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# Harmonised Transparency Template

## 2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 31/10/2023

Cut-off Date: 30/09/2023



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# A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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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	30-09-2023			
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	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	<a href="#">Link</a>			
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	337.218			
G.3.1.2	Outstanding Covered Bonds	317.157			
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%	6,3%	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	317.157		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	20.061		6%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	337.218		100%	
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)	24,12			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22.896	ND1	7%	0
G.3.4.3	1 - 2 Y	10.781	ND1	3%	
G.3.4.4	2 - 3 Y	8.743	ND1	3%	
G.3.4.5	3 - 4 Y	9.911	ND1	3%	
G.3.4.6	4 - 5 Y	9.211	ND1	3%	
G.3.4.7	5 - 10 Y	58.106	ND1	17%	
G.3.4.8	10+ Y	217.570	ND1	65%	
G.3.4.9	Total	337.218	0	100%	
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)	10,10	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	78.169	ND1	25%	
G.3.5.3	1 - 2 Y	51.338	ND1	16%	
G.3.5.4	2 - 3 Y	33.250	ND1	10%	
G.3.5.5	3 - 4 Y	28.517	ND1	9%	
G.3.5.6	4 - 5 Y	5.438	ND1	2%	
G.3.5.7	5 - 10 Y	13.455	ND1	4%	
G.3.5.8	10+ Y	106.991	ND1	34%	
G.3.5.9	Total	317.157	0,00	100%	
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	22	22	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	317.135	317.135	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	ISK	0	0	0%	0%
G.3.6.11	JPY	0	0	0%	0%
G.3.6.12	KRW	0	0	0%	0%
G.3.6.13	NOK	0	0	0%	0%
G.3.6.14	PLN	0	0	0%	0%
G.3.6.15	SEK	0	0	0%	0%
G.3.6.16	SGD	0	0	0%	0%
G.3.6.17	USD	0	0	0%	0%
G.3.6.18	Other	0	0	0%	0%
OG.3.6.1	Total	317.157	317.157	100%	100%
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	21.935	22	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	295.222	317.135	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	ISK	0	0	0%	0%
G.3.7.11	JPY	0	0	0%	0%
G.3.7.12	KRW	0	0	0%	0%
G.3.7.13	NOK	0	0	0%	0%
G.3.7.14	PLN	0	0	0%	0%
G.3.7.15	SEK	0	0	0%	0%
G.3.7.16	SGD	0	0	0%	0%
G.3.7.17	USD	0	0	0%	0%
G.3.7.18	Other	0	0	0%	0%
OG.3.7.1	Total	317.157	317.157	100%	100%
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	260.279	260.279	82%	82%
G.3.8.2	Floating coupon	56.878	56.878	18%	18%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	317.157	317.157	100%	100%
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%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0%		
G.3.9.3	Exposures to central banks	2.847	14%		
G.3.9.4	Exposures to credit institutions	17.214	86%		
G.3.9.5	Other	0	0%		
G.3.9.6	Total	20.061	100%		
OG.3.9.1	o/w EU gvts or quasi gvts	ND1			
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts	ND1			
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts	ND1			
OG.3.9.4	o/w EU central banks	2846,700592			
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	17.214			
OG.3.9.8	o/w CQS2 credit institutions	0			
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)	20.061	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	20.061	100,00%		
G.3.10.16	Total	20.061	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	20.061	5,9%	6,3%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	20.061	5,9%	6,3%
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>
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13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	79.686
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	-1.476
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	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
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:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">ISIN</a>
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets      424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	<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:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage      441 LTV Commercial Mortgage
OG.4.1.1	(d) Market Risk:	230 Derivatives and Swaps
OG.4.1.2	(d) Hedging Strategy	18 for Harmonised Glossary
OG.4.1.3	(e) Maturity Structure - cover assets:	65
OG.4.1.4	(e) Maturity Structure - covered bond:	88
OG.4.1.5	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>
OG.4.1.6	(f) Levels of OC:	44
OG.4.1.7	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	17214,2351
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	<i>NPV Test (passed/failed)</i>	ND1
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>	ND1
OG.6.1.3	<i>Cash Manager</i>	ND1
OG.6.1.4	<i>Account Bank</i>	Jyske Bank A/S
OG.6.1.5	<i>Stand-by Account Bank</i>	Nordea Bank Abp
OG.6.1.6	<i>Servicer</i>	ND1
OG.6.1.7	<i>Interest Rate Swap Provider</i>	ND1
OG.6.1.8	<i>Covered Bond Swap Provider</i>	ND1
OG.6.1.9	<i>Paying Agent</i>	ND1
OG.6.1.10	<i>Other optional/relevant information</i>	ND1
OG.6.1.11	<i>Other optional/relevant information</i>	ND1
OG.6.1.12	<i>Other optional/relevant information</i>	ND1
OG.6.1.13	<i>Other optional/relevant information</i>	ND1
OG.6.1.14	<i>Other optional/relevant information</i>	ND1
OG.6.1.15	<i>Other optional/relevant information</i>	ND1
OG.6.1.16	<i>Other optional/relevant information</i>	ND1
OG.6.1.17	<i>Other optional/relevant information</i>	ND1
OG.6.1.18	<i>Other optional/relevant information</i>	ND1
OG.6.1.19	<i>Other optional/relevant information</i>	ND1
OG.6.1.20	<i>Other optional/relevant information</i>	ND1
OG.6.1.21	<i>Other optional/relevant information</i>	ND1
OG.6.1.22	<i>Other optional/relevant information</i>	ND1
OG.6.1.23	<i>Other optional/relevant information</i>	ND1
OG.6.1.24	<i>Other optional/relevant information</i>	ND1
OG.6.1.25	<i>Other optional/relevant information</i>	ND1
OG.6.1.26	<i>Other optional/relevant information</i>	ND1
OG.6.1.27	<i>Other optional/relevant information</i>	ND1
OG.6.1.28	<i>Other optional/relevant information</i>	ND1
OG.6.1.29	<i>Other optional/relevant information</i>	ND1
OG.6.1.30	<i>Other optional/relevant information</i>	ND1
OG.6.1.31	<i>Other optional/relevant information</i>	ND1
OG.6.1.32	<i>Other optional/relevant information</i>	ND1
OG.6.1.33	<i>Other optional/relevant information</i>	ND1
OG.6.1.34	<i>Other optional/relevant information</i>	ND1
OG.6.1.35	<i>Other optional/relevant information</i>	ND1
OG.6.1.36	<i>Other optional/relevant information</i>	ND1
OG.6.1.37	<i>Other optional/relevant information</i>	ND1
OG.6.1.38	<i>Other optional/relevant information</i>	ND1
OG.6.1.39	<i>Other optional/relevant information</i>	ND1
OG.6.1.40	<i>Other optional/relevant information</i>	ND1
OG.6.1.41	<i>Other optional/relevant information</i>	ND1
OG.6.1.42	<i>Other optional/relevant information</i>	ND1
OG.6.1.43	<i>Other optional/relevant information</i>	ND1
OG.6.1.44	<i>Other optional/relevant information</i>	ND1
OG.6.1.45	<i>Other optional/relevant information</i>	ND1

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency: DKK

CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	269.806		84.1%
M.7.1.2	Commercial	50.351		15.9%
M.7.1.3	Other	0		0.0%
M.7.1.4	Total	317.157		100.0%
OM.7.1.1	o/w Cooperative Housing	13.013		
OM.7.1.2	o/w Agriculture	187		
OM.7.1.3	o/w Owner-occupied homes	160.685		
OM.7.1.4	o/w Holiday houses	8.849		
OM.7.1.5	o/w Subsidised Housing	12.139		
OM.7.1.6	o/w Private rental	72.120		
OM.7.1.7	o/w Manufacturing and Manual Industries	4.919		
OM.7.1.8	o/w Office and Business	36.957		
OM.7.1.9	o/w Social and cultural purposes	8.250		
OM.7.1.10	o/w Other	38		
OM.7.1.11				
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	130.787	3.523	134.310
OM.7.2.1	Optional information eq. Number of borrowers	ND1		
OM.7.2.2	Optional information eq. 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>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	3.3%	8.5%	1.7%
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>	<b>% Total Mortgages</b>
M.7.4.1	European Union	99.4%	100.0%	99.5%
M.7.4.2	Austria	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%
M.7.4.8	Denmark	99.4%	100.0%	99.5%
M.7.4.9	Estonia	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.6%	0.0%	0.5%
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	0.6%	0.0%	0.5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11%	8%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	23%	18%	22%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	18%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	61%	49%	55%
M.7.6.2	Floating rate	39%	51%	41%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	45%	31%	43%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	12%	41%	17%
OM.7.6.6	o/w Capped floaters	6%	0%	5%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	54%	45%	52%
M.7.7.2	Amortising	46%	55%	48%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	15%	15%	15%
M.7.8.2	≥ 12 - < 24 months	21%	18%	20%
M.7.8.3	≥ 24 - < 36 months	14%	11%	13%
M.7.8.4	≥ 36 - < 60 months	24%	24%	24%
M.7.8.5	≥ 60 months	26%	32%	27%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,07%	0,02%	0,06%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	2,040			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	90,774	98,506	34%	75%
M.7A.10.3	DKK 2 - 5m	76,699	26,815	29%	21%
M.7A.10.4	DKK 5 - 20m	38,886	4,346	15%	3%
M.7A.10.5	DKK 20 - 50m	24,343	795	9%	1%
M.7A.10.6	DKK 50 - 100m	14,654	214	5%	0%
M.7A.10.7	> DKK 100m	21,450	111	8%	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	TBC at a country level	ND1	ND1		
Total		266,806	130,787	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	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	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	49,6%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	201,524	ND1	76%	
M.7A.12.3	>40 - <=50 %	31,318	ND1	12%	
M.7A.12.4	>50 - <=60 %	20,188	ND1	8%	
M.7A.12.5	>60 - <=70 %	9,309	ND1	3%	
M.7A.12.6	>70 - <=80 %	3,416	ND1	1%	
M.7A.12.7	>80 - <=90 %	604	ND1	0%	
M.7A.12.8	>90 - <=100 %	182	ND1	0%	
M.7A.12.9	>100 %	266	ND1	0%	
M.7A.12.10	Total	266,806		100%	0%
OM.7A.12.1	a/w >100 - <=110 %	84			
OM.7A.12.2	a/w >110 - <=120 %	50			
OM.7A.12.3	a/w >120 - <=130 %	33			
OM.7A.12.4	a/w >130 - <=140 %	24			
OM.7A.12.5	a/w >140 - <=150 %	12			
OM.7A.12.6	a/w >150 %	63			
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					





13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	60%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	5%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	32%			
OM.7A.13.1					
OM.7A.13.2					
OM.7A.13.3					
OM.7A.13.4					
OM.7A.13.5					
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	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	50.669	8.114	19%	7%
M.7A.15.2	B	17.631	5.125	7%	5%
M.7A.15.3	C	57.643	18.349	22%	16%
M.7A.15.4	D	41.874	16.960	16%	15%
M.7A.15.5	E	15.814	6.789	6%	6%
M.7A.15.6	F	7.245	3.492	3%	3%
M.7A.15.7	G	4.153	2.435	2%	2%
M.7A.15.8	Estimate A	7.005	1.416	3%	1%
M.7A.15.9	Estimate B	4.148	2.495	2%	2%
M.7A.15.10	Estimate C	17.456	11.934	7%	11%
M.7A.15.11	Estimate D	17.334	12.460	6%	11%
M.7A.15.12	Estimate E	8.764	6.442	3%	6%
M.7A.15.13	Estimate F	4.698	3.599	2%	3%
M.7A.15.14	Estimate G	3.271	2.627	1%	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	9.102	9.681	3,4%	8,7%
M.7A.15.19	Total	266.806	111.918	100%	100%
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	50.669	8.114	19%	7%
M.7A.16.2	<=70 + 2.200/M^2	17.631	5.125	7%	5%
M.7A.16.3	<=110 + 3.200/M^2	57.643	18.349	22%	16%
M.7A.16.4	<=150 + 4.200/M^2	41.874	16.960	16%	15%
M.7A.16.5	<=190 + 5.200/M^2	15.814	6.789	6%	6%
M.7A.16.6	<=240 + 6.500/M^2	7.245	3.492	3%	3%
M.7A.16.7	>240 + 6.500/M^2	4.153	2.435	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1.650/M^2	7.005	1.416	3%	1%
M.7A.16.9	Estimate: <=70 + 2.200/M^2	4.148	2.495	2%	2%
M.7A.16.10	Estimate: <=110 + 3.200/M^2	17.456	11.934	7%	11%
M.7A.16.11	Estimate: <=150 + 4.200/M^2	17.334	12.460	6%	11%
M.7A.16.12	Estimate: <=190 + 5.200/M^2	8.764	6.442	3%	6%
M.7A.16.13	Estimate: <=240 + 6.500/M^2	4.698	3.599	2%	3%
M.7A.16.14	Estimate: >240 + 6.500/M^2	3.271	2.627	1%	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	9.102	9.681	3%	9%
M.7A.16.19	Total	266.806	111.918	100%	100%
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	43.578	16.051	16%	14%
M.7A.17.2	1919 - 1945	36.857	15.563	14%	14%
M.7A.17.3	1946 - 1960	24.699	11.207	9%	10%
M.7A.17.4	1961 - 1970	29.512	17.059	11%	15%
M.7A.17.5	1971 - 1980	27.826	19.632	10%	18%
M.7A.17.6	1981 - 1990	12.551	7.409	5%	7%
M.7A.17.7	1991 - 2000	9.283	4.237	3%	4%
M.7A.17.8	2001 - 2005	9.959	3.913	4%	3%
M.7A.17.9	2006 - 2010	15.473	5.775	6%	5%
M.7A.17.10	2011 - 2015	8.734	3.099	3%	3%
M.7A.17.11	2016 - 2020	27.719	4.558	10%	4%
M.7A.17.12	2021 and onwards	14.541	1.722	5%	2%
M.7A.17.13	no data	6.075	1.693	2%	2%
M.7A.17.14	Total	266.806	111.918	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	129.438	82.040	49%	73%
M.7A.18.2	Flat or Apartment	26.403	13.452	10%	12%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	31.771	12.216	12%	11%
M.7A.18.5	Multi-family House	78.694	4.191	29%	4%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	500	19	0%	0%
M.7A.18.8	Total	266.806	111.918	100%	100%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	33.744	4.372	13%	4%
M.7A.19.2	Existing property	233.062	107.546	87%	96%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	266.806	111.918	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	163.407	84.816	13,0
M.7A.20.2	Flat or Apartment	2.933	1.651	6,7
M.7A.20.3	Bungalow	0	0	0,0
M.7A.20.4	Terraced House	21.105	11.753	5,8
M.7A.20.5	Multi-family House	55.025	32.159	4,0
M.7A.20.6	Land Only	0	0	0,0
M.7A.20.7	other	77	52	10,1
M.7A.20.8	no data	610	282	10,7
M.7A.20.9	Total	243.157	130.713	7,9
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)	14.292			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	924	821	2%	23%
M.7B.21.3	DKK 2 - 5m	3.022	907	0%	26%
M.7B.21.4	DKK 5 - 20m	13.018	1.262	26%	36%
M.7B.21.5	DKK 20 - 50m	10.313	328	20%	9%
M.7B.21.6	DKK 50 - 100m	9.308	133	18%	4%
M.7B.21.7	> DKK 100m	13.767	72	27%	2%
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	50.351	3.523	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		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0,00%	0,00%		
OM.7B.22.1	a/w >100 - <=110 %	ND1			
OM.7B.22.2	a/w >110 - <=120 %	ND1			
OM.7B.22.3	a/w >120 - <=130 %	ND1			
OM.7B.22.4	a/w >130 - <=140 %	ND1			
OM.7B.22.5	a/w >140 - <=150 %	ND1			
OM.7B.22.6	a/w >150 %	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 (%)	44.0%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	40.666	ND1	81%	
M.7B.23.3	>40 - <=50 %	5.456	ND1	11%	
M.7B.23.4	>50 - <=60 %	2.881	ND1	6%	
M.7B.23.5	>60 - <=70 %	864	ND1	2%	
M.7B.23.6	>70 - <=80 %	241	ND1	0%	
M.7B.23.7	>80 - <=90 %	115	ND1	0%	
M.7B.23.8	>90 - <=100 %	52	ND1	0%	
M.7B.23.9	>100%	76	ND1	0%	
M.7B.23.10	Total	50.351	0	100%	
OM.7B.23.1	a/w >100 - <=110 %	40			
OM.7B.23.2	a/w >110 - <=120 %	22			
OM.7B.23.3	a/w >120 - <=130 %	10			0%
OM.7B.23.4	a/w >130 - <=140 %	4			
OM.7B.23.5	a/w >140 - <=150 %	1			
OM.7B.23.6	a/w >150 %	0			
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	25.4%			
M.7B.24.2	Office	44.3%			
M.7B.24.3	Hotel/Tourism	0.5%			
M.7B.24.4	Shopping malls	1.6%			
M.7B.24.5	Industry	10.0%			
M.7B.24.6	Agriculture	0.4%			
M.7B.24.7	Other commercially used	1.1%			
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	16.7%			
M.7B.24.11	Land	0.1%			
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	16.7%			
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	7.836	273	16%	10%
M.7B.25.2	B	5.379	194	11%	7%
M.7B.25.3	C	10.521	445	21%	16%
M.7B.25.4	D	6.965	332	14%	12%
M.7B.25.5	E	2.802	147	6%	5%
M.7B.25.6	F	1.222	63	2%	2%
M.7B.25.7	G	994	48	2%	2%
M.7B.25.8	Estimate A	2.050	113	4%	4%
M.7B.25.9	Estimate B	1.127	100	2%	4%
M.7B.25.10	Estimate C	2.290	230	5%	8%
M.7B.25.11	Estimate D	2.290	223	5%	8%
M.7B.25.12	Estimate E	1.553	136	3%	5%
M.7B.25.13	Estimate F	1.156	89	2%	3%
M.7B.25.14	Estimate G	1.330	82	3%	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	2.836	306	6%	11%
M.7B.25.19	Total	50.351	2.781	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	7.836	273	16%	10%
M.7B.26.2	<=95 + 2,200/M^2	5.379	194	11%	7%
M.7B.26.3	<=135 + 3,200/M^2	10.521	445	21%	16%
M.7B.26.4	<=175 + 4,200/M^2	6.965	332	14%	12%
M.7B.26.5	<=215 + 5,200/M^2	2.802	147	6%	5%
M.7B.26.6	<=265 + 6,500/M^2	1.222	63	2%	2%
M.7B.26.7	>265 + 6,500/M^2	994	48	2%	2%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	2.050	113	4%	4%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1.127	100	2%	4%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	2.290	230	5%	8%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	2.290	223	5%	8%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	1.553	136	3%	5%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	1.156	89	2%	3%
M.7B.26.14	Estimate: >265 + 6,500/M^2	1.330	82	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	2.836	306	6%	11%
M.7B.26.19	Total	50.351	2.781	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	10.413	462	21%	17%
M.7B.27.2	1919 - 1945	3.632	206	7%	7%
M.7B.27.3	1946 - 1960	2.653	148	5%	5%
M.7B.27.4	1961 - 1970	6.692	330	13%	12%
M.7B.27.5	1971 - 1980	4.583	316	9%	11%
M.7B.27.6	1981 - 1990	5.160	332	10%	12%
M.7B.27.7	1991 - 2000	3.154	191	6%	7%
M.7B.27.8	2001 - 2005	2.383	166	5%	6%
M.7B.27.9	2006 - 2010	3.621	200	7%	7%
M.7B.27.10	2011 - 2015	1.965	112	4%	4%
M.7B.27.11	2016 - 2020	3.495	162	7%	6%
M.7B.27.12	2021 and onwards	1.010	40	2%	1%
M.7B.27.13	no data	1.591	116	3%	4%
M.7B.27.14	Total	50.351	2.781	100%	100%
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	3.653	139	7%	5%
M.7B.28.2	Existing Property	46.689	2.642	93%	95%
M.7B.28.3	other	0	0	0%	0%
M.7B.28.4	no data	0	0	0%	0%
M.7B.28.5	Total	50.351	2.781	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	45.525	20.126	12.8	
M.7B.29.2	Office	16.770	8.466	9.0	
M.7B.29.3	Hotel/Tourism	0	0	0.0	
M.7B.29.4	Shopping malls	760	495	12.4	
M.7B.29.5	Industry	13.111	12.237	11.6	
M.7B.29.6	Agriculture	3.432	3.423	859.9	
M.7B.29.7	Other commercially used	274	124	12.6	
M.7B.29.8	Hospital	0	0	0.0	
M.7B.29.9	School	326	196	5.5	
M.7B.29.10	other RE with a social relevant purpose	34.598	9.271	12.5	
M.7B.29.11	Land	0	0	0.0	
M.7B.29.12	Property developers / Building under construction	0	0	0.0	
M.7B.29.13	Other	0	0	0.0	
M.7B.29.14	no data	0	0	0.0	
M.7B.29.15	Total	114.796	54.339	12.1	
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 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		
2. Glossary - ESG items (optional)		Definition
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		
3. Reason for No Data		Value
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		
4. Glossary - Extra national and/or Issuer Items		Definition
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-ECALs data

PROVISIONAL HTT 2023

Reporting in Domestic Currency

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### CONTENT OF TAB E

1. Swap Transaction Counterparties
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQNZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQNZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D03047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQNZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank abp	0	529900D03047E2LIV03	FX/IRS		
E.2.1.3	DekaBank Deutsche Girozentrale	0	0W2P2JMBXOY22M4G883	IRS		
E.2.1.4	Danske Bank A/S	0	MAE506222104R2ZU7M96	FX/IRS		
E.2.1.5	Banco Santander S.A	0	5493006QMFQDMYWIAM13	FX/IRS		
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)		134,8			
E.3.1.2	Weighted Average Maturity (months)		289,4			
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	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	0	0,0%	0,1%	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					
	1. Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	89.702	17.650	28%	13%
SM.1.1.2	Social impact mortgage loans	8.817	1.591	3%	1%
SM.1.1.3	other	2.555	109	1%	0%
SM.1.1.4	Total sustainable mortgage loans	101.074	19.350	32%	14%
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					
		Nominal (mm)		% Total sustainable Mortgages	
SM.2.1.1	Residential	83.681		83%	
SM.2.1.2	Commercial	17.394		17%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	101.074		100%	
OSM.2.1.1	a/w Forest & Agriculture	0		0%	
OSM.2.1.2	a/w EE residential	72.309		72%	
OSM.2.1.3	a/w EE commercial	17.394		17%	
OSM.2.1.4	a/w EE other	0		0%	
OSM.2.1.5	EE total	0		0%	
OSM.2.1.6	a/w Social residential	8.817		9%	
OSM.2.1.7	a/w Social Commercial	0		0%	
OSM.2.1.8	a/w social other	0		0%	
OSM.2.1.9	social tot	0		0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission	2.555		0%	
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					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	18.534	816	100%	
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	10,3%	16,3%	4,6%	
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)	46%	46%	46%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	8%	8%	8%
SM.2.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	21%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	20%	14%
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	66%	48%	63%
SM.2.6.2	Floating rate	34%	52%	37%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	41%	28%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	15%	44%	
OSM.2.6.6	o/w Capped floaters	4%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	41%	26%	39%
SM.2.7.2	Amortising	59%	74%	61%
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	19%	22%	19%
SM.2.8.2	≥ 12 - < 24 months	22%	17%	21%
SM.2.8.3	≥ 24 - < 36 months	13%	14%	15%
SM.2.8.4	≥ 36 - < 60 months	28%	25%	28%
SM.2.8.5	≥ 60 months	17%	21%	17%
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	0.34%	0.00%	1.51%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

#### A. Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.515			
By buckets (mnl):					
SM.2A.10.2	DKK 0 - 2m	10.983	9.581	13%	52%
SM.2A.10.3	DKK 2 - 5m	19.999	6.908	24%	37%
SM.2A.10.4	DKK 5 - 20m	13.693	1.427	16%	8%
SM.2A.10.5	DKK 20 - 50m	12.422	402	15%	2%
SM.2A.10.6	DKK 50 - 100m	8.764	123	10%	1%
SM.2A.10.7	> DKK 100m	17.820	91	21%	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	83.651	15.534	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 (mnl):					
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		
OSM.2A.11.10	Total	0	0	0,00%	0,00%
OSM.2A.11.11	o/w >100 - <=110%	ND1			
OSM.2A.11.12	o/w >110 - <=120%	ND1			
OSM.2A.11.13	o/w >120 - <=130%	ND1			
OSM.2A.11.14	o/w >130 - <=140%	ND1			
OSM.2A.11.15	o/w >140 - <=150%	ND1			
OSM.2A.11.16	o/w >150%	ND1			
OSM.2A.11.17					
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 (%)	43.18%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	61.938	ND1	74%	
SM.2A.12.3	>40 - <=50 %	10.388	ND1	12%	
SM.2A.12.4	>50 - <=60 %	7.027	ND1	8%	
SM.2A.12.5	>60 - <=70 %	3.085	ND1	4%	
SM.2A.12.6	>70 - <=80 %	961	ND1	1%	
SM.2A.12.7	>80 - <=90 %	113	ND1	0%	
SM.2A.12.8	>90 - <=100 %	25	ND1	0%	
SM.2A.12.9	>100%	144	ND1	0%	
SM.2A.12.10	Total	83.681	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	14			
OSM.2A.12.2	a/w >110 - <=120 %	21			
OSM.2A.12.3	a/w >120 - <=130 %	19			
OSM.2A.12.4	a/w >130 - <=140 %	17			
OSM.2A.12.5	a/w >140 - <=150 %	10			
OSM.2A.12.6	a/w >150 %	63			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	35.1%			
SM.2A.13.2	Second home/Holiday houses	0.2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.0%			
SM.2A.13.4	Subsidised housing	14.5%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	49.2%			
OSM.2A.13.1	o/w Private rental	0.0%			
OSM.2A.13.2	o/w Multi-family housing	49.2%			
OSM.2A.13.3	o/w Buildings under construction	0.0%			
OSM.2A.13.4	o/w Buildings land	0.0%			
OSM.2A.13.5	o/w [if relevant, please specify]				
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	50.669	8.114	61%	55%
SM.2A.15.2	B	17.631	5.125	21%	35%
SM.2A.15.3	C	5.040	260	6%	2%
SM.2A.15.4	D	2.122	158	3%	1%
SM.2A.15.5	E	636	45	1%	0%
SM.2A.15.6	F	150	8	0%	0%
SM.2A.15.7	G	92	3	0%	0%
SM.2A.15.8	Estimate A	6.042	823	7%	6%
SM.2A.15.9	Estimate B	313	108	0%	1%
SM.2A.15.10	Estimate C	371	37	0%	0%
SM.2A.15.11	Estimate D	304	25	0%	0%
SM.2A.15.12	Estimate E	151	15	0%	0%
SM.2A.15.13	Estimate F	73	11	0%	0%
SM.2A.15.14	Estimate G	87	27	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	83.681	14.759	100.0%	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 <sup>2</sup>	50.669	8.114	61%	55%
SM.2A.16.2	<=70 + 2,200/M <sup>2</sup>	17.631	5.125	21%	35%
SM.2A.16.3	<=110 + 3,200/M <sup>2</sup>	5.040	260	6%	2%
SM.2A.16.4	<=150 + 4,200/M <sup>2</sup>	2.122	158	3%	1%
SM.2A.16.5	<=190 + 5,200/M <sup>2</sup>	636	45	1%	0%
SM.2A.16.6	<=240 + 6,500/M <sup>2</sup>	150	8	0%	0%
SM.2A.16.7	>240 + 6,500/M <sup>2</sup>	92	3	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M <sup>2</sup>	6.042	823	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M <sup>2</sup>	313	108	0%	1%
SM.2A.16.10	Estimate: <=110 + 3,200/M <sup>2</sup>	371	37	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M <sup>2</sup>	304	25	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M <sup>2</sup>	151	15	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M <sup>2</sup>	73	11	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M <sup>2</sup>	87	27	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	83.681	14.759	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	1.959	462	2%	3%
SM.2A.17.2	1919 - 1945	2.534	338	3%	2%
SM.2A.17.3	1946 - 1960	5.237	340	6%	2%
SM.2A.17.4	1961 - 1970	3.968	416	5%	3%
SM.2A.17.5	1971 - 1980	3.141	521	4%	4%
SM.2A.17.6	1981 - 1990	2.341	710	3%	5%
SM.2A.17.7	1991 - 2000	1.571	328	2%	2%
SM.2A.17.8	2001 - 2005	2.443	564	3%	4%
SM.2A.17.9	2006 - 2010	8.917	2.659	11%	18%
SM.2A.17.10	2011 - 2015	7.848	2.654	9%	18%
SM.2A.17.11	2016 - 2020	26.634	4.112	32%	28%
SM.2A.17.12	2021 and onwards	13.877	1.421	17%	10%
SM.2A.17.13	no data	3.212	234	4%	2%
SM.2A.17.14	Total	83.681	14.759	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	20.056	7.935	24%	54%
SM.2A.18.2	Flat or Apartment	6.391	2.510	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.247	3.280	19%	22%
SM.2A.18.5	Multifamily House	40.856	1.031	49%	7%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	131	3	0%	0%
SM.2A.18.8	Total	83.681	14.759	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	32.341	3.811	39%	26%
SM.2A.19.2	Existing Property	51.340	10.948	61%	74%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	83.681	14.759	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	5.251	2.940	4	
SM.2A.20.2	Flat or Apartment	268	149	4	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	3.593	2.264	3	
SM.2A.20.5	Multifamily House	6.412	3.994	2	
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	15.525	9.355	2	
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)	21.316			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	94	81	1%	10%
SM.2B.21.3	DKK 2 - 5m	505	150	3%	18%
SM.2B.21.4	DKK 5 - 20m	4.439	404	26%	50%
SM.2B.21.5	DKK 20 - 50m	3.101	100	18%	12%
SM.2B.21.6	DKK 50 - 100m	3.285	46	19%	6%
SM.2B.21.7	> DKK 100m	5.970	35	34%	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		
SM.2B.21.26	Total	17.394	816	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0.0	0	0.0%	0.0%
OSM.2B.22.1	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 (%)	53%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	14.195	ND1	82%	
SM.2B.23.3	>40 - <=50 %	1.506	ND1	11%	
SM.2B.23.4	>50 - <=60 %	1.032	ND1	6%	
SM.2B.23.5	>60 - <=70 %	193	ND1	1%	
SM.2B.23.6	>70 - <=80 %	23	ND1	0%	
SM.2B.23.7	>80 - <=90 %	13	ND1	0%	
SM.2B.23.8	>90 - <=100 %	11	ND1	0%	
SM.2B.23.9	>100%	21	ND1	0%	
SM.2B.23.10	Total	17.394	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110 %	11			
OSM.2B.23.2	a/w >110 - <=120 %	7			
OSM.2B.23.3	a/w >120 - <=130 %	1			
OSM.2B.23.4	a/w >130 - <=140 %	1			
OSM.2B.23.5	a/w >140 - <=150 %	1			
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	24%	ND1		
SM.2B.24.2	Office	42%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	1%	ND1		
SM.2B.24.5	Industry	15%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	1%	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	17%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	0%	ND1		
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [(relevant, please specify)]				
OSM.2B.24.3	a/w [(relevant, please specify)]				
OSM.2B.24.4	a/w [(relevant, please specify)]				
OSM.2B.24.5	a/w [(relevant, please specify)]				
OSM.2B.24.6	a/w [(relevant, please specify)]				
OSM.2B.24.7	a/w [(relevant, please specify)]				
OSM.2B.24.8	a/w [(relevant, please specify)]				
OSM.2B.24.9	a/w [(relevant, please specify)]				
OSM.2B.24.10	a/w [(relevant, please specify)]				
OSM.2B.24.11	a/w [(relevant, please specify)]				
OSM.2B.24.12	a/w [(relevant, please specify)]				
OSM.2B.24.13	a/w [(relevant, please specify)]				
OSM.2B.24.14	a/w [(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	7.836	273	45%	44%
SM.2B.25.2	B	5.379	194	31%	31%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	1.539	62	9%	10%
SM.2B.25.9	Estimate B	344	18	2%	3%
SM.2B.25.10	Estimate C	370	11	2%	2%
SM.2B.25.11	Estimate D	560	15	3%	2%
SM.2B.25.12	Estimate E	501	15	3%	2%
SM.2B.25.13	Estimate F	449	15	3%	2%
SM.2B.25.14	Estimate G	415	17	2%	3%
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	17.394	619	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	7.836	273	45%	44%
SM.2B.26.2	<=95 + 2,200/M^2	5.379	194	31%	31%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.539	62	9%	10%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	344	18	2%	3%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	370	11	2%	2%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	560	15	3%	2%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	501	15	3%	2%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	449	15	3%	2%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	415	17	2%	3%
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	17.394	619	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	581	21	3%	3%
SM.2B.27.2	1919 - 1945	1.439	27	8%	4%
SM.2B.27.3	1946 - 1960	258	8	1%	1%
SM.2B.27.4	1961 - 1970	2.512	33	14%	5%
SM.2B.27.5	1971 - 1980	936	25	5%	4%
SM.2B.27.6	1981 - 1990	1.352	37	8%	6%
SM.2B.27.7	1991 - 2000	1.371	35	8%	6%
SM.2B.27.8	2001 - 2005	724	31	4%	5%
SM.2B.27.9	2006 - 2010	1.528	76	9%	12%
SM.2B.27.10	2011 - 2015	1.797	100	10%	16%
SM.2B.27.11	2016 - 2020	3.277	133	19%	21%
SM.2B.27.12	2021 and onwards	930	31	5%	5%
SM.2B.27.13	no data	692	62	4%	10%
SM.2B.27.14	Total	17.394	619	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	3.431	111	20%	18%
SM.2B.28.2	Existing property	13.963	508	80%	82%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	17.394	619	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2B.29.1	Retail	4.715	2.267	4	
SM.2B.29.2	Office	2.510	1.300	4	
SM.2B.29.3	Hotel/Tourism	0	0	0	
SM.2B.29.4	Shopping malls	32	32	13	
SM.2B.29.5	Industry	1.000	936	3	
SM.2B.29.6	Agriculture	210	209	446	
SM.2B.29.7	Other commercially used	21	10	6	
SM.2B.29.8	Hospital	0	0	0	
SM.2B.29.9	School	97	52	4	
SM.2B.29.10	other RE with a social relevant purpose	1.328	675	4	
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	9.912	5.480	4	
SM.2B.29.16	Weighted Average	0	0	0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19
2. Additional information on the cover pool section affected by payment holidays

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
COV.2.1.1	in % nominal (mn) of affected national amount to total cover pool						
COV.2.1.2	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.5	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.6	a/w // relevant, please specify						
OCOV.2.1.7	a/w // relevant, please specify						
OCOV.2.1.8	a/w // relevant, please specify						

# **ECBC Label Template**

## **Capital Centre E, Q3 2023**

**Published 31 October 2023 • Data per 30 September 2023**


 As of **30 September 2023**
**Specialised finance institutes**
**General Issuer Detail**

 A [General Issuer Detail](#)
**Cover Pool Information**

 G1.1 [General cover pool information](#)

 G2 [Outstanding CBs](#)

 G3 [Legal ALM \(balance principle\) adherence](#)

 G4 [Additional characteristics of ALM business model for issued CBs](#)

 M1/B1 [Number of loans by property category](#)

 M2/B2 [Lending by property category, DKKbn](#)

 M3/B3 [Lending, by loan size, DKKbn](#)

 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)

 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)

 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)

 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)

 M5/B5 [Lending by region, DKKbn](#)

 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)

 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)

 M8/B8 [Lending by loan type - All loans, DKKbn](#)

 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)

 M10/B10 [Lending by remaining maturity, DKKbn](#)

 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)

 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)

 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)

 M12/B12 [Realised losses \(DKKm\)](#)

 M12a/B12a [Realised losses \(%\)](#)
**Key Concepts**

 X1 [Key Concepts Explanation](#)

 X2 [Key Concept Explanation](#)

 X3 [General explanation](#)
**Voluntary information**

 V1 [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

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

**Voluntary tables**

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

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

Voluntary tables must be 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>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>
Total Balance Sheet Assets	369,2	366,8	367,7	359,6
Total Customer Loans(fair value)	337,6	338,0	338,2	333,7
of which: Used/registered for covered bond collateral pool	337,6	338,0	338,2	333,7
Tier 1 Ratio (%)	28,7%	29,1%	29,6%	28,3%
Solvency Ratio (%)	28,7%	29,1%	29,6%	28,3%
Outstanding Covered Bonds (fair value)	337,4	338,3	334,7	335,0
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	38,7	38,8	38,1	38,8
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

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

Total customer loans (market value)	370,2	369,4	367,5	365,6
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**Composition by**

Maturity				
- 0 <= 1 year	0,1	0,1	0,0	0,0
- < 1 <= 5 years	2,1	2,1	2,2	2,2
- over 5 years	368,0	367,1	365,2	363,4
Currency	-	-	-	-
- DKK	370,1	369,4	367,4	365,6
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	269,8	270,2	269,6	269,1
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	50,7	50,6	49,3	48,6
- Subsidised	49,7	48,6	48,7	47,9
eligibility as covered bond collateral	370,2	369,4	367,5	365,6
Non-performing loans (See definition in table X1)	0,07	0,05	0,08	0,08
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,32	0,32	0,31	0,33





Table G1.1 – General cover pool information



<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>
Nominal cover pool (total value)		337,2	336,6	333,7	331,3
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		20,1	20,5	20,4	20,0
Overcollateralisation ratio					
Total		0,1	0,1	0,1	0,1
Mandatory (percentage of risk weighted assets, general, by law)		2%	2%	2%	2%
Nominal value of outstanding CBs		317,2	316,1	313,3	311,3
– 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		19,3	19,8	19,6	19,2
Total capital coverage (rating compliant capital)		20,1	20,5	20,4	20,0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,4	0,4	0,4	0,4

Table G2 – Outstanding CBs

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>	<b>Q4 2022</b>
Nominal value of outstanding CBs		317,2	316,1	313,3	311,3
Fair value of outstanding CBs (marked value)		285,1	285,1	280,8	280,5
Maturity of issued CBs					
0-1 day		0,0	0,0	0,0	0,0
1 day – < 1 year		77,2	77,6	75,3	68,9
1 year		0,0	0,0	0,0	0,0
> 1 and ≤ 2 years		50,7	50,4	30,1	28,5
> 2 and ≤ 3 years		31,5	26,8	47,7	44,8
> 3 and ≤ 4 years		26,7	28,2	27,2	28,5
> 4 and ≤ 5 years		4,9	7,4	7,4	15,7
5-10 years		12,4	11,3	7,6	8,2
10-20 years		12,8	10,8	11,6	11,7
> 20 years		68,8	72,5	73,9	74,3
Amortisation profile of issued CBs					
Bullet		47%	47%	47%	47%
Annuity		53%	53%	53%	53%
Serial		0%	0%	0%	0%
Interest rate profile of issued CBs					
Fixed rate (Fixed rate constant for more than 1 year)		82%	82%	83%	83%
Floating rate ( Floating rate constant for less than 1 year)		18%	18%	17%	17%
Capped floating rate		0%	0%	0%	0%
Currency denomination profile of issued CBs					
DKK		263,8	263,9	263,7	280,5
EUR		21,3	21,2	17,1	0,0
SEK		-	-	-	-
CHF		-	-	-	-
NOK		-	-	-	-
USD		-	-	-	-
Other		-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating					
Moody's		-	-	-	-
S&P		AAA	AAA	AAA	AAA
Fitch		-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	20,1	-	-	-	-	-	-	-	-	-
0- $\leq$ 1 year	8,4	-	-	-	-	-	-	-	-	-
>1- < 5 years	11,5	-	-	-	-	-	-	-	-	-
> 5 years	0,2	-	-	-	-	-	-	-	-	-
Total	20,1	-	-	-	-	-	-	-	-	-

**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	2,8	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	17,2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	20,1	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0- $\leq$ 1 year	>1- <5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	2,8	-	-	2,8
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	5,5	11,5	0,2	17,2
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	8,4	11,5	0,2	20,1

**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- $\leq$ 1 year	14.592,05
>1- <5 years	32.823,06
> 5 years	15.748,26
Total	63.163,37

**Table G2.1f - Other Derivatives (subordinated)**

0- $\leq$ 1 year	-
>1- <5 years	-
> 5 years	-
Total	-

## Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	317,2
Match funded (without interest and/or currency risk)	89%
Completely hedged with derivatives	11%
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	111.428	10.062	1.978	1.087	6.232	359	2.813	29	291	31	<b>134.310</b>
In %	83,0%	7,5%	1,5%	0,8%	4,6%	0,3%	2,1%	0,0%	0,2%	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	160,7	8,8	12,1	13,0	72,1	4,9	37,0	0,2	8,3	0,0	<b>317,157</b>
In %	50,7%	2,8%	3,8%	4,1%	22,7%	1,6%	11,7%	0,1%	2,6%	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	91,7	79,7	51,9	34,7	24,0	35,2	<b>317,2</b>
In %	28,9%	25,1%	16,4%	10,9%	7,6%	11,1%	



**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	66,0	55,0	30,6	5,9	2,5	0,3	0,1	0,1	0,1	0,1
Holiday houses	4,4	3,1	1,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	7,7	3,5	0,6	0,1	0,1	0,0	0,0	0,0	0,0	0,1
Cooperative Housing	7,3	3,9	1,6	0,1	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	26,2	24,5	1,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	2,4	1,6	0,8	0,1	0,0	-	-	-	-	-
Office and Business	15,7	13,3	6,8	0,7	0,2	0,1	0,0	0,0	0,0	0,1
Agricultural properties	0,1	0,1	0,0	0,0	0,0	-	-	-	-	-
Properties for social and cultural purposes	4,5	3,0	0,9	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-
<b>Total</b>	<b>134,2</b>	<b>108,0</b>	<b>43,7</b>	<b>7,2</b>	<b>2,9</b>	<b>0,5</b>	<b>0,2</b>	<b>0,1</b>	<b>0,1</b>	<b>0,3</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	41,0%	34,2%	11,6%	7,4%	3,7%	1,6%	0,2%	0,1%	0,0%	0,1%
Holiday houses	49,9%	35,1%	8,7%	4,3%	1,5%	0,4%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	63,7%	28,7%	4,0%	1,1%	0,7%	0,4%	0,1%	0,1%	0,1%	1,2%
Cooperative Housing	56,0%	29,9%	8,6%	3,6%	1,1%	0,5%	0,1%	0,1%	0,0%	0,1%
Private rental	36,3%	34,0%	14,2%	10,1%	4,2%	1,0%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	48,3%	32,9%	10,1%	7,0%	1,6%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	42,5%	36,0%	11,9%	6,4%	2,0%	0,6%	0,2%	0,1%	0,1%	0,3%
Agricultural properties	44,2%	39,0%	12,2%	3,4%	0,8%	0,5%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	54,0%	36,7%	6,6%	1,8%	0,6%	0,1%	0,0%	0,0%	0,0%	0,1%
Other	73,8%	24,5%	1,2%	0,3%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>42,3%</b>	<b>34,1%</b>	<b>11,6%</b>	<b>7,3%</b>	<b>3,2%</b>	<b>1,2%</b>	<b>0,2%</b>	<b>0,1%</b>	<b>0,0%</b>	<b>0,1%</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	6,0	34,1	66,1	28,1	17,4	5,8	1,5	0,4	0,4	0,9	52,3%
Holiday houses	0,5	3,2	3,8	0,8	0,5	0,0	0,0	0,0	0,0	0,0	44,3%
Subsidised Housing	5,9	4,6	1,1	0,1	0,0	0,2	-	-	0,0	0,1	20,6%
Cooperative Housing	3,3	4,1	4,5	0,8	0,2	0,1	0,1	0,0	0,0	0,0	35,3%
Private rental	3,3	15,9	30,9	14,4	6,4	0,9	0,1	0,1	0,0	0,1	50,5%
Manufacturing and Manual Industries	0,8	1,7	1,8	0,3	0,3	-	-	-	-	-	40,4%
Office and Business	2,4	10,8	18,1	3,4	0,9	0,5	0,1	0,3	0,0	0,5	46,5%
Agricultural properties	0,0	0,1	0,1	0,0	0,0	-	-	-	-	-	46,3%
Properties for social and cultural purposes	1,6	3,9	2,3	0,3	0,1	0,0	0,0	-	-	0,0	33,9%
Other	0,0	0,0	0,0	0,0	-	-	-	-	-	-	26,7%
<b>Total</b>	<b>23,8</b>	<b>78,3</b>	<b>128,7</b>	<b>48,2</b>	<b>25,8</b>	<b>7,5</b>	<b>1,9</b>	<b>0,8</b>	<b>0,5</b>	<b>1,7</b>	<b>48,7%</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	3,7%	21,2%	41,1%	17,5%	10,8%	3,6%	1,0%	0,3%	0,2%	0,6%	52,3%
Holiday houses	5,2%	36,1%	43,2%	8,9%	5,9%	0,2%	0,2%	0,1%	0,0%	0,2%	44,3%
Subsidised Housing	48,6%	38,1%	9,0%	1,1%	0,3%	1,6%	0,0%	0,0%	0,2%	1,2%	20,6%
Cooperative Housing	25,6%	31,1%	34,5%	5,8%	1,2%	0,7%	0,7%	0,1%	0,1%	0,2%	35,3%
Private rental	4,6%	22,1%	42,9%	20,0%	8,8%	1,2%	0,2%	0,1%	0,0%	0,1%	50,5%
Manufacturing and Manual Industries	17,1%	34,7%	37,0%	5,2%	6,0%	0,0%	0,0%	0,0%	0,0%	0,0%	40,4%
Office and Business	6,4%	29,2%	48,9%	9,3%	2,5%	1,4%	0,2%	0,7%	0,1%	1,3%	46,5%
Agricultural properties	3,4%	28,0%	66,0%	1,3%	1,3%	0,0%	0,0%	0,0%	0,0%	0,0%	46,3%
Properties for social and cultural purposes	19,6%	46,7%	27,9%	4,1%	1,2%	0,0%	0,1%	0,0%	0,0%	0,3%	33,9%
Other	25,4%	63,7%	8,7%	2,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	26,7%
<b>Total</b>	<b>7,5%</b>	<b>24,7%</b>	<b>40,6%</b>	<b>15,2%</b>	<b>8,1%</b>	<b>2,4%</b>	<b>0,6%</b>	<b>0,2%</b>	<b>0,1%</b>	<b>0,5%</b>	<b>48,7%</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	66,8	20,9	10,6	42,9	17,9	1,6	160,7
Holiday houses	2,1	2,0	1,4	2,1	1,2	-	8,8
Subsidised Housing	6,9	0,9	1,6	1,3	1,4	-	12,1
Cooperative Housing	10,2	1,6	0,2	0,4	0,6	-	13,0
Private rental	34,2	5,0	4,1	14,1	14,7	-	72,1
Manufacturing and Manual Industries	1,0	0,3	0,5	1,1	2,0	-	4,9
Office and Business	19,2	2,5	1,8	6,7	6,8	-	37,0
Agricultural properties	0,0	0,1	0,0	0,0	0,0	-	0,2
Properties for social and cultural purposes	5,4	1,2	0,3	1,2	0,2	-	8,3
Other	0,0	0,0	0,0	0,0	0,0	-	0,0
<b>Total</b>	<b>145,9</b>	<b>34,3</b>	<b>20,5</b>	<b>69,9</b>	<b>44,9</b>	<b>1,6</b>	<b>317,1</b>

**Table M6/B6**
*Lending by loan type - IO Loans, DKKbn*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	17,3	0,5	0,0	3,5	11,9	0,0	1,9	-	0,3	-	35,6
Fixed-rate shorter period than maturity (ARM's etc.)	49,7	2,8	0,0	2,1	21,5	0,1	8,8	0,0	0,1	0,0	85,0
- rate fixed ≤ 1 year	28,5	1,7	-	0,1	2,2	-	2,8	-	-	0,0	35,3
- rate fixed > 1 and ≤ 3 years	6,3	0,3	-	0,2	1,9	-	0,7	-	-	0,0	9,4
- rate fixed > 3 and ≤ 5 years	13,8	0,7	-	0,6	8,5	0,0	4,0	0,0	0,0	-	27,8
- rate fixed > 5 years	1,0	0,0	0,0	1,3	8,9	0,0	1,3	-	0,0	-	12,5
Money market based loans	0,4	0,0	-	-	-	-	-	-	-	0,0	0,5
Non Capped floaters	8,1	0,6	0,0	0,0	16,8	0,4	9,7	0,0	1,6	-	37,1
Capped floaters	6,8	0,3	-	-	0,6	-	-	-	-	0,0	7,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>82,4</b>	<b>4,2</b>	<b>0,1</b>	<b>5,6</b>	<b>50,8</b>	<b>0,5</b>	<b>20,4</b>	<b>0,0</b>	<b>1,9</b>	<b>0,0</b>	<b>166,0</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 homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	33,5	1,8	11,6	7,0	8,6	0,9	5,8	0,1	5,3	0,0	74,5
Fixed-rate shorter period than maturity (ARM's etc.)	34,1	2,3	0,5	0,4	7,5	0,8	5,3	0,1	0,5	0,0	51,4
- rate fixed ≤ 1 year	17,2	1,3	0,1	0,0	1,6	0,2	1,9	-	0,2	0,0	22,5
- rate fixed > 1 and ≤ 3 years	6,4	0,3	0,1	0,1	1,1	0,1	0,7	0,0	0,1	0,0	9,0
- rate fixed > 3 and ≤ 5 years	9,8	0,7	0,2	0,1	3,3	0,2	2,2	0,0	0,2	0,0	16,7
- rate fixed > 5 years	0,7	0,0	0,0	0,2	1,4	0,3	0,5	-	0,0	-	3,1
Money market based loans	0,5	0,0	-	-	-	-	-	-	-	-	0,5
Non Capped floaters	2,2	0,2	-	0,0	5,2	2,7	5,6	0,0	0,5	0,0	16,4
Capped floaters	8,1	0,4	-	-	-	-	-	0,0	-	-	8,5
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>78,3</b>	<b>4,6</b>	<b>12,0</b>	<b>7,4</b>	<b>21,3</b>	<b>4,4</b>	<b>16,6</b>	<b>0,1</b>	<b>6,4</b>	<b>0,0</b>	<b>151,2</b>

**Table M8/B8**
*Lending by loan type - All loans, DKKbn*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	50,8	2,3	11,6	10,5	20,5	1,0	7,7	0,1	5,6	0,0	110,0
Fixed-rate shorter period than maturity (ARM's etc.)	83,8	5,0	0,5	2,5	29,0	0,8	14,1	0,1	0,6	0,0	136,4
- rate fixed ≤ 1 year	45,7	2,9	0,1	0,1	3,8	0,2	4,7	-	0,2	0,0	57,8
- rate fixed > 1 and ≤ 3 years	12,7	0,6	0,1	0,2	3,0	0,1	1,4	0,0	0,1	0,0	18,4
- rate fixed > 3 and ≤ 5 years	23,7	1,4	0,2	0,7	11,8	0,3	6,1	0,1	0,2	0,0	44,5
- rate fixed > 5 years	1,7	0,1	0,1	1,4	10,3	0,3	1,8	-	0,0	-	15,7
Money market based loans	0,9	0,1	-	-	-	-	-	-	-	0,0	1,0
Non Capped floaters	10,3	0,7	0,0	0,0	22,0	3,1	15,2	0,0	2,1	0,0	53,5
Capped floaters	14,9	0,7	-	-	0,6	-	-	0,0	-	0,0	16,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>160,7</b>	<b>8,8</b>	<b>12,1</b>	<b>13,0</b>	<b>72,1</b>	<b>4,9</b>	<b>37,0</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>317,2</b>


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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	4,3	0,2	0,1	0,0	3,1	0,6	0,7	-	0,2	-	9,1
≥ 12 - ≤ 24 months	6,4	0,3	0,0	0,3	4,4	0,6	1,4	0,0	0,3	0,0	13,8
≥ 24 - ≤ 36 months	7,8	0,4	0,1	0,7	7,2	1,6	1,9	0,0	0,6	0,0	20,3
≥ 36 - ≤ 60 months	16,1	0,7	0,3	0,8	11,6	0,7	5,3	0,1	0,6	-	36,2
≥ 60 months	126,0	7,4	11,6	11,2	45,7	1,5	27,7	0,1	6,5	0,0	237,7
<b>Total</b>	<b>160,7</b>	<b>8,8</b>	<b>12,1</b>	<b>13,0</b>	<b>72,1</b>	<b>4,9</b>	<b>37,0</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>317,2</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	-	-	-	0,1	-	0,0	-	0,1
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	0,0	0,3
≥ 3 - ≤ 5 Years	0,3	0,0	0,1	0,0	0,1	0,0	1,0	-	0,0	0,0	1,6
≥ 5 - ≤ 10 Years	2,7	0,2	0,7	0,1	0,2	0,6	0,9	-	0,2	0,0	5,5
≥ 10 - ≤ 20 Years	21,0	1,3	3,7	0,5	3,6	2,2	16,8	0,1	1,1	0,0	50,1
≥ 20 Years	136,6	7,4	7,6	12,5	68,2	2,0	18,2	0,1	7,0	0,0	259,6
<b>Total</b>	<b>160,7</b>	<b>8,8</b>	<b>12,1</b>	<b>13,0</b>	<b>72,1</b>	<b>4,9</b>	<b>37,0</b>	<b>0,2</b>	<b>8,3</b>	<b>0,0</b>	<b>317,2</b>

**Table M11/B11**
**90 day Non-performing loans by property type, as percentage of total payments, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,14	0,05	-	-	0,04	-	0,04	-	0,02	-	0,29

Note: 90-days arrear as of Q4 2020 (See definition in table X1)

**Table M11a/B11a**
**90 day Non-performing loans by property type, as percentage of lending, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,10	0,03	-	-	0,02	-	0,01	-	-	-	0,06

Note: 90-days arrear as of Q4 2020 (See definition in table X1)

**Table M11b/B11b**
**90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0,09	0,03	-	-	0,02	-	0,01	-	-	-	0,05
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

**Table M12/B12**
**Realised losses (DKKbn)**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	21,0	1,0	-	-	-1,6	-	0,2	-	-	-	20,6

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

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