

EEMI Harmonised Disclosure Template

2022 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 02/11/2021

Cut-off Date: 30/09/2021



Energy
Efficient
Mortgage
Label

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A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2022

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

Field Number	1. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.1.1.1	Residential	292,410		86.5%
M.1.1.2	Commercial	45,802		13.5%
M.1.1.3	Other	0		0.0%
M.1.1.4		338,212	Total	100.0%
OM.1.1.1	a/w Cooperative Housing	13,948		4.1%
OM.1.1.2	a/w Agriculture	143		0.0%
OM.1.1.3	a/w Owner-occupied homes	161,087		47.6%
OM.1.1.4	a/w Holiday houses	8,355		2.5%
OM.1.1.5	a/w Subsidised Housing	48,315		14.3%
OM.1.1.6	a/w Private rental	60,706		17.9%
OM.1.1.7	a/w Manufacturing and Manual Industries	2,706		0.8%
OM.1.1.8	a/w Office and Business	35,234		10.4%
OM.1.1.9	a/w Social and cultural purposes	7,632		2.3%
OM.1.1.10	a/w Other	88		0.0%
OM.1.1.11				0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.1.2.1	Number of mortgage loans	145,078	3,501	148,579
OM.1.2.1	Optional information eg. Number of borrowers	ND1		
OM.1.2.2	Optional information eg. Number of guarantors	ND1		
OM.1.2.3				
OM.1.2.4				
OM.1.2.5				
OM.1.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.3.1	10 largest exposures	3.9%	8.8%	2.5%
OM.1.3.1				
OM.1.3.2				
OM.1.3.3				
OM.1.3.4				
OM.1.3.5				
OM.1.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.4.1	European Union	99.4%	100.0%	99.5%
M.1.4.2	Austria	0.0%	0.0%	0.0%
M.1.4.3	Belgium	0.0%	0.0%	0.0%
M.1.4.4	Bulgaria	0.0%	0.0%	0.0%
M.1.4.5	Croatia	0.0%	0.0%	0.0%
M.1.4.6	Cyprus	0.0%	0.0%	0.0%
M.1.4.7	Czechia	0.0%	0.0%	0.0%
M.1.4.8	Denmark	99.4%	100.0%	99.5%
M.1.4.9	Estonia	0.0%	0.0%	0.0%
M.1.4.10	Finland	0.0%	0.0%	0.0%
M.1.4.11	France	0.0%	0.0%	0.0%
M.1.4.12	Germany	0.0%	0.0%	0.0%
M.1.4.13	Greece	0.0%	0.0%	0.0%
M.1.4.14	Netherlands	0.0%	0.0%	0.0%
M.1.4.15	Hungary	0.0%	0.0%	0.0%
M.1.4.16	Ireland	0.0%	0.0%	0.0%
M.1.4.17	Italy	0.0%	0.0%	0.0%
M.1.4.18	Latvia	0.0%	0.0%	0.0%
M.1.4.19	Lithuania	0.0%	0.0%	0.0%
M.1.4.20	Luxembourg	0.0%	0.0%	0.0%
M.1.4.21	Malta	0.0%	0.0%	0.0%
M.1.4.22	Poland	0.0%	0.0%	0.0%
M.1.4.23	Portugal	0.0%	0.0%	0.0%
M.1.4.24	Romania	0.0%	0.0%	0.0%
M.1.4.25	Slovakia	0.0%	0.0%	0.0%
M.1.4.26	Slovenia	0.0%	0.0%	0.0%
M.1.4.27	Spain	0.0%	0.0%	0.0%
M.1.4.28	Sweden	0.0%	0.0%	0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.1.4.30	Iceland	0.0%	0.0%	0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%	0.0%
M.1.4.32	Norway	0.0%	0.0%	0.0%
M.1.4.33	Other	0.7%	0.0%	0.6%
M.1.4.34	Switzerland	0.0%	0.0%	0.0%
M.1.4.35	United Kingdom	0.0%	0.0%	0.0%
M.1.4.36	Australia	0.0%	0.0%	0.0%
M.1.4.37	Brazil	0.0%	0.0%	0.0%
M.1.4.38	Canada	0.0%	0.0%	0.0%
M.1.4.39	Japan	0.0%	0.0%	0.0%
M.1.4.40	Korea	0.0%	0.0%	0.0%
M.1.4.41	New Zealand	0.0%	0.0%	0.0%
M.1.4.42	Singapore	0.0%	0.0%	0.0%
M.1.4.43	US	0.0%	0.0%	0.0%
M.1.4.44	Other	0.7%	0.0%	0.6%
OM.1.4.1	a/w Greenland	0.0%	0.0%	0.0%
OM.1.4.2	a/w Faroe Islands	0.6%	0.0%	0.5%
OM.1.4.3				
OM.1.4.4				
OM.1.4.5				
OM.1.4.6				
OM.1.4.7				
OM.1.4.8				
OM.1.4.9				
OM.1.4.10				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	53%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	3%	12%	
M.1.5.3	Northern Jutland (Region Nordjylland)	8%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	21%	17%	21%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
M.1.5.12					
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M.1.5.43					
M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	75%	58%	72%	
M.1.6.2	Floating rate	25%	42%	28%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / interest only	42%	46%	43%	
M.1.7.2	Amortising	58%	54%	57%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	18%	18%	18%	
M.1.8.2	≥ 12 - ≤ 24 months	22%	20%	22%	
M.1.8.3	≥ 24 - ≤ 36 months	16%	15%	16%	
M.1.8.4	≥ 36 - ≤ 60 months	17%	20%	17%	
M.1.8.5	≥ 60 months	27%	27%	27%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,15%	0,59%	0,21%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.016			
	By buckets (mn):				
M.1A.10.2	DKK 0 - 2m	99.254	112.645	34%	78%
M.1A.10.3	DKK 2 - 5m	74.728	26.268	26%	18%
M.1A.10.4	DKK 5 - 20m	42.955	4.707	15%	3%
M.1A.10.5	DKK 20 - 50m	31.377	1.036	11%	1%
M.1A.10.6	DKK 50 - 100m	19.093	2.78	7%	0%
M.1A.10.7	> DKK 100m	25.003	144	9%	0%
M.1A.10.8	TBC at a country level		ND1		
M.1A.10.9	TBC at a country level		ND1		
M.1A.10.10	TBC at a country level		ND1		
M.1A.10.11	TBC at a country level		ND1		
M.1A.10.12	TBC at a country level		ND1		
M.1A.10.13	TBC at a country level		ND1		
M.1A.10.14	TBC at a country level		ND1		
M.1A.10.15	TBC at a country level		ND1		
M.1A.10.16	TBC at a country level		ND1		
M.1A.10.17	TBC at a country level		ND1		
M.1A.10.18	TBC at a country level		ND1		
M.1A.10.19	TBC at a country level		ND1		
M.1A.10.20	TBC at a country level		ND1		
M.1A.10.21	TBC at a country level		ND1		
M.1A.10.22	TBC at a country level		ND1		
M.1A.10.23	TBC at a country level		ND1		
M.1A.10.24	TBC at a country level		ND1		
M.1A.10.25	TBC at a country level		ND1		
M.1A.10.26	Total	292.410	145.078	100,0%	100,0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
M.1A.11.2	By LTV buckets (mn):				
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0.0	0	0,0%	0,0%
OM.1A.11.1	o/w >100 - <=110 %	ND1			
OM.1A.11.2	o/w >110 - <=120 %	ND1			
OM.1A.11.3	o/w >120 - <=130 %	ND1			
OM.1A.11.4	o/w >130 - <=140 %	ND1			
OM.1A.11.5	o/w >140 - <=150 %	ND1			
OM.1A.11.6	o/w >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	47,0%			
M.1A.12.2	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	216.306	ND1	74,0%	
M.1A.12.3	>40 - <=50 %	32.114	ND1	11,0%	
M.1A.12.4	>50 - <=60 %	23.326	ND1	8,0%	
M.1A.12.5	>60 - <=70 %	13.436	ND1	4,6%	
M.1A.12.6	>70 - <=80 %	4.802	ND1	1,6%	
M.1A.12.7	>80 - <=90 %	1.112	ND1	0,4%	
M.1A.12.8	>90 - <=100 %	598	ND1	0,2%	
M.1A.12.9	>100 %	717	ND1	0,2%	
M.1A.12.10	Total	292.410	0	100,0%	0,0%
OM.1A.12.1	o/w >100 - <=110 %	366	ND1	0,1%	
OM.1A.12.2	o/w >110 - <=120 %	185	ND1	0,1%	
OM.1A.12.3	o/w >120 - <=130 %	85	ND1	0,0%	
OM.1A.12.4	o/w >130 - <=140 %	38	ND1	0,0%	
OM.1A.12.5	o/w >140 - <=150 %	21	ND1	0,0%	
OM.1A.12.6	o/w >150 %	23	ND1	0,0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	55%			
M.1A.13.2	Second home/holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	17%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	26%			
OM.1A.13.1	o/w Private rental	21%			
OM.1A.13.2	o/w Multi-family housing	5%			
OM.1A.13.3	o/w Buildings under construction	0%			
OM.1A.13.4	o/w Buildings land	0%			
OM.1A.13.5	o/w [if relevant, please specify]				
OM.1A.13.6	o/w [if relevant, please specify]				
OM.1A.13.7	o/w [if relevant, please specify]				
OM.1A.13.8	o/w [if relevant, please specify]				
OM.1A.13.9	o/w [if relevant, please specify]				
OM.1A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	43.499	6.483	15%	5%
M.1A.15.2	Estimate A	6.983	1.014	2%	1%
M.1A.15.3	B	18.307	4.723	6%	4%
M.1A.15.4	Estimate B	2.347	1.042	1%	1%
M.1A.15.5	C	60.706	17.376	21%	14%
M.1A.15.6	Estimate C	16.809	9.485	6%	8%
M.1A.15.7	D	48.294	17.612	17%	14%
M.1A.15.8	Estimate D	46.066	30.161	16%	25%
M.1A.15.9	E	19.448	7.512	7%	6%
M.1A.15.10	Estimate E	2.121	2.187	1%	2%
M.1A.15.11	F	7.544	3.526	3%	3%
M.1A.15.12	Estimate F	586	583	0%	0%
M.1A.15.13	G	3.999	1.986	2%	2%
M.1A.15.14	Estimate G	5.584	6.273	2%	5%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	10.119	11.579	3%	10%
M.1A.15.19	Total	292.410	121.542	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	43.499	6.483	15%	5%
M.1A.16.2	Estimate: <=52.5 + 1,650/M^2	6.983	1.014	2%	1%
M.1A.16.3	<=70 + 2,200/M^2	18.307	4.723	6%	4%
M.1A.16.4	Estimate: <=70 + 2,200/M^2	2.347	1.042	1%	1%
M.1A.16.5	<=110 + 3,200/M^2	60.706	17.376	21%	14%
M.1A.16.6	Estimate: <=110 + 3,200/M^2	16.809	9.485	6%	8%
M.1A.16.7	<=150 + 4,200/M^2	48.294	17.612	17%	14%
M.1A.16.8	Estimate: <=150 + 4,200/M^2	46.066	30.161	16%	25%
M.1A.16.9	<=190 + 5,200/M^2	19.448	7.512	7%	6%
M.1A.16.10	Estimate: <=190 + 5,200/M^2	2.121	2.187	1%	2%
M.1A.16.11	<=240 + 6,500/M^2	7.544	3.526	3%	3%
M.1A.16.12	Estimate: <=240 + 6,500/M^2	5.86	5.83	0%	0%
M.1A.16.13	>240 + 6,500/M^2	3.999	1.986	1%	2%
M.1A.16.14	Estimate: >240 + 6,500/M^2	5.584	6.273	2%	5%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	10.119	11.579	3%	10%
M.1A.16.19	Total	292.410	121.542	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	45.101	18.456	15%	15%
M.1A.17.2	1919 - 1945	38.098	17.172	13%	14%
M.1A.17.3	1945 - 1960	27.420	12.548	9%	10%
M.1A.17.4	1961 - 1970	34.960	18.979	12%	16%
M.1A.17.5	1971 - 1980	35.996	21.800	12%	18%
M.1A.17.6	1981 - 1990	14.470	8.391	5%	7%
M.1A.17.7	1991 - 2000	14.230	4.977	5%	4%
M.1A.17.8	2001 - 2005	11.720	4.351	4%	4%
M.1A.17.9	2006 and later	63.692	14.179	22%	12%
M.1A.17.10	no data	6.722	6.89	2%	1%
M.1A.17.11	Total	292.410	121.542	100%	100%
OM.1A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.18.1	House, detached or semi-detached	130.067	88.438	44%	73%
M.1A.18.2	Flat or Apartment	26.708	14.386	9%	12%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	37.106	13.385	13%	11%
M.1A.18.5	Multifamily House	98.530	5.333	34%	4%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	0	0	0%	0%
M.1A.18.8	Total	292.410	121.542	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.19.1	New Building	31.013	4.712	11%	4%
M.1A.19.2	Existing building	261.397	116.830	89%	96%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	292.410	121.542	100%	100%
OM.1A.19.1					
20. CO2 emission (kg of CO2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.20.1	200678489	292.410	121.542	100,0%	100,0%
M.1A.20.2	TBC at a country level	[For completion]	[For completion]		
M.1A.20.3	TBC at a country level	[For completion]	[For completion]		
M.1A.20.4	TBC at a country level	[For completion]	[For completion]		
M.1A.20.5	TBC at a country level	[For completion]	[For completion]		
M.1A.20.6	TBC at a country level	[For completion]	[For completion]		
M.1A.20.7	TBC at a country level	[For completion]	[For completion]		
M.1A.20.8	TBC at a country level	[For completion]	[For completion]		
M.1A.20.9	TBC at a country level	[For completion]	[For completion]		
M.1A.20.10	TBC at a country level	[For completion]	[For completion]		
M.1A.20.11	TBC at a country level	[For completion]	[For completion]		
M.1A.20.12	TBC at a country level	[For completion]	[For completion]		
M.1A.20.13	TBC at a country level	[For completion]	[For completion]		
M.1A.20.14	TBC at a country level	[For completion]	[For completion]		
M.1A.20.15	TBC at a country level	[For completion]	[For completion]		
M.1A.20.16	TBC at a country level	[For completion]	[For completion]		
M.1A.20.17	TBC at a country level	[For completion]	[For completion]		
M.1A.20.18	no data	[For completion]	[For completion]		
M.1A.20.19	Total	292410,468	121542	100,0%	100,0%
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	13,083			
	By buckets (mn):				
M.1B.21.2	DKK 0 - 2m	971	897	2%	26%
M.1B.21.3	DKK 2 - 5m	2,840	856	6%	24%
M.1B.21.4	DKK 5 - 20m	12,701	1,239	28%	35%
M.1B.21.5	DKK 20 - 50m	10,052	326	22%	9%
M.1B.21.6	DKK 20 - 50m	8,647	125	19%	4%
M.1B.21.7	> DKK 100m	10,592	58	23%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	45,802	3,501	100,0%	100,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100%	ND1	ND1		
M.1B.22.10	Total	0,0	0	0,0%	0,0%
OM.1B.22.1	o/w >100 - <=110 %	ND1			
OM.1B.22.2	o/w >110 - <=120 %	ND1			
OM.1B.22.3	o/w >120 - <=130 %	ND1			
OM.1B.22.4	o/w >130 - <=140 %	ND1			
OM.1B.22.5	o/w >140 - <=150 %	ND1			
OM.1B.22.6	o/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	45,0%			
	By LTV buckets (mn):				
M.1B.23.2	>0 - <=40 %	34,419	ND1	75%	
M.1B.23.3	>40 - <=50 %	6,072	ND1	13%	
M.1B.23.4	>50 - <=60 %	3,383	ND1	7%	
M.1B.23.5	>60 - <=70 %	1,144	ND1	2%	
M.1B.23.6	>70 - <=80 %	317	ND1	1%	
M.1B.23.7	>80 - <=90 %	203	ND1	0%	
M.1B.23.8	>90 - <=100 %	130	ND1	0%	
M.1B.23.9	>100%	134	ND1	0%	
M.1B.23.10	Total	45,802	0	100%	0,0%
OM.1B.23.1	o/w >100 - <=110 %	77	ND1	0%	
OM.1B.23.2	o/w >110 - <=120 %	40	ND1	0%	
OM.1B.23.3	o/w >120 - <=130 %	12	ND1	0%	
OM.1B.23.4	o/w >130 - <=140 %	3	ND1	0%	
OM.1B.23.5	o/w >140 - <=150 %	1	ND1	0%	
OM.1B.23.6	o/w >150 %	0	ND1	0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
	24. Breakdown by Type	% Commercial loans			
M.1B.24.1	Retail	35,4%			
M.1B.24.2	Office	35,6%			
M.1B.24.3	Hotel/Tourism	0,0%			
M.1B.24.4	Shopping malls	3,2%			
M.1B.24.5	Industry	6,0%			
M.1B.24.6	Agriculture	0,3%			
M.1B.24.7	Other commercially used	0,6%			
M.1B.24.8	Hospital	0,0%			
M.1B.24.9	School	0,8%			
M.1B.24.10	other RE with a social relevant purpose	18,0%			
M.1B.24.11	Land	0,0%			
M.1B.24.12	Property developers / Bulding under construction	0,0%			
M.1B.24.13	Other	0,2%			
OM.1B.24.1	o/w Cultural purposes				
OM.1B.24.2	o/w [if relevant, please specify]				
OM.1B.24.3	o/w [if relevant, please specify]				
OM.1B.24.4	o/w [if relevant, please specify]				
OM.1B.24.5	o/w [if relevant, please specify]				
OM.1B.24.6	o/w [if relevant, please specify]				
OM.1B.24.7	o/w [if relevant, please specify]				
OM.1B.24.8	o/w [if relevant, please specify]				
OM.1B.24.9	o/w [if relevant, please specify]				
OM.1B.24.10	o/w [if relevant, please specify]				
OM.1B.24.11	o/w [if relevant, please specify]				
OM.1B.24.12	o/w [if relevant, please specify]				
OM.1B.24.13	o/w [if relevant, please specify]				
OM.1B.24.14	o/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	A	6.365	211	14%	8%
M.18.25.2	Estimate A	2.055	97	4%	3%
M.18.25.3	B	3.425	136	7%	5%
M.18.25.4	Estimate B	885	58	2%	2%
M.18.25.5	C	9.053	402	20%	14%
M.18.25.6	Estimate C	1.198	164	3%	6%
M.18.25.7	D	8.117	361	18%	13%
M.18.25.8	Estimate D	4.495	457	10%	16%
M.18.25.9	E	3.673	181	8%	6%
M.18.25.10	Estimate E	599	78	1%	3%
M.18.25.11	F	1.281	87	3%	3%
M.18.25.12	Estimate F	305	18	1%	1%
M.18.25.13	G	851	54	2%	2%
M.18.25.14	Estimate G	1.246	173	3%	6%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	2.254	330	5%	12%
M.18.25.19	Total	45.802	2.807	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	6.365	211	14%	8%
M.18.26.2	Estimate: <=52.5 + 1,650/M^2	2.055	97	4%	3%
M.18.26.3	<=70 + 2,200/M^2	3.425	136	7%	5%
M.18.26.4	Estimate: <=70 + 2,200/M^2	885	58	2%	2%
M.18.26.5	<=110 + 3,200/M^2	9.053	402	20%	14%
M.18.26.6	Estimate: <=110 + 3,200/M^2	1.198	164	3%	6%
M.18.26.7	<=150 + 4,200/M^2	8.117	361	18%	13%
M.18.26.8	Estimate: <=150 + 4,200/M^2	4.495	457	10%	16%
M.18.26.9	<=190 + 5,200/M^2	3.673	181	8%	6%
M.18.26.10	Estimate: <=190 + 5,200/M^2	599	78	1%	3%
M.18.26.11	<=240 + 6,500/M^2	1.281	87	3%	3%
M.18.26.12	Estimate: <=240 + 6,500/M^2	305	18	1%	1%
M.18.26.13	>240 + 6,500/M^2	851	54	2%	2%
M.18.26.14	Estimate: >240 + 6,500/M^2	1.246	173	3%	6%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	2.254	330	5%	12%
M.18.26.19	Total	45.802	2.807	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	8.436	478	18%	17%
M.18.27.2	1919 - 1945	2.568	206	6%	7%
M.18.27.3	1945 - 1960	2.538	155	6%	6%
M.18.27.4	1961 - 1970	5.476	318	12%	11%
M.18.27.5	1971 - 1980	3.596	341	8%	12%
M.18.27.6	1981 - 1990	5.033	327	11%	12%
M.18.27.7	1991 - 2000	3.504	201	8%	7%
M.18.27.8	2001 - 2005	2.285	175	5%	6%
M.18.27.9	2006 and later	10.622	483	23%	17%
M.18.27.10	no data	1.744	123	4%	4%
M.18.27.11	Total	45.802	2.807	100%	100%
OM.18.27.1					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.589	162	8%	6%
M.18.28.2	Existing building	42.213	2,645	92%	94%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	45.802	2.807	100%	100%
29. CO2 emission (% of CO2 per year)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.29.1	62307213	45.802	2.807	100,0%	100,0%
M.78.29.2	TBC at a country level	[For completion]	[For completion]		
M.78.29.3	TBC at a country level	[For completion]	[For completion]		
M.78.29.4	TBC at a country level	[For completion]	[For completion]		
M.78.29.5	TBC at a country level	[For completion]	[For completion]		
M.78.29.6	TBC at a country level	[For completion]	[For completion]		
M.78.29.7	TBC at a country level	[For completion]	[For completion]		
M.78.29.8	TBC at a country level	[For completion]	[For completion]		
M.78.29.9	TBC at a country level	[For completion]	[For completion]		
M.78.29.10	TBC at a country level	[For completion]	[For completion]		
M.78.29.11	TBC at a country level	[For completion]	[For completion]		
M.78.29.12	TBC at a country level	[For completion]	[For completion]		
M.78.29.13	TBC at a country level	[For completion]	[For completion]		
M.78.29.14	TBC at a country level	[For completion]	[For completion]		
M.78.29.15	TBC at a country level	[For completion]	[For completion]		
M.78.29.16	TBC at a country level	[For completion]	[For completion]		
M.78.29.17	TBC at a country level	[For completion]	[For completion]		
M.78.29.18	no data	[For completion]	[For completion]		
M.78.29.19	Total	45.802	2807	100,0%	100,0%

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2022

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
1. Share of sustainable loans in the total mortgage program	
2. Additional information on the sustainable section of the mortgage stock	
2A. Sustainable Residential Cover Pool	
2B. Sustainable Commercial Cover Pool	

1. Share of EEMI-eligible loans in the total mortgage program					
	1. Amount of EEMI eligible loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	80.744	15.195	23,9%	10,2%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	80.744	15.195	23,9%	10,2%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	4.074	705		
SM.2.1.2	redemptions	1.819	739		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	80.744	15.195		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	68.751		85,1%	
SM.2.1.2	Commercial	11.994		14,9%	
SM.2.1.3	Other	0		0,0%	
SM.2.1.4	Total	80.744		100,0%	
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%	
OSM.2.1.2	<i>o/w Forest & Agriculture</i>			0,0%	
OSM.2.1.3					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information					
	Residential Loans	Commercial Loans	Total sustainable Mortgages		
SM.2.2.1	Number of EEMI Mortgage loans	14.628	567	15195	
OSM.2.2.1	<i>Optional information eg. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
	% Residential Loans	% Commercial Loans	% Total sustainable Mortgages		
SM.2.3.1	10 largest exposures	14,7%	25,1%	8,5%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
	% Residential Loans	% Commercial Loans	% Total sustainable Mortgages		
SM.2.4.1	European Union	100,0%	100,0%	100,0%	
SM.2.4.2	Austria	0,0%	0,0%	0,0%	
SM.2.4.3	Belgium	0,0%	0,0%	0,0%	
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%	
SM.2.4.5	Croatia	0,0%	0,0%	0,0%	
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%	
SM.2.4.7	Czechia	0,0%	0,0%	0,0%	
SM.2.4.8	Denmark	100,0%	100,0%	100,0%	
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	
SM.2.4.10	Finland	0,0%	0,0%	0,0%	
SM.2.4.11	France	0,0%	0,0%	0,0%	
SM.2.4.12	Germany	0,0%	0,0%	0,0%	
SM.2.4.13	Greece	0,0%	0,0%	0,0%	
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	
SM.2.4.17	Italy	0,0%	0,0%	0,0%	
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	
SM.2.4.21	Malta	0,0%	0,0%	0,0%	
SM.2.4.22	Poland	0,0%	0,0%	0,0%	
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	
SM.2.4.24	Romania	0,0%	0,0%	0,0%	
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	
SM.2.4.27	Spain	0,0%	0,0%	0,0%	
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	
SM.2.4.32	Norway	0,0%	0,0%	0,0%	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	
SM.2.4.36	Australia	0,0%	0,0%	0,0%	
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	
SM.2.4.38	Canada	0,0%	0,0%	0,0%	
SM.2.4.39	Japan	0,0%	0,0%	0,0%	
SM.2.4.40	Korea	0,0%	0,0%	0,0%	
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	
SM.2.4.43	US	0,0%	0,0%	0,0%	
SM.2.4.44	Other	0,0%	0,0%	0,0%	
OSM.2.4.1	<i>o/w Greenland</i>	0,0%	0,0%	0,0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0,0%	0,0%	0,0%	
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	42,3%	55,2%	44,2%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9,7%	10,4%	9,8%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9,2%	4,1%	8,5%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	26,3%	17,3%	24,9%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12,5%	13,1%	12,6%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
SM.2.5.41				
SM.2.5.42				
SM.2.5.43				
SM.2.5.44				
SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				
6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	78%	52%	74%
SM.2.6.2	Floating rate	22%	48%	26%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	46%	43%	46%
SM.2.7.2	Amortising	54%	57%	54%
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 12 months	21%	25%	21%
SM.2.8.2	≥ 12 - ≤ 24 months	23%	21%	23%
SM.2.8.3	≥ 24 - ≤ 36 months	20%	19%	19%
SM.2.8.4	≥ 36 - ≤ 60 months	19%	8%	18%
SM.2.8.5	≥ 60 months	17%	28%	19%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0,00%	0,00%	0,00%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.700			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	8.751	7.499	13%	51%
SM.2A.10.3	DKK 2 - 5m	16.152	5.676	23%	39%
SM.2A.10.4	DKK 5 - 20m	8.797	902	13%	6%
SM.2A.10.5	DKK 20 - 50m	10.795	340	16%	2%
SM.2A.10.6	DKK 50 - 100m	8.965	127	13%	1%
SM.2A.10.7	> DKK 100m	15.291	84	22%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	68.751	14.628	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110 %	ND1			
OSM.2A.11.2	a/w >110 - <=120 %	ND1			
OSM.2A.11.3	a/w >120 - <=130 %	ND1			
OSM.2A.11.4	a/w >130 - <=140 %	ND1			
OSM.2A.11.5	a/w >140 - <=150 %	ND1			
OSM.2A.11.6	a/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
SM.2A.12.1	Weighted Average LTV (%)	45,4%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	49.579	ND1	72%	
SM.2A.12.3	>40 - <=50 %	7.559	ND1	11%	
SM.2A.12.4	>50 - <=60 %	6.151	ND1	9%	
SM.2A.12.5	>60 - <=70 %	3.878	ND1	6%	
SM.2A.12.6	>70 - <=80 %	1.168	ND1	2%	
SM.2A.12.7	>80 - <=90 %	145	ND1	0%	
SM.2A.12.8	>90 - <=100 %	68	ND1	0%	
SM.2A.12.9	>100 %	102	ND1	0%	
SM.2A.12.10	Total	68.751	0	100%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %	57	ND1	0%	
OSM.2A.12.2	a/w >110 - <=120 %	27	ND1	0%	
OSM.2A.12.3	a/w >120 - <=130 %	3	ND1	0%	
OSM.2A.12.4	a/w >130 - <=140 %	1	ND1	0%	
OSM.2A.12.5	a/w >140 - <=150 %	7	ND1	0%	
OSM.2A.12.6	a/w >150 %	8	ND1	0%	
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
SM.2A.13.1	Owner occupied	37%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	22%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	41%			
OSM.2A.13.2	a/w Private rental	38%			
OSM.2A.13.3	a/w Multi-family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
OSM.2A.13.6	a/w [f] relevant, please specify				
OSM.2A.13.7	a/w [f] relevant, please specify				
OSM.2A.13.8	a/w [f] relevant, please specify				
OSM.2A.13.9	a/w [f] relevant, please specify				
OSM.2A.13.10	a/w [f] relevant, please specify				
OSM.2A.13.11	a/w [f] relevant, please specify				
14. Loan by Ranking					
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					

15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	43.499	6.483	63%	53%
SM.2A.15.2	Estimate A	6.760	897	10%	7%
SM.2A.15.3	B	18.307	4.723	27%	39%
SM.2A.15.4	Estimate B	186	65	0%	1%
SM.2A.15.5	C	0	0	0%	0%
SM.2A.15.6	Estimate C	0	0	0%	0%
SM.2A.15.7	D	0	0	0%	0%
SM.2A.15.8	Estimate D	0	0	0%	0%
SM.2A.15.9	E	0	0	0%	0%
SM.2A.15.10	Estimate E	0	0	0%	0%
SM.2A.15.11	F	0	0	0%	0%
SM.2A.15.12	Estimate F	0	0	0%	0%
SM.2A.15.13	G	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	68.751	12.168	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	43.499	6.483	63%	53%
SM.2A.16.2	Estimate: <=52.5 + 1,650/M^2	6.760	897	10%	7%
SM.2A.16.3	<=70 + 2,200/M^2	18.307	4.723	27%	39%
SM.2A.16.4	Estimate: <=70 + 2,200/M^2	186	65	0%	1%
SM.2A.16.5	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.6	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.7	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.9	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.10	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.11	<=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.12	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.13	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.15	TBC at a country level	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	68.751	12.168	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
OSM.2A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.256	318	2%	3%
SM.2A.17.2	1919 - 1945	737	197	1%	2%
SM.2A.17.3	1945 - 1960	1.738	129	3%	1%
SM.2A.17.4	1961 - 1970	1.464	254	2%	2%
SM.2A.17.5	1971 - 1980	3.046	411	3%	3%
SM.2A.17.6	1981 - 1990	1.071	509	2%	4%
SM.2A.17.7	1991 - 2000	1.542	287	2%	2%
SM.2A.17.8	2001 - 2005	2.841	552	4%	5%
SM.2A.17.9	2006 and later	52.400	5.339	76%	77%
SM.2A.17.10	no data	3.656	182	5%	1%
SM.2A.17.11	Total	68.751	12.168	100%	100%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.18.1	House, detached or semi-detached	16.141	6.483	23%	53%
SM.2A.18.2	Flat or Apartment	5.260	2.116	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	14.157	2.875	21%	24%
SM.2A.18.5	Multifamily House	33.192	694	48%	6%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	68.751	12.168	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	29.046	4.056	42%	33%
SM.2A.19.2	Existing Building	39.704	8.112	58%	67%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	68.751	12.168	100%	100%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	10.470.113	68.750,5	12.168	100,0%	100,0%
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	[For completion]	[For completion]		
SM.2A.20.19	Total	68.750,5	12.168	100,0%	100,0%
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	21			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	88	75	1%	13%
SM.2B.21.3	DKK 2 - 5m	366	107	3%	19%
SM.2B.21.4	DKK 5 - 20m	3,050	265	25%	47%
SM.2B.21.5	DKK 20 - 50m	2,036	71	17%	13%
SM.2B.21.6	DKK 20 - 50m	1,740	25	15%	4%
SM.2B.21.7	> DKK 100m	4,714	24	39%	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	11,994	567	100%	100%
	22. Loan to Value (LTV) Information - UNINDEXED				
	Weighted Average LTV (%)	ND1			
SM.2B.22.1					
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100 %	ND1	ND1		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
SM.2B.22.11	a/w >100 - <=110 %	ND1			
OSM.2B.22.1	a/w >110 - <=120 %	ND1			
OSM.2B.22.2	a/w >120 - <=130 %	ND1			
OSM.2B.22.3	a/w >130 - <=140 %	ND1			
OSM.2B.22.4	a/w >140 - <=150 %	ND1			
OSM.2B.22.5	a/w >150 %	ND1			
OSM.2B.22.6					
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Loan to Value (LTV) Information - INDEXED				
	Weighted Average LTV (%)	48%			
SM.2B.23.1					
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	8,832	ND1	74%	
SM.2B.23.3	>40 - <=50 %	1,848	ND1	15%	
SM.2B.23.4	>50 - <=60 %	925	ND1	8%	
SM.2B.23.5	>60 - <=70 %	238	ND1	2%	
SM.2B.23.6	>70 - <=80 %	71	ND1	1%	
SM.2B.23.7	>80 - <=90 %	38	ND1	0%	
SM.2B.23.8	>90 - <=100 %	21	ND1	0%	
SM.2B.23.9	>100 %	11,994	0	100%	
SM.2B.23.10	a/w >100 - <=110 %	14	ND1	0%	0,0%
OSM.2B.23.1	a/w >110 - <=120 %	3	ND1	0%	
OSM.2B.23.2	a/w >120 - <=130 %	2	ND1	0%	
OSM.2B.23.3	a/w >130 - <=140 %	1	ND1	0%	
OSM.2B.23.4	a/w >140 - <=150 %	1	ND1	0%	
OSM.2B.23.5	a/w >150 %	0	ND1	0%	
OSM.2B.23.6					
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type				
		% Commercial loans			
SM.2B.24.1	Retail	0%			
SM.2B.24.2	Office	0%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	0%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	0%			
SM.2B.24.10	other RE with a social relevant purpose	100%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	0%			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	A	6.365	211	53%	47%
SM.28.25.2	Estimate A	1.946	83	16%	18%
SM.28.25.3	B	3.425	136	29%	30%
SM.28.25.4	Estimate B	258	20	2%	4%
SM.28.25.5	C	0	0	0%	0%
SM.28.25.6	Estimate C	0	0	0%	0%
SM.28.25.7	D	0	0	0%	0%
SM.28.25.8	Estimate D	0	0	0%	0%
SM.28.25.9	E	0	0	0%	0%
SM.28.25.10	Estimate E	0	0	0%	0%
SM.28.25.11	F	0	0	0%	0%
SM.28.25.12	Estimate F	0	0	0%	0%
SM.28.25.13	G	0	0	0%	0%
SM.28.25.14	Estimate G	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	11.994	450	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M**2	6.365	211	53%	47%
SM.28.26.2	Estimate: <=52.5 + 1,650/M**2	1.946	83	16%	18%
SM.28.26.3	<=70 + 2,200/M**2	3.425	136	29%	30%
SM.28.26.4	Estimate: <=70 + 2,200/M**2	258	20	2%	4%
SM.28.26.5	<=110 + 3,200/M**2	0	0	0%	0%
SM.28.26.6	Estimate: <=110 + 3,200/M**2	0	0	0%	0%
SM.28.26.7	<=150 + 4,200/M**2	0	0	0%	0%
SM.28.26.8	Estimate: <=150 + 4,200/M**2	0	0	0%	0%
SM.28.26.9	<=190 + 5,200/M**2	0	0	0%	0%
SM.28.26.10	Estimate: <=190 + 5,200/M**2	0	0	0%	0%
SM.28.26.11	<=240 + 6,500/M**2	0	0	0%	0%
SM.28.26.12	Estimate: <=240 + 6,500/M**2	0	0	0%	0%
SM.28.26.13	>240 + 6,500/M**2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M**2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	11.994	450	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	493	15	4%	3%
SM.28.27.2	1919 - 1945	219	8	2%	2%
SM.28.27.3	1945 - 1960	128	7	1%	2%
SM.28.27.4	1961 - 1970	1,042	14	9%	3%
SM.28.27.5	1971 - 1980	178	9	1%	2%
SM.28.27.6	1981 - 1990	721	22	6%	5%
SM.28.27.7	1991 - 2000	790	16	7%	4%
SM.28.27.8	2001 - 2005	360	23	3%	5%
SM.28.27.9	2006 and later	7,887	332	66%	74%
SM.28.27.10	no data	176	4	1%	1%
SM.28.27.11	Total	11.994	450	100%	100%
OSM.28.27.1					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	3.553	157	30%	35%
SM.28.28.2	Existing building	8.441	293	70%	65%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	11.994	450	100%	100%
29. CO2 emission (kg of CO2 per year)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.29.1	3,907,013	11.994	450	100,0%	100,0%
SM.28.29.2	TBC at a country level	[For completion]	[For completion]		
SM.28.29.3	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4	TBC at a country level	[For completion]	[For completion]		
SM.28.29.5	TBC at a country level	[For completion]	[For completion]		
SM.28.29.6	TBC at a country level	[For completion]	[For completion]		
SM.28.29.7	TBC at a country level	[For completion]	[For completion]		
SM.28.29.8	TBC at a country level	[For completion]	[For completion]		
SM.28.29.9	TBC at a country level	[For completion]	[For completion]		
SM.28.29.10	TBC at a country level	[For completion]	[For completion]		
SM.28.29.11	TBC at a country level	[For completion]	[For completion]		
SM.28.29.12	TBC at a country level	[For completion]	[For completion]		
SM.28.29.13	TBC at a country level	[For completion]	[For completion]		
SM.28.29.14	TBC at a country level	[For completion]	[For completion]		
SM.28.29.15	TBC at a country level	[For completion]	[For completion]		
SM.28.29.16	TBC at a country level	[For completion]	[For completion]		
SM.28.29.17	TBC at a country level	[For completion]	[For completion]		
SM.28.29.18	no data	[For completion]	[For completion]		
SM.28.29.19	Total	11993,88642	450	100,0%	100,0%

C. Harmonised Disclosure Template - Glossary

EEM HDT 2022

The definitions below reflect the national specificities

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