SM.2A.10.7	> DKK 100m	26.286	147	25%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	105.913	19.925	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0.0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110%	ND1	ND1		
OSM.2A.11.2	a/w >110 - <=120%	ND1	ND1		
OSM.2A.11.3	a/w >120 - <=130%	ND1	ND1		
OSM.2A.11.4	a/w >130 - <=140%	ND1	ND1		
OSM.2A.11.5	a/w >140 - <=150%	ND1	ND1		
OSM.2A.11.6	a/w >150%	ND1	ND1		
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	42,0%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	79.538	ND1	75%	
SM.2A.12.3	>40 - <=50%	11.145	ND1	11%	
SM.2A.12.4	>50 - <=60%	8.537	ND1	8%	
SM.2A.12.5	>60 - <=70%	4.642	ND1	4%	
SM.2A.12.6	>70 - <=80%	1.535	ND1	1%	
SM.2A.12.7	>80 - <=90%	224	ND1	0%	
SM.2A.12.8	>90 - <=100%	92	ND1	0%	
SM.2A.12.9	>100%	201	ND1	0%	
SM.2A.12.10	Total	105.913		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	78			
OSM.2A.12.2	a/w >110 - <=120%	30			
OSM.2A.12.3	a/w >120 - <=130%	14			
OSM.2A.12.4	a/w >130 - <=140%	9			
OSM.2A.12.5	a/w >140 - <=150%	6			
OSM.2A.12.6	a/w >150%	65			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	32%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	26%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	42%			
OSM.2A.13.2	a/w Private rental	39%			
OSM.2A.13.3	a/w Multi-Family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
OSM.2A.13.11	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					

15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	71.664	9.262	63%	57%
SM.2A.15.2	B	27.191	6.047	24%	37%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	14.851	953	13%	6%
SM.2A.15.9	Estimate B	419	73	0%	0%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	114.124	16.335	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	71.664	9.262	63%	57%
SM.2A.16.2	<=70 + 2,200/M^2	27.191	6.047	24%	37%
SM.2A.16.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	14.851	953	13%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	419	73	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.15	TBC at a country level	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	114.124	16.335	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	2.449	550	2%	3%
SM.2A.17.2	1919 - 1945	1.601	314	2%	2%
SM.2A.17.3	1946 - 1960	2.526	196	2%	1%
SM.2A.17.4	1961 - 1970	5.402	455	5%	3%
SM.2A.17.5	1971 - 1980	5.407	667	5%	4%
SM.2A.17.6	1981 - 1990	3.422	826	3%	5%
SM.2A.17.7	1991 - 2000	3.722	522	4%	3%
SM.2A.17.8	2001 - 2005	3.432	700	3%	4%
SM.2A.17.9	2006 - 2010	9.832	2.846	9%	17%
SM.2A.17.10	2011 - 2015	30.309	4.294	29%	26%
SM.2A.17.11	2016 - 2020	20.814	1.874	20%	11%
SM.2A.17.12	2021 and onwards	13.727	2.884	13%	18%
SM.2A.17.13	no data	3.269	207	3%	1%
SM.2A.17.14	Total	105.913	16.335	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	22.130	8.654	21%	53%
SM.2A.18.2	Flat or Apartment	532	72	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	20.683	3.665	20%	22%
SM.2A.18.5	Multifamily House	62.442	3.942	59%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	127	2	0%	0%
SM.2A.18.8	Total	105.913	16.335	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	35.154	3.517	33%	22%
SM.2A.19.2	Existing building	70.759	12.818	67%	78%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	105.913	16.335	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.390	2.929	3.3	
SM.2A.20.2	Flat or Apartment	298	166	4.3	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.625	3.247	2.0	
SM.2A.20.5	Multifamily House	10.722	8.260	1.6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	18	10	3.0	
SM.2A.20.9	Total	21.054	14.612	2.0	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	94	76	1%	10%
SM.2B.21.3	DKK 2 - 5m	518	152	3%	19%
SM.2B.21.4	DKK 5 - 20m	4.025	366	25%	47%
SM.2B.21.5	DKK 20 - 50m	3.533	115	22%	15%
SM.2B.21.6	DKK 20 - 50m	3.364	47	21%	6%
SM.2B.21.7	> DKK 100m	4.327	31	27%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1	100%	100%
SM.2B.21.26	Total	15.860	767		
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%
SM.2B.22.11		ND1	ND1		
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 (%)	47%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	12.260	ND1	77%	
SM.2B.23.3	>40 - <=50%	2.008	ND1	13%	
SM.2B.23.4	>50 - <=60%	1.096	ND1	7%	
SM.2B.23.5	>60 - <=70%	331	ND1	2%	
SM.2B.23.6	>70 - <=80%	67	ND1	0%	
SM.2B.23.7	>80 - <=90%	39	ND1	0%	
SM.2B.23.8	>90 - <=100%	35	ND1	0%	
SM.2B.23.9	>100%	26	ND1	0%	
SM.2B.23.10	Total	15.860		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110%	16		0%	
OSM.2B.23.2	a/w >110 - <=120%	9		0%	
OSM.2B.23.3	a/w >120 - <=130%	0		0%	
OSM.2B.23.4	a/w >130 - <=140%	0		0%	
OSM.2B.23.5	a/w >140 - <=150%	0		0%	
OSM.2B.23.6	a/w >150%	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type					
		% Commercial			
SM.2B.24.1	Retail	42%			
SM.2B.24.2	Office	41%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	1%			
SM.2B.24.5	Industry	0%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	14%			
SM.2B.24.10	other RE with a social relevant purpose	3%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	0%			
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.28.25.1	A	8.708	294	55%	50%
SM.28.25.2	B	5.940	217	37%	37%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1.035	14	7%	2%
SM.28.25.9	Estimate B	178	60	1%	10%
SM.28.25.10	Estimate C	0	0	0%	0%
SM.28.25.11	Estimate D	0	0	0%	0%
SM.28.25.12	Estimate E	0	0	0%	0%
SM.28.25.13	Estimate F	0	0	0%	0%
SM.28.25.14	Estimate G	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	15.860	585	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M^2	8.708	294	55%	50%
SM.28.26.2	<=70 + 2,200/M^2	5.940	217	37%	37%
SM.28.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1.035	14	7%	2%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	178	60	1%	10%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	15.860	585	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	757	19	5%	3%
SM.28.27.2	1919 - 1945	950	21	6%	4%
SM.28.27.3	1946 - 1960	502	11	3%	2%
SM.28.27.4	1961 - 1970	963	30	6%	5%
SM.28.27.5	1971 - 1980	1.082	30	7%	5%
SM.28.27.6	1981 - 1990	1.597	40	10%	7%
SM.28.27.7	1991 - 2000	1.624	39	10%	7%
SM.28.27.8	2001 - 2005	770	36	5%	6%
SM.28.27.9	2006 - 2010	1.503	78	9%	13%
SM.28.27.10	2011 - 2015	3.092	136	19%	23%
SM.28.27.11	2016 - 2020	1.247	40	8%	7%
SM.28.27.12	2021 and onwards	1.580	99	10%	17%
SM.28.27.13	no data	252	6	2%	1%
SM.28.27.14	Total	15.860	585	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	2.903	99	18%	17%
SM.28.28.2	Existing building	12.958	486	82%	83%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	15.860	585	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	4.818	2.233	4	
SM.28.29.2	Office	2.707	1.447	4	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	28	28	11	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	2	1	11	
SM.28.29.7	Other commercially used	15	7	6	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	1.029	460	3	
SM.28.29.10	other RE with a social relevant purpose	261	158	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / building under construction	-	-	-	
SM.28.29.13	Other	6	1	0	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	8.865	4.334	4	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

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

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

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB D1	
1. Level of compliance with Taxonomy 2. Share of loans financing Taxonomy compliant buildings	

1. Level of compliance with Taxonomy					
1. Taxonomy Criteria		Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	98.981	19.408	81,3%	93,7%
DM.1.1.2	Do No Significant Harm (DNSH)	28.378	13.990	23,3%	67,5%
DM.1.1.3	Minimum social safeguards	29.010	14.274	23,8%	67,5%
DM.1.1.4	Taxonomy full compliance	28.378	13.990	23,3%	67,5%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	28.378	13.990	7,5%	9,5%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	28.378	13.990	7,5%	9,5%
OOM.2.1.1					
OOM.2.1.2					
OOM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	604	273	0,2%	0,2%
DM.2.2.2	repayments	1.037	518	0,3%	0,4%
OOM.2.2.1					
OOM.2.2.2					
OOM.2.2.3					
OOM.2.2.4					
3. EEM eligible & taxonomy compliant mortgage loans funding structure		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	28.378	13.990		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
OOM.2.3.1					
OOM.2.3.2					
OOM.2.3.3					