
Harmonised Transparency Template

2023 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 02/05/2023

Cut-off Date: 31/03/2023

31 March 2023

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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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2. Regulatory Summary	31 March 2023
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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	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-03-2023			
OG.1.1.1	Optional information e.g. Contact names	Contact			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
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	16.586			
G.3.1.2	Outstanding Covered Bonds	15.622			
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%	6,2%	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	15.622	94%		
G.3.3.2	Public Sector	0	0%		
G.3.3.3	Shipping	0	0%		
G.3.3.4	Substitute Assets	965	6%		
G.3.3.5	Other	0	0%		
G.3.3.6	Total	16.586	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)	23,02	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1.499	ND1	9%	
G.3.4.3	1 - 2 Y	476	ND1	3%	
G.3.4.4	2 - 3 Y	500	ND1	3%	
G.3.4.5	3 - 4 Y	534	ND1	3%	
G.3.4.6	4 - 5 Y	594	ND1	4%	
G.3.4.7	5 - 10 Y	3,420	ND1	21%	
G.3.4.8	10+ Y	9,563	ND1	58%	
G.3.4.9	Total	16,586	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	13,98	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	10,942	ND1	70%	
G.3.5.3	1 - 2 Y	1	ND1	0%	
G.3.5.4	2 - 3 Y	1,271	ND1	8%	
G.3.5.5	3 - 4 Y	199	ND1	1%	
G.3.5.6	4 - 5 Y	12	ND1	0%	
G.3.5.7	5 - 10 Y	19	ND1	0%	
G.3.5.8	10+ Y	3,178	ND1	20%	
G.3.5.9	Total	15,622	0,00	100%	0,00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	15,622	15,622	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	ISK	0	0	0,0%	0,0%
G.3.6.11	JPY	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	15,622	15,622	100,0%	100,0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					



7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	15.622	15.622	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	0	0	0,0%	0,0%
G.3.7.19		Total	15.622	100,0%	100,0%
G.3.7.20					
G.3.7.21					
G.3.7.22					
G.3.7.23					
G.3.7.24					
G.3.7.25					
G.3.7.26					
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	10.622	10.622	68%	68%
G.3.8.2	Floating coupon	5.000	5.000	32%	32%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4		Total	15.622	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	0	0%		
G.3.9.4	Exposures to credit institutions	965	100%		
G.3.9.5	Other	0	0%		
G.3.9.6		Total	965		
OG.3.9.1		Other	ND1		
OG.3.9.2		Total	ND1		
OG.3.9.3		a/w EU gvts or quasi gvts	ND1		
OG.3.9.4	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		ND1		
OG.3.9.5	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		ND1		
OG.3.9.6	a/w EU central banks		ND1		
OG.3.9.7	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		ND1		
OG.3.9.8	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		ND1		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	965	100%		
G.3.10.2	Eurozone	0	0%		
G.3.10.3	Rest of European Union (EU)	0	0%		
G.3.10.4	European Economic Area (not member of EU)	0	0%		
G.3.10.5	Switzerland	0	0%		
G.3.10.6	Australia	0	0%		
G.3.10.7	Brazil	0	0%		
G.3.10.8	Canada	0	0%		
G.3.10.9	Japan	0	0%		
G.3.10.10	Korea	0	0%		
G.3.10.11	New Zealand	0	0%		
G.3.10.12	Singapore	0	0%		
G.3.10.13	US	0	0%		
G.3.10.14	Other	0	0%		
G.3.10.15		Total EU	965		
G.3.10.16		Total	965		
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%
G.3.11.2	Central bank eligible assets	965	6%	6%
G.3.11.3	Other	0	0%	0%
G.3.11.4	Total	965	6%	6%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				

4. References to Capital Requirements Regulation (CRR)

		129(7)	Row	Row
<i>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.</i>				
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:	50K	
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c)	Type of cover assets:	52	
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG 1.15	164
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		441 LTV Commercial Mortgage
G.4.1.13	(d)	Credit Risk:	215 LTV Residential 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:	38	
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7	
OG.4.1.6	(f)	Levels of OC:	44	
OG.4.1.7	(g)	Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR)

		129(1)	
G.5.1.1		Exposure to credit institute credit quality step 1	0,0
OG.5.1.1		Exposure to credit institute credit quality step 2	
OG.5.1.2		Exposure to credit institute credit quality step 3	
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		6. Other relevant information	ND1
OG.6.1.2		1. Optional information e.g. Rating triggers	ND1
OG.6.1.3		NPV Test (passed/failed)	ND1
OG.6.1.4		Interest Coverage Test (passed/failed)	Jyske Bank A/S
OG.6.1.5		Cash Manager	Nordea Bank Abp
OG.6.1.6		Account Bank	ND1
OG.6.1.7		Stand-by Account Bank	ND1
OG.6.1.8		Servicer	ND1
OG.6.1.9		Interest Rate Swap Provider	ND1
OG.6.1.10		Covered Bond Swap Provider	ND1
OG.6.1.11		Paying Agent	ND1
OG.6.1.12		Other optional/relevant information	ND1
OG.6.1.13		Other optional/relevant information	ND1
OG.6.1.14		Other optional/relevant information	ND1
OG.6.1.15		Other optional/relevant information	ND1
OG.6.1.16		Other optional/relevant information	ND1
OG.6.1.17		Other optional/relevant information	ND1
OG.6.1.18		Other optional/relevant information	ND1
OG.6.1.19		Other optional/relevant information	ND1
OG.6.1.20		Other optional/relevant information	ND1
OG.6.1.21		Other optional/relevant information	ND1
OG.6.1.22		Other optional/relevant information	ND1
OG.6.1.23		Other optional/relevant information	ND1
OG.6.1.24		Other optional/relevant information	ND1
OG.6.1.25		Other optional/relevant information	ND1
OG.6.1.26		Other optional/relevant information	ND1
OG.6.1.27		Other optional/relevant information	ND1
OG.6.1.28		Other optional/relevant information	ND1
OG.6.1.29		Other optional/relevant information	ND1
OG.6.1.30		Other optional/relevant information	ND1
OG.6.1.31		Other optional/relevant information	ND1
OG.6.1.32		Other optional/relevant information	ND1
OG.6.1.33		Other optional/relevant information	ND1
OG.6.1.34		Other optional/relevant information	ND1
OG.6.1.35		Other optional/relevant information	ND1
OG.6.1.36		Other optional/relevant information	ND1
OG.6.1.37		Other optional/relevant information	ND1
OG.6.1.38		Other optional/relevant information	ND1
OG.6.1.39		Other optional/relevant information	ND1
OG.6.1.40		Other optional/relevant information	ND1
OG.6.1.41		Other optional/relevant information	ND1
OG.6.1.42		Other optional/relevant information	ND1
OG.6.1.43		Other optional/relevant information	ND1
OG.6.1.44		Other optional/relevant information	ND1
OG.6.1.45		Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency

DKK

CONTENT OF TAB B1

7. Mortgage Assets
[7.A Residential Cover Pool](#)
[7.B Commercial Cover Pool](#)

31 March 2023

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	15,381	98.5%	
M.7.1.2	Commercial	241	1.5%	
M.7.1.3	Other	0	0.0%	
M.7.1.4	Total	15,622	100.0%	
OM.7.1.1	o/w Cooperative Housing	18		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	13,714		
OM.7.1.4	o/w Holiday houses	1,532		
OM.7.1.5	o/w Subsidised Housing	46		
OM.7.1.6	o/w Private rental	70		
OM.7.1.7	o/w Manufacturing and Manual Industries	27		
OM.7.1.8	o/w Office and Business	14		
OM.7.1.9	o/w Social and cultural purposes	200		
OM.7.1.10	o/w Other	0		
OM.7.1.11				
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	13,163	39	13,202
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				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	1.5%	94.3%	2.1%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.0%	100.0%	100.0%
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	99.8%	100.0%	99.8%
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	United Kingdom	0.0%	0.0%	0.0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0.0%	0.0%	0.0%
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.33	Norway	0.0%	0.0%	0.0%
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%	0.0%
OM.7.4.1		0/w Greenland	0.0%	0.0%
OM.7.4.2		0/w Faroe Islands	0.2%	0.2%
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)	44%	0%	44%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	2%	12%
M.7.5.3	Northern Jutland (Region Nordjylland)	4%	1%	4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	27%	80%	28%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	12%	17%	12%
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	58%	2%	57%	
M.7.6.2	Floating rate	42%	98%	43%	
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	69%	0%	67%	
OM.7.6.4	o/w Money market based loans	0%	0%	0%	
OM.7.6.5	o/w Non capped floaters	17%	96%	18%	
OM.7.6.6	o/w Capped floaters	12%	2%	12%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	44%	0%	43%	
M.7.7.2	Amortising	56%	100%	57%	
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	8%	0%	7%	
M.7.8.2	≥ 12 - < 24 months	20%	0%	20%	
M.7.8.3	≥ 24 - < 36 months	18%	29%	18%	
M.7.8.4	≥ 36 - < 60 months	2%	35%	2%	
M.7.8.5	≥ 60 months	33%	36%	33%	
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	0,18%	0,00%	0,18%	
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 (DDs)	1.168			
By buckets (mm):					
M.7A.10.2	DKK 0 - 2m	8.436	11.058	55%	84%
M.7A.10.3	DKK 2 - 5m	5.426	1.908	33%	14%
M.7A.10.4	DKK 5 - 20m	1.366	191	9%	1%
M.7A.10.5	DKK 20 - 50m	153	6	1%	0%
M.7A.10.6	DKK 50 - 100m	0	0	0%	0%
M.7A.10.7	> DKK 100m	0	0	0%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	15.381	13.163	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mm):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.47%			
By LTV buckets (min):					
M.7A.12.2	>0 - <=40 %	11.832	ND1	77%	
M.7A.12.3	>40 - <=50 %	1.841	ND1	12%	
M.7A.12.4	>50 - <=60 %	1.107	ND1	7%	
M.7A.12.5	>60 - <=70 %	442	ND1	3%	
M.7A.12.6	>70 - <=80 %	94	ND1	1%	
M.7A.12.7	>80 - <=90 %	28	ND1	0%	
M.7A.12.8	>90 - <=100 %	15	ND1	0%	
M.7A.12.9	>100%	22	ND1	0%	
M.7A.12.10	Total	15.381		100%	0.00%
OM.7A.12.1	a/w >100 - <=110 %	10		0%	
OM.7A.12.2	a/w >110 - <=120 %	6		0%	
OM.7A.12.3	a/w >120 - <=130 %	3		0%	
OM.7A.12.4	a/w >130 - <=140 %	1		0%	
OM.7A.12.5	a/w >140 - <=150 %	1		0%	0.00%
OM.7A.12.6	a/w >150 %	0		0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	89.2%			
M.7A.13.2	Second home/holiday houses	10.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	0.9%			
OM.7A.13.1	a/w Subsidised housing	0.3%			
OM.7A.13.2	a/w Private rental	0.5%			
OM.7A.13.3	a/w Multi-family housing	0.1%			
OM.7A.13.4	a/w Buildings under construction	0.0%			
OM.7A.13.5	a/w Buildings land	0.0%			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the Financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	1.125	453	7%	4%
M.7A.15.2	B	896	448	6%	4%
M.7A.15.3	C	2.863	1.654	19%	13%
M.7A.15.4	D	2.564	1.545	17%	13%
M.7A.15.5	E	1.184	600	8%	6%
M.7A.15.6	F	509	343	3%	3%
M.7A.15.7	G	359	267	2%	2%
M.7A.15.8	Estimate A	140	101	1%	1%
M.7A.15.9	Estimate B	296	259	2%	2%
M.7A.15.10	Estimate C	1.267	1.389	8%	11%
M.7A.15.11	Estimate D	1.354	1.661	9%	14%
M.7A.15.12	Estimate E	738	948	5%	8%
M.7A.15.13	Estimate F	430	577	3%	5%
M.7A.15.14	Estimate G	325	476	2%	4%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	1.330	1.460	9%	12%
M.7A.15.19	Total	15.381	12.261	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (AWH/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M*2	1.125	453	7%	4%
M.7A.16.2	<=70 + 2,200/M*2	896	448	6%	4%
M.7A.16.3	<=110 + 3,200/M*2	2.863	1.654	19%	13%
M.7A.16.4	<=150 + 4,200/M*2	2.564	1.545	17%	13%
M.7A.16.5	<=190 + 5,200/M*2	1.184	600	8%	6%
M.7A.16.6	<=240 + 6,500/M*2	509	343	3%	3%
M.7A.16.7	>240 + 6,500/M*2	359	267	2%	2%
M.7A.16.8	Estimate: <=52.5 + 1,650/M*2	140	101	1%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M*2	296	259	2%	2%
M.7A.16.10	Estimate: <=110 + 3,200/M*2	1.267	1.389	8%	11%
M.7A.16.11	Estimate: <=150 + 4,200/M*2	1.354	1.661	9%	14%
M.7A.16.12	Estimate: <=190 + 5,200/M*2	738	948	5%	8%
M.7A.16.13	Estimate: <=240 + 6,500/M*2	430	577	3%	5%
M.7A.16.14	Estimate: >240 + 6,500/M*2	325	476	2%	4%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	1.330	1.460	9%	12%
M.7A.16.19	Total	15.381	12.261	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	2.470	2.023	16%	16%
M.7A.17.2	1919 - 1945	2.345	1.683	15%	14%
M.7A.17.3	1946 - 1960	1.537	1.293	10%	11%
M.7A.17.4	1961 - 1970	2.182	2.010	14%	16%
M.7A.17.5	1971 - 1980	2.262	2.326	15%	19%
M.7A.17.6	1981 - 1990	838	793	5%	6%
M.7A.17.7	1991 - 2000	653	489	4%	4%
M.7A.17.8	2001 - 2005	699	434	5%	4%
M.7A.17.9	2006 - 2010	971	591	6%	5%
M.7A.17.10	2011 - 2015	462	218	3%	2%
M.7A.17.11	2016 - 2020	669	272	4%	2%
M.7A.17.12	2021 and onwards	195	72	1%	1%
M.7A.17.13	no data	97	57	1%	0%
M.7A.17.14	Total	15.381	12.261	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	11.663	9.658	76%	79%
M.7A.18.2	Flat or Apartment	2.077	1.341	14%	13%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	1.501	1.169	10%	10%
M.7A.18.5	Multifamily House	139	92	1%	1%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	1	0%	0%
M.7A.18.8	Total	15.381	12.261	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	548	219	4%	2%
M.7A.19.2	Existing property	14.833	12.042	90%	98%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	15.381	12.261	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	19.467	9.098	15	
M.7A.20.2	Flat or Apartment	104	66	9	
M.7A.20.3	Bungalow	0	0	0	
M.7A.20.4	Terraced House	1.870	840	10	
M.7A.20.5	Multifamily House	1.820	793	6	
M.7A.20.6	Land Only	0	0	0	
M.7A.20.7	other	0	0	0	
M.7A.20.8	no data	0	0	0	
M.7A.20.9	Total	23.261	10.798	13	
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)	6.186			
By buckets (mn):					
M.7B.21.2	DKK 0 - 2m	7	26	3%	67%
M.7B.21.3	DKK 2 - 5m	11	4	5%	10%
M.7B.21.4	DKK 5 - 20m	54	5	23%	13%
M.7B.21.5	DKK 20 - 50m	98	3	41%	8%
M.7B.21.6	DKK 20 - 50m	71	1	29%	3%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	241	39	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	0	0,00%	0,00%
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100%	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	a/w >100 - <=110 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	82,60%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	11	ND1	5%	
M.7B.23.3	>40 - <=50 %	25	ND1	11%	
M.7B.23.4	>50 - <=60 %	48	ND1	20%	
M.7B.23.5	>60 - <=70 %	55	ND1	23%	
M.7B.23.6	>70 - <=80 %	44	ND1	18%	
M.7B.23.7	>80 - <=90 %	36	ND1	15%	
M.7B.23.8	>90 - <=100 %	17	ND1	7%	
M.7B.23.9	>100%	4	ND1	2%	
M.7B.23.10	Total	241	0	100%	0%
OM.7B.23.1	a/w >100 - <=110 %	4		2%	
OM.7B.23.2	a/w >110 - <=120 %	0		0%	
OM.7B.23.3	a/w >120 - <=130 %	0		0%	
OM.7B.23.4	a/w >130 - <=140 %	0		0%	
OM.7B.23.5	a/w >140 - <=150 %	0		0%	
OM.7B.23.6	a/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				0.2%
M.7B.24.2	Office				5.3%
M.7B.24.3	Hotel/Tourism				0.1%
M.7B.24.4	Shopping malls				0.0%
M.7B.24.5	Industry				11.2%
M.7B.24.6	Agriculture				0.0%
M.7B.24.7	Other commercially used				0.0%
M.7B.24.8	Hospital				0.0%
M.7B.24.9	School				0.0%
M.7B.24.10	other RE with a social relevant purpose				83.1%
M.7B.24.11	Land				0.0%
M.7B.24.12	Property developers / Building under construction				0.0%
M.7B.24.13	Other				0.0%
OM.7B.24.1	a/w Cultural purposes				83.1%
OM.7B.24.2	a/w [f relevant, please specify]				ND1
OM.7B.24.3	a/w [f relevant, please specify]				ND1
OM.7B.24.4	a/w [f relevant, please specify]				ND1
OM.7B.24.5	a/w [f relevant, please specify]				ND1
OM.7B.24.6	a/w [f relevant, please specify]				ND1
OM.7B.24.7	a/w [f relevant, please specify]				ND1
OM.7B.24.8	a/w [f relevant, please specify]				ND1
OM.7B.24.9	a/w [f relevant, please specify]				ND1
OM.7B.24.10	a/w [f relevant, please specify]				ND1
OM.7B.24.11	a/w [f relevant, please specify]				ND1
OM.7B.24.12	a/w [f relevant, please specify]				ND1
OM.7B.24.13	a/w [f relevant, please specify]				ND1
OM.7B.24.14	a/w [f 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	112	2	46%	7%
M.7B.25.2	B	0	0	0%	0%
M.7B.25.3	C	6	4	3%	14%
M.7B.25.4	D	72	0	30%	0%
M.7B.25.5	E	1	1	0%	4%
M.7B.25.6	F	0	1	0%	4%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	0	0	0%	1%
M.7B.25.9	Estimate B	4	1	2%	2%
M.7B.25.10	Estimate C	7	3	3%	11%
M.7B.25.11	Estimate D	6	4	2%	14%
M.7B.25.12	Estimate E	2	3	1%	9%
M.7B.25.13	Estimate F	1	2	1%	6%
M.7B.25.14	Estimate G	2	1	1%	4%
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	27	7	11%	25%
M.7B.25.19	Total	241	28	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M ²	112	2	46%	7%
M.7B.26.2	<=95 + 2,200/M ²	0	0	0%	0%
M.7B.26.3	<=135 + 3,200/M ²	6	4	3%	14%
M.7B.26.4	<=175 + 4,200/M ²	72	0	30%	0%
M.7B.26.5	<=215 + 5,200/M ²	1	1	0%	4%
M.7B.26.6	<=265 + 6,500/M ²	0	1	0%	4%
M.7B.26.7	>265 + 6,500/M ²	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M ²	0	0	0%	1%
M.7B.26.9	Estimate: <=95 + 2,200/M ²	4	1	2%	2%
M.7B.26.10	Estimate: <=135 + 3,200/M ²	7	3	3%	11%
M.7B.26.11	Estimate: <=175 + 4,200/M ²	6	4	2%	14%
M.7B.26.12	Estimate: <=215 + 5,200/M ²	2	3	1%	9%
M.7B.26.13	Estimate: <=265 + 6,500/M ²	1	2	1%	6%
M.7B.26.14	Estimate: >265 + 6,500/M ²	2	1	1%	4%
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	27	7	11%	25%
M.7B.26.19	Total	241	28	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.78.27.1	older than 1919	25	12	10,5%	42,9%
M.78.27.2	1919 - 1945	1	1	0,4%	3,6%
M.78.27.3	1946 - 1960	0	0	0,0%	0,0%
M.78.27.4	1961 - 1970	91	6	37,7%	21,4%
M.78.27.5	1971 - 1980	2	7	0,8%	25,0%
M.78.27.6	1981 - 1990	0	0	0,0%	0,0%
M.78.27.7	1991 - 2000	0	0	0,0%	0,0%
M.78.27.8	2001 - 2005	0	0	0,0%	0,0%
M.78.27.9	2006 - 2010	12	1	5,1%	3,6%
M.78.27.10	2011 - 2015	0	0	0,0%	0,0%
M.78.27.11	2016 - 2020	110	1	45,5%	3,6%
M.78.27.12	2021 and onwards	0	0	0,0%	0,0%
M.78.27.13	no data	0	0	0,0%	0,0%
M.78.27.14	Total	241	28	100,0%	100,0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	110	1	45,5%	3,6%
M.78.28.2	Existing Property	132	27	54,5%	96,4%
M.78.28.3	other	0	0	0,0%	0,0%
M.78.28.4	no data	0	0	0,0%	0,0%
M.78.28.5	Total	241	28	100,0%	100,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	80	6	4	
M.78.29.2	Office	24	7	7	
M.78.29.3	Hotel/Tourism	0	0	0	
M.78.29.4	Shopping malls	0	0	0	
M.78.29.5	Industry	125	115	11	
M.78.29.6	Agriculture	0	0	0	
M.78.29.7	Other commercially used	6	0	7	
M.78.29.8	Hospital	0	0	0	
M.78.29.9	School	0	0	0	
M.78.29.10	other RE with a social relevant purpose	391	259	9	
M.78.29.11	Land	0	0	0	
M.78.29.12	Property developers / Building under construction	0	0	0	
M.78.29.13	Other	0	0	0	
M.78.29.14	no data	0	0	0	
M.78.29.15	Total	627	387	8	
M.78.29.16	Weighted Average				
M.78.29.17					
M.78.29.18					
M.78.29.19					

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	31 March 2023
HG.1.3	OC Calculation: Committed	ND2
		<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in 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 subsidized housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments 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>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next 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>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined 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>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. 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>Other: Any other loan types, which not comply with the above mentioned.</p>
	Interest Rate Types	
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion as among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion as among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	Maturity Extension Triggers	lyske Realkredit Base Prospectus paragraph 4.14
HG.1.7	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.1.8	LTVs: Calculation of property/shipping value	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indeksation of property value. For new lending a physical valuation is required.
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Minimum once pr. year.
HG.1.10	LTVs: Frequency and time of last valuation	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Match funding or full hedging of interest rate and currency risk on one-sided ISDA agreements
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	Non-performing loans	Combination of physical valuation, desktop valuation by a valuation expert and modelbased indeksation of property value. For new lending a physical valuation is required.
HG.1.14	Valuation method	ND1
HG.1.15	NPV assumptions (when stated)	
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	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	New properties are buildings constructed within the last 5 calendar years
HG.2.3	New Property and Existing Property	Lending to public housing (affordable housing), schools etc.
OHG.2.1	Social impact mortgage loans	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		



OHG.2.6
OHG.2.7

E. Optional ECB-ECAIs data

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Reporting in Domestic Currency	DKK
CONTENT OF TAB E	
1. Swap Transaction Counterparties	
2. Additional information on the swaps	
3. Additional information on the asset distribution	
	31 March 2023

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	Jyske Realkredit	529900R9HQNZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQNZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGL17H16CPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D13047E2LV03			
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.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		186,2			
E.3.1.2	Weighted Average Maturity (months)		276,2			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-<60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-<90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-<180 days	0,1%	0,0%	0,0%	0,0%	0,1%
E.3.2.5	>= 180 days	0,0%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	2,219	1,024	14%	8%
SM.1.1.2	Social impact mortgage loans	41	110	0%	1%
SM.1.1.3	other	0	0		0%
SM.1.1.4	Total sustainable mortgage loans	2,261	1,124	14%	9%
OSM.1.1.1	o/w // if relevant, please specify/				
OSM.1.1.2	o/w // if relevant, please specify/				
OSM.1.1.3	o/w // if relevant, please specify/				
OSM.1.1.4	o/w // if relevant, please specify/				
OSM.1.1.5	o/w // if relevant, please specify/				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mm)		% Total sustainable Mortgages	
SM.2.1.1	Residential	2,149		95%	
SM.2.1.2	Commercial	112		5%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	2,261		0%	
OSM.2.1.1	o/w Forest & Agriculture				
OSM.2.1.2	o/w EE residential				
OSM.2.1.3	o/w EE commercial				
OSM.2.1.4	o/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	o/w Social residential				
OSM.2.1.7	o/w Social Commercial				
OSM.2.1.8	o/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	o/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	o/w // if relevant, please specify/				
OSM.2.1.12	o/w // if relevant, please specify/				
OSM.2.1.13	o/w // if relevant, please specify/				
OSM.2.1.14	o/w // if relevant, please specify/				
OSM.2.1.15	o/w // if relevant, please specify/				
OSM.2.1.16	o/w // if relevant, please specify/				
OSM.2.1.17	o/w // if relevant, please specify/				
OSM.2.1.18	o/w // if relevant, please specify/				
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	1120	4	100%	
OSM.2.2.1	Optional information eq. Number of borrowers				
OSM.2.2.2	Optional information eq. 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	5,3%	100,0%	8,9%	
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>o/w [if relevant, please specify]</i>		
SM.2.4.46		<i>o/w [if relevant, please specify]</i>		
SM.2.4.47		<i>o/w [if relevant, please specify]</i>		
SM.2.4.48		<i>o/w [if relevant, please specify]</i>		
SM.2.4.49		<i>o/w [if relevant, please specify]</i>		
SM.2.4.50		<i>o/w [if relevant, please specify]</i>		
SM.2.4.51		<i>o/w [if relevant, please specify]</i>		
SM.2.4.52		<i>o/w [if relevant, please specify]</i>		
SM.2.4.53		<i>o/w [if relevant, please specify]</i>		
SM.2.4.54		<i>o/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)	39.5%	0.0%	37.5%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	13.6%	0.0%	12.9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	3.3%	0.0%	3.1%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	34.5%	0.0%	36.0%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9.1%	0.0%	10.4%
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%	0%	60%	
SM.2.6.2	Floating rate	34%	100%	40%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	77%	0%	73%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	20%	100%	24%	
OSM.2.6.6	o/w Capped floaters	2%	0%	2%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	48%	0%	46%	
SM.2.7.2	Amortising	52%	100%	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 12months	12%	0%	11%	
SM.2.8.2	≥ 12 - < 24 months	27%	0%	26%	
SM.2.8.3	≥ 24 - < 36 months	21%	63%	23%	
SM.2.8.4	≥ 36 - < 60 months	22%	35%	23%	
SM.2.8.5	≥ 60 months	18%	2%	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	0,0%	0,0%	0,0%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	1.918		0%	
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	703	684	33%	
SM.2A.10.3	DKK 2 - 5m	1.162	397	54%	
SM.2A.10.4	DKK 5 - 20m	258	38	12%	
SM.2A.10.5	DKK 20 - 50m	25	1	1%	
SM.2A.10.6	DKK 50 - 100m	0	0	0%	
SM.2A.10.7	> DKK 100m	0	0	0%	
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	TBC at a country level	ND1	ND1		
	Total	2.149	1.120	100,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	53,1%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	1582	ND1	73,6%	
SM.2A.12.3	>40 - <=50 %	284	ND1	13,2%	
SM.2A.12.4	>50 - <=60 %	188	ND1	8,8%	
SM.2A.12.5	>60 - <=70 %	77	ND1	3,6%	
SM.2A.12.6	>70 - <=80 %	13	ND1	0,6%	
SM.2A.12.7	>80 - <=90 %	1	ND1	0,0%	
SM.2A.12.8	>90 - <=100 %	1	ND1	0,0%	
SM.2A.12.9	>100%	3	ND1	0,1%	
SM.2A.12.10	Total	2149	0	100,0%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					

13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	91.2%			
SM.2A.13.2	Second home/holiday houses	1.9%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.1%			
SM.2A.13.4	Subsidised housing	2.0%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	4.9%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	0.1%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100.0%			
SM.2A.14.2	Guaranteed	0.0%			
SM.2A.14.3	Other	0.0%			
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	1,125.3	453.0	52.4%	45.2%
SM.2A.15.2	B	895.9	448.0	41.7%	44.7%
SM.2A.15.3	C	29.8	25.0	1.4%	2.5%
SM.2A.15.4	D	5.6	15.0	0.3%	1.5%
SM.2A.15.5	E	4.0	4.0	0.1%	0.4%
SM.2A.15.6	F	0.4	2.0	0.0%	0.2%
SM.2A.15.7	G	1.6	2.0	0.1%	0.2%
SM.2A.15.8	Estimate A	69.0	34.0	3.2%	3.4%
SM.2A.15.9	Estimate B	13.1	8.2	0.6%	0.8%
SM.2A.15.10	Estimate C	2.6	4.5	0.1%	0.4%
SM.2A.15.11	Estimate D	1.6	3.9	0.1%	0.4%
SM.2A.15.12	Estimate E	1.1	1.4	0.0%	0.1%
SM.2A.15.13	Estimate F	0.6	0.6	0.0%	0.1%
SM.2A.15.14	Estimate G	0.8	0.4	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	0.0%	0.0%
SM.2A.15.19	Total	2,148.6	1,002.0	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 ²	1,125.3	453.0	52.4%	45.2%
SM.2A.16.2	<=70 + 2,000/M ²	895.9	448.0	41.7%	44.7%
SM.2A.16.3	<=110 + 3,200/M ²	29.8	25.0	1.4%	2.5%
SM.2A.16.4	<=150 + 4,200/M ²	5.6	15.0	0.3%	1.5%
SM.2A.16.5	<=190 + 5,200/M ²	1.3	4.0	0.1%	0.4%
SM.2A.16.6	<=240 + 6,500/M ²	0.4	2.0	0.0%	0.2%
SM.2A.16.7	>240 + 6,500/M ²	1.6	2.0	0.1%	0.2%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	69.0	34.0	3.2%	3.4%
SM.2A.16.9	Estimate: <=70 + 2,000/M ²	13.1	8.2	0.6%	0.8%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	2.6	4.5	0.1%	0.4%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	1.6	3.9	0.1%	0.4%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	1.1	1.4	0.0%	0.1%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	0.6	0.6	0.0%	0.1%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	0.8	0.4	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%	0.0%
SM.2A.16.19	Total	2,148.6	1,002.0	100.0%	100.0%
SM.2A.16.20					
SM.2A.16.21					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	210.5	38.0	5%	4%
SM.2A.17.2	1919 - 1945	52.2	28.0	2%	3%
SM.2A.17.3	1946 - 1960	43.2	31.0	2%	3%
SM.2A.17.4	1961 - 1970	57.2	41.0	3%	4%
SM.2A.17.5	1971 - 1980	57.3	41.0	3%	4%
SM.2A.17.6	1981 - 1990	66.0	52.0	3%	5%
SM.2A.17.7	1991 - 2000	72.2	28.0	3%	3%
SM.2A.17.8	2001 - 2005	101.0	49.0	5%	5%
SM.2A.17.9	2006 - 2010	450.9	236.0	21%	24%
SM.2A.17.10	2011 - 2015	404.1	176.0	19%	18%
SM.2A.17.11	2016 - 2020	532.5	215.0	25%	21%
SM.2A.17.12	2021 and onwards	155.5	51.0	7%	5%
SM.2A.17.13	no data	46.1	16.0	2%	2%
SM.2A.17.14	Total	2,148.6	1,002.0	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	1,312.2	540.0	61%	54%
SM.2A.18.2	Flat or Apartment	430.4	183.0	20%	18%
SM.2A.18.3	Bungalow	0.0	0.0	0%	0%
SM.2A.18.4	Terraced House	357.0	238.0	17%	24%
SM.2A.18.5	Multifamily House	49.0	41.0	2%	4%
SM.2A.18.6	Land Only	0.0	0.0	0%	0%
SM.2A.18.7	other	0.0	0.0	0%	0%
SM.2A.18.8	Total	2,148.6	1,002.0	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	442.1	167.0	21%	17%
SM.2A.19.2	Existing Property	1,706.6	835.0	79%	83%
SM.2A.19.3	other	0.0	0.0	0%	0%
SM.2A.19.4	no data	0.0	0.0	0%	0%
SM.2A.19.5	Total	2,148.6	1,002.0	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)	% No. of Dwellings
SM.2A.20.1	House, detached or semi-detached	401.1	206.8	4.2	
SM.2A.20.2	Flat or Apartment	36.5	26.6	6.2	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	161.2	84.2	3.8	
SM.2A.20.5	Multifamily House	200.6	102.7	2.6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	-	-	-	
SM.2A.20.9	Total	799.3	420.2	3.6	
SM.2A.20.10					
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.20.1	Average loan size (000s)	27,965			
By buckets (mn):					
SM.2B.20.2	DKK 0 - 2m	0.0	0.0	0.0%	0.0%
SM.2B.20.3	DKK 2 - 5m	2.1	1.0	1.9%	25.0%
SM.2B.20.4	DKK 5 - 20m	13.2	1.0	11.8%	25.0%
SM.2B.20.5	DKK 20 - 50m	36.0	1.0	23.3%	25.0%
SM.2B.20.6	DKK 30 - 50m	70.5	1.0	63.0%	25.0%
SM.2B.20.7	> DKK 100m	0.0	0.0	0.0%	0.0%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	111.9	4.0	100.0%	100.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.21.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.28.21.2	>0 - <=40 %	ND1	ND1		
SM.28.21.3	>40 - <=50 %	ND1	ND1		
SM.28.21.4	>50 - <=60 %	ND1	ND1		
SM.28.21.5	>60 - <=70 %	ND1	ND1		
SM.28.21.6	>70 - <=80 %	ND1	ND1		
SM.28.21.7	>80 - <=90 %	ND1	ND1		
SM.28.21.8	>90 - <=100 %	ND1	ND1		
SM.28.21.9	>100 %	ND1	ND1		
SM.28.21.10	0	0.0	0	0.0%	0.0%
OSM.28.21.1	a/w >100 - <=110 %	ND1	ND1		
OSM.28.21.2	a/w >110 - <=120 %	ND1	ND1		
OSM.28.21.3	a/w >120 - <=130 %	ND1	ND1		
OSM.28.21.4	a/w >130 - <=140 %	ND1	ND1		
OSM.28.21.5	a/w >140 - <=150 %	ND1	ND1		
OSM.28.21.6	a/w >150 %	ND1	ND1		
OSM.28.21.7					
OSM.28.21.8					
OSM.28.21.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)	53.1%			
	By LTV buckets (mn):				
SM.28.22.2	>0 - <=40 %	1,982.2	ND1	79.3%	
SM.28.22.3	>40 - <=50 %	119.7	ND1	4.8%	
SM.28.22.4	>50 - <=60 %	94.9	ND1	3.8%	
SM.28.22.5	>60 - <=70 %	78.2	ND1	3.1%	
SM.28.22.6	>70 - <=80 %	67.3	ND1	2.7%	
SM.28.22.7	>80 - <=90 %	58.3	ND1	2.3%	
SM.28.22.8	>90 - <=100 %	39.7	ND1	1.6%	
SM.28.22.9	>100 %	60.4	ND1	2.4%	
SM.28.22.10	Total	2,500.7	0	100.0%	0.0%
OSM.28.22.1	a/w >100 - <=110 %	36.9			
OSM.28.22.2	a/w >110 - <=120 %	11.0			
OSM.28.22.3	a/w >120 - <=130 %	5.8			
OSM.28.22.4	a/w >130 - <=140 %	2.5			
OSM.28.22.5	a/w >140 - <=150 %	2.2			
OSM.28.22.6	a/w >150 %	2.0			
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.28.23.1	Retail	0.0%	ND1		
SM.28.23.2	Office	0.0%	ND1		
SM.28.23.3	Hotel/tourism	0.0%	ND1		
SM.28.23.4	Shopping malls	0.0%	ND1		
SM.28.23.5	Industry	0.0%	ND1		
SM.28.23.6	Agriculture	0.0%	ND1		
SM.28.23.7	Other commercially used	0.0%	ND1		
SM.28.23.8	Hospital	0.0%	ND1		
SM.28.23.9	School	0.0%	ND1		
SM.28.23.10	other RE with a social relevant purpose	100.0%	ND1		
SM.28.23.11	Land	0.0%	ND1		
SM.28.23.12	Property developers / Building under construction	0.0%	ND1		
SM.28.23.13	Other	0.0%	ND1		
OSM.28.23.1	a/w Cultural purposes				
OSM.28.23.2	a/w // relevant, please specify				
OSM.28.23.3	a/w // relevant, please specify				
OSM.28.23.4	a/w // relevant, please specify				
OSM.28.23.5	a/w // relevant, please specify				
OSM.28.23.6	a/w // relevant, please specify				
OSM.28.23.7	a/w // relevant, please specify				
OSM.28.23.8	a/w // relevant, please specify				
OSM.28.23.9	a/w // relevant, please specify				
OSM.28.23.10	a/w // relevant, please specify				
OSM.28.23.11	a/w // relevant, please specify				
OSM.28.23.12	a/w // relevant, please specify				
OSM.28.23.13	a/w // relevant, please specify				
OSM.28.23.14	a/w // relevant, please specify				
25. EPC information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	112	2	100.0%	100.0%
SM.28.24.2	B	0	0	0.0%	0.0%
SM.28.24.3	C	0	0	0.0%	0.0%
SM.28.24.4	D	0	0	0.0%	0.0%
SM.28.24.5	E	0	0	0.0%	0.0%
SM.28.24.6	F	0	0	0.0%	0.0%
SM.28.24.7	G	0	0	0.0%	0.0%
SM.28.24.8	Estimate A	ND1	ND1		
SM.28.24.9	Estimate B	ND1	ND1		
SM.28.24.10	Estimate C	ND1	ND1		
SM.28.24.11	Estimate D	ND1	ND1		
SM.28.24.12	Estimate E	ND1	ND1		
SM.28.24.13	Estimate F	ND1	ND1		
SM.28.24.14	Estimate G	ND1	ND1		
SM.28.24.15	TBC at a country level	ND1	ND1		
SM.28.24.16	TBC at a country level	ND1	ND1		
SM.28.24.17	TBC at a country level	ND1	ND1		
SM.28.24.18	no data	0	0	0.0%	0.0%
SM.28.24.19	Total	111.9	2.0	100.0%	100.0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					

26. Average energy use intensity (kWh/m ²)		Nominal (mm)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52.5 + 1,650/M ²	111.9	2.0	100.0%	100.0%
SM.28.25.2	<=70 + 2,200/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.3	<=110 + 3,200/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.4	<=150 + 4,200/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.5	<=190 + 5,200/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.6	<=240 + 6,500/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.7	>240 + 6,500/M ²	0.0	0.0	0.0%	0.0%
SM.28.25.8	Estimate: <=52.5 + 1,650/M ²	ND1	ND1		
SM.28.25.9	Estimate: <=70 + 2,200/M ²	ND1	ND1		
SM.28.25.10	Estimate: <=110 + 3,200/M ²	ND1	ND1		
SM.28.25.11	Estimate: <=150 + 4,200/M ²	ND1	ND1		
SM.28.25.12	Estimate: <=190 + 5,200/M ²	ND1	ND1		
SM.28.25.13	Estimate: <=240 + 6,500/M ²	ND1	ND1		
SM.28.25.14	Estimate: >240 + 6,500/M ²	ND1	ND1		
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%	0.0%
SM.28.25.19	Total	111.9	2	100.0%	100.0%
27. CRE Age Structure		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	2	1	1.9%	50.0%
SM.28.27.2	1919 - 1945	0	0	0.0%	0.0%
SM.28.27.3	1946 - 1960	0	0	0.0%	0.0%
SM.28.27.4	1961 - 1970	0	0	0.0%	0.0%
SM.28.27.5	1971 - 1980	0	0	0.0%	0.0%
SM.28.27.6	1981 - 1990	0	0	0.0%	0.0%
SM.28.27.7	1991 - 2000	0	0	0.0%	0.0%
SM.28.27.8	2001 - 2005	0	0	0.0%	0.0%
SM.28.27.9	2006 - 2010	0	0	0.0%	0.0%
SM.28.27.10	2011 - 2015	0	0	0.0%	0.0%
SM.28.27.11	2016 - 2020	110	1	98.1%	50.0%
SM.28.27.12	2021 and onwards	0	0	0.0%	0.0%
SM.28.27.13	no data	0	0	0.0%	0.0%
SM.28.27.14	Total	112	2	100.0%	100.0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Property		Nominal (mm)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New property	112	1	98.1%	50.0%
SM.28.27.2	Existing property	2	1	1.9%	50.0%
SM.28.27.3	other	0	0	0.0%	0.0%
SM.28.27.4	no data	0	0	0.0%	0.0%
SM.28.27.5	Total	112	2	100.0%	100.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m ² (per year)	% No. of CRE
SM.28.29.1	Retail	0	0	0	
SM.28.29.2	Office	0	0	0	
SM.28.29.3	Hotel/Tourism	0	0	0	
SM.28.29.4	Shopping malls	0	0	0	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	0	0	0	
SM.28.29.7	Other commercially used	0	0	0	
SM.28.29.8	Hospital	0	0	0	
SM.28.29.9	School	0	0	0	
SM.28.29.10	other RE with a social relevant purpose	18	17	2	
SM.28.29.11	Land	0	0	0	
SM.28.29.12	Property developers / Building under construction	0	0	0	
SM.28.29.13	Other	0	0	0	
SM.28.29.14	no data	0	0	0	
SM.28.29.15	Total	18	17	2	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

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

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

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0,0%	0,0%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.6	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.7	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.8	<i>a/w [if relevant, please specify]</i>						0,0%

ECBC Label Template

Capital Centre B, Q1 2023

Published 2 May 2023 • Data per 31 March 2022

31 March 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 continuous 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 an 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

(DKKbn – except Tier 1 and Solvency ratio)	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Total Balance Sheet Assets	367,7	359,6	332,7	341,8
Total Customer Loans (fair value)	338,2	333,7	304,5	319,1
of which: Used/registered for covered bond collateral pool	338,2	333,7	304,5	319,1
Tier 1 Ratio (%)	29,6%	28,3%	29,6%	28,4%
Solvency Ratio (%)	29,6%	28,3%	29,6%	28,4%
Outstanding Covered Bonds (fair value)	334,7	335,0	301,5	316,2
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, municipalities, banks)	38,1	38,8	39,3	41,2
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,1	0,1	0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	367,5	365,6	342,8	344,0
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Composition by

Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	2,2	2,2	2,1	2,2
- over 5 years	365,2	363,4	340,7	341,8
Currency				
- DKK	367,4	365,6	342,8	344,0
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	269,6	269,1	246,6	248,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	49,3	48,6	48,1	47,8
- Subsidised	48,7	47,9	48,1	47,4
eligibility as covered bond collateral	367,5	365,6	342,8	344,0
Non-performing loans (See definition in table X1)	0,08	0,08	0,06	0,05
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,31	0,33	0,41	0,41



Table G1.1 – General cover pool information



<i>DKKbn / Percentage of nominal outstanding CBs</i>	31 March 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Nominal cover pool (total value)		16,6	17,5	3,3	3,5
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		1,0	1,3	0,6	0,6
Overcollateralisation ratio	Total	0,1	0,1	0,2	0,0
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	8%
Nominal value of outstanding CBs	– hereof amount maturing 0-1 day	15,6	16,2	2,7	2,8
		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,0	0,0	0,0	0,0
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		1,0	1,3	0,6	0,6
Total capital coverage (rating compliant capital)		1,0	1,3	0,6	0,6
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,2	0,2	1,3	1,3

Table G2 – Outstanding CBs

<i>DKKbn / Percentage of nominal outstanding CBs</i>		Q1 2023	Q4 2022	Q3 2022	Q2 2022
Nominal value of outstanding CBs		15,6	16,2	2,7	2,8
Fair value of outstanding CBs (marked value)		14,9	16,0	2,8	3,0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	10,3	8,3	0,2	0,2
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0,0	0,3	0,0	-
	> 2 and ≤ 3 years	1,1	2,1	0,0	0,0
	> 3 and ≤ 4 years	0,2	1,6	-	0,0
	> 4 and ≤ 5 years	0,0	1,2	0,0	0,0
	5-10 years	0,0	0,0	0,0	0,0
	10-20 years	3,3	2,6	2,5	2,7
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	65,3%	68,1%	0,0%	0,0%
	Annuity	34,7%	31,9%	100,0%	100,0%
	Serial	0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	68,0%	70,8%	16,9%	16,9%
	Floating rate (Floating rate constant for less than 1 year)	#####	17,3%	8,7%	8,4%
	Capped floating rate	#####	11,9%	74,4%	74,6%
Currency denomination profile of issued CBs	DKK	14,9	16,0	2,8	3,0
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		74%	74%	74%	74%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

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

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

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

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

Maturity structure/Type of cover asset	0-<1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	0,9	0,0	0,0	1,0
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0,9	0,0	0,0	1,0

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	15,6
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1 31 March 2023

Number of loans by property category											
	Owner-occupied		Subsidised	Cooperative		Manufacturing	Office and		Social and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	and Manual Industries	Business	Agriculture	purposes	Other	Total
Total	11.305	1.617	127	34	80	5	17	-	17	-	13.202
In %	85,6%	12,2%	1,0%	0,3%	0,6%	0,0%	0,1%	0,0%	0,1%	0,0%	

Table M2/B2

Lending by property category, DKKbn											
	Owner-occupied		Subsidised	Cooperative		Manufacturing	Office and		Social and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	and Manual Industries	Business	Agriculture	purposes	Other	Total
Total	13,7	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	15,6
In %	87,8%	9,8%	0,3%	0,1%	0,4%	0,2%	0,1%	0,0%	1,3%	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	8,4	5,4	1,4	0,3	0,1	-	15,6
In %	54,0%	34,8%	9,1%	1,6%	0,5%	0,0%	

Table M4a/B4a
Lending, by-loan to-value (LTV), current property value, D31 March 2023

	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	5,7	4,8	1,7	1,0	0,4	0,1	0,0	0,0	0,0	0,0
Holiday houses	0,7	0,6	0,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Cooperative Housing	0,0	0,0	-	-	-	-	0,0	0,0	-	-
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Manufacturing and Manual Industries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	-	-	-	-	-	-	-	-	-	-
Total	6,5	5,3	1,9	1,2	0,5	0,1	0,0	0,0	0,0	0,0

Table M4b/B4b
Lending, by-loan to-value (LTV), current property value, per cent

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	41,5%	34,7%	12,2%	7,5%	3,1%	0,6%	0,1%	0,1%	0,1%	0,0%
Holiday houses	46,7%	36,1%	10,4%	5,0%	1,5%	0,2%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	68,5%	24,9%	1,5%	0,5%	0,1%	4,5%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	85,0%	4,1%	0,0%	0,0%	0,0%	0,0%	7,5%	3,4%	0,0%	0,0%
Private rental	66,8%	21,6%	5,2%	2,8%	2,6%	0,9%	0,0%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	3,9%	5,7%	21,0%	21,0%	21,0%	18,0%	2,4%	2,4%	2,4%	2,4%
Office and Business	19,9%	4,0%	15,7%	16,6%	15,6%	15,3%	7,7%	5,2%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,4%	2,2%	9,0%	20,4%	24,1%	19,1%	8,5%	8,5%	4,0%	4,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	41,7%	34,3%	12,0%	7,4%	3,2%	0,9%	0,2%	0,2%	0,1%	0,1%

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,5	2,8	6,2	2,9	1,1	0,1	0,1	0,0	0,0	0,1	51,2%
Holiday houses	0,1	0,4	0,8	0,2	0,0	-	0,0	-	0,0	0,0	46,3%
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	-	-	-	0,0	17,5%
Cooperative Housing	0,0	0,0	-	-	-	-	0,0	-	-	-	6,0%
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,0	-	-	0,0	33,1%
Manufacturing and Manual Industries	0,0	0,0	-	-	0,0	-	-	-	-	0,0	82,8%
Office and Business	0,0	0,0	-	0,0	-	-	0,0	-	-	-	72,2%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0,0%
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	0,1	-	0,0	-	-	0,1	83,3%
Other	-	-	-	-	-	-	-	-	-	-	0,0%
Total	0,6	3,3	7,0	3,1	1,2	0,1	0,1	0,0	0,0	0,2	51,0%

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	3,4%	20,5%	45,2%	21,1%	7,9%	0,4%	0,4%	0,2%	0,2%	0,7%	51,2%
Holiday houses	3,3%	28,3%	51,5%	14,5%	2,1%	0,0%	0,1%	0,0%	0,0%	0,3%	46,3%
Subsidised Housing	60,1%	28,4%	1,5%	2,1%	4,4%	0,0%	0,0%	0,0%	0,0%	3,5%	17,5%
Cooperative Housing	85,0%	4,1%	0,0%	0,0%	0,0%	0,0%	10,9%	0,0%	0,0%	0,0%	6,0%
Private rental	42,6%	23,0%	18,3%	8,0%	4,2%	0,0%	3,0%	0,0%	0,0%	0,9%	33,1%
Manufacturing and Manual Industries	3,1%	0,8%	0,0%	0,0%	66,9%	0,0%	0,0%	0,0%	0,0%	29,3%	82,8%
Office and Business	11,2%	7,6%	0,0%	8,1%	0,0%	0,0%	73,2%	0,0%	0,0%	0,0%	72,2%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,3%	1,5%	9,5%	2,6%	36,5%	0,0%	13,6%	0,0%	0,0%	36,0%	83,3%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	3,8%	21,0%	44,9%	20,0%	7,7%	0,4%	0,6%	0,2%	0,2%	1,2%	51,0%

**Table M5/B5 - Total***Lending by region, DKKbn***31 March 2023**

	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	6,3	1,6	0,5	3,7	1,6	0,0	13,7
Holiday houses	0,5	0,3	0,2	0,4	0,2	-	1,5
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	0,0
Cooperative Housing	0,0	0,0	-	0,0	0,0	-	0,0
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,1
Manufacturing and Manual Industries	0,0	-	-	0,0	0,0	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,2	0,0	-	0,2
Other	-	-	-	-	-	-	-
Total	6,8	1,9	0,6	4,3	1,9	0,0	15,6



Table M6/B6

Lending by loan type - IO Loans, DKKbn

31 March 2023

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	4,7	0,5	-	-	-	-	-	-	-	-	5,3
- rate fixed ≤ 1 year	0,9	0,1	-	-	-	-	-	-	-	-	1,1
- rate fixed > 1 and ≤ 3 years	0,9	0,1	-	-	-	-	-	-	-	-	0,9
- rate fixed > 3 and ≤ 5 years	2,6	0,2	-	-	-	-	-	-	-	-	2,9
- rate fixed > 5 years	0,3	0,1	-	-	-	-	-	-	-	-	0,4
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,3	0,2	-	-	-	-	-	-	-	-	1,4
Capped floaters	0,0	-	-	-	-	-	-	-	-	-	0,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	6,0	0,7	-	-	-	-	-	-	-	-	6,7

*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	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	4,7	0,6	-	-	-	-	-	-	-	-	5,3
- rate fixed ≤ 1 year	0,8	0,1	-	-	-	-	-	-	-	-	1,0
- rate fixed > 1 and ≤ 3 years	0,9	0,1	-	-	-	-	-	-	-	-	1,0
- rate fixed > 3 and ≤ 5 years	2,6	0,3	-	-	-	-	-	-	-	-	3,0
- rate fixed > 5 years	0,3	0,0	-	-	-	-	-	-	-	-	0,4
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,0	0,1	-	-	-	0,0	0,0	-	0,2	-	1,4
Capped floaters	1,7	0,1	0,0	0,0	0,0	-	0,0	-	0,0	-	1,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	7,7	0,8	0,0	0,0	0,1	0,0	0,0	-	0,2	-	8,9

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	0,3	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,4
Fixed-rate shorter period than maturity (ARM's etc.)	9,4	1,1	-	-	-	-	-	-	-	-	10,5
- rate fixed ≤ 1 year	1,8	0,3	-	-	-	-	-	-	-	-	2,0
- rate fixed > 1 and ≤ 3 years	1,8	0,2	-	-	-	-	-	-	-	-	2,0
- rate fixed > 3 and ≤ 5 years	5,3	0,6	-	-	-	-	-	-	-	-	5,8
- rate fixed > 5 years	0,7	0,1	-	-	-	-	-	-	-	-	0,8
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	2,2	0,3	-	-	-	0,0	0,0	-	0,2	-	2,8
Capped floaters	1,7	0,1	0,0	0,0	0,0	-	0,0	-	0,0	-	1,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	13,7	1,5	0,0	0,0	0,1	0,0	0,0	-	0,2	-	15,6

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

	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	3,4	0,0	-	-	-	-	0,3	-	0,0	-	3,7

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, %	0,02	0,00	-	-	-	-	0,00	-	0,00	-	0,02