
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 17/08/2021

Cut-off Date: 30/06/2021



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
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1. Basic Facts	
2. Regulatory Summary	
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4. References to Capital Requirements Regulation (CRR) 129(7)	
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6. Other relevant information	

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	30-06-2021			
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	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	316.983			
G.3.1.2	Outstanding Covered Bonds	297.948			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8,0%	6,4%	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)	% of Risk Weighted Assets	% of lending		
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	297.948		94%	
G.3.3.2	Public Sector	0		0%	
G.3.3.3	Shipping	0		0%	
G.3.3.4	Substitute Assets	19.035		6%	
G.3.3.5	Other	1		0%	
G.3.3.6	Total	316.983		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	24,41	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	22.793	ND1	7%	
G.3.4.3	1 - 2 Y	12.610	ND1	4%	
G.3.4.4	2 - 3 Y	9.800	ND1	3%	
G.3.4.5	3 - 4 Y	9.389	ND1	3%	
G.3.4.6	4 - 5 Y	9.545	ND1	3%	
G.3.4.7	5 - 10 Y	59.115	ND1	19%	
G.3.4.8	10+ Y	193.731	ND1	61%	
G.3.4.9	Total	316.983	0	100%	0
OG.3.4.1		0			
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)	11,83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	60.089	ND1	20%	
G.3.5.3	1 - 2 Y	31.917	ND1	11%	
G.3.5.4	2 - 3 Y	29.395	ND1	10%	
G.3.5.5	3 - 4 Y	21.795	ND1	7%	
G.3.5.6	4 - 5 Y	11.340	ND1	4%	
G.3.5.7	5 - 10 Y	18.797	ND1	6%	
G.3.5.8	10+ Y	124.615	ND1	42%	
G.3.5.9	Total	297.948	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	63	63	0%	0%
G.3.6.2	AUD	0	0	0%	0%
G.3.6.3	BRL	0	0	0%	0%
G.3.6.4	CAD	0	0	0%	0%
G.3.6.5	CHF	0	0	0%	0%
G.3.6.6	CZK	0	0	0%	0%
G.3.6.7	DKK	297.884	297.884	100%	100%
G.3.6.8	GBP	0	0	0%	0%
G.3.6.9	HKD	0	0	0%	0%
G.3.6.10	JPY	0	0	0%	0%
G.3.6.11	KRW	0	0	0%	0%
G.3.6.12	NOK	0	0	0%	0%
G.3.6.13	PLN	0	0	0%	0%
G.3.6.14	SEK	0	0	0%	0%
G.3.6.15	SGD	0	0	0%	0%
G.3.6.16	USD	0	0	0%	0%
G.3.6.17	Other	0	0	0%	0%
G.3.6.18		<i>Total</i>	<i>297.948</i>	<i>100%</i>	<i>100%</i>

OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	21.782	63	7%	0%
G.3.7.2	AUD	0	0	0%	0%
G.3.7.3	BRL	0	0	0%	0%
G.3.7.4	CAD	0	0	0%	0%
G.3.7.5	CHF	0	0	0%	0%
G.3.7.6	CZK	0	0	0%	0%
G.3.7.7	DKK	276.165	297.884	93%	100%
G.3.7.8	GBP	0	0	0%	0%
G.3.7.9	HKD	0	0	0%	0%
G.3.7.10	JPY	0	0	0%	0%
G.3.7.11	KRW	0	0	0%	0%
G.3.7.12	NOK	0	0	0%	0%
G.3.7.13	PLN	0	0	0%	0%
G.3.7.14	SEK	0	0	0%	0%
G.3.7.15	SGD	0	0	0%	0%
G.3.7.16	USD	0	0	0%	0%
G.3.7.17	Other	0	0	0%	0%
G.3.7.18		<i>Total</i>	<i>297.948</i>	<i>100%</i>	<i>100%</i>

OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	256.941	256.941	86%	86%
G.3.8.2	Floating coupon	41.007	41.007	14%	14%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4		<i>Total</i>	<i>297.948</i>	<i>100%</i>	<i>100%</i>

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	18.035	100%
G.3.9.5	Other	0	0%
G.3.9.6	<i>Total</i>	<i>18.035</i>	<i>100%</i>
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	<i>ND1</i>	
OG.3.9.4	<i>o/w EU central banks</i>	<i>ND1</i>	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	<i>ND1</i>	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	<i>ND1</i>	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	<i>ND1</i>	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	<i>ND1</i>	
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)	19.035	100,00%
G.3.10.2	Eurozone	0	0,00%
G.3.10.3	Rest of European Union (EU)	0	0,00%
G.3.10.4	European Economic Area (not member of EU)	0	0,00%
G.3.10.5	Switzerland	0	0,00%
G.3.10.6	Australia	0	0,00%
G.3.10.7	Brazil	0	0,00%
G.3.10.8	Canada	0	0,00%
G.3.10.9	Japan	0	0,00%
G.3.10.10	Korea	0	0,00%
G.3.10.11	New Zealand	0	0,00%
G.3.10.12	Singapore	0	0,00%
G.3.10.13	US	0	0,00%
G.3.10.14	Other	0	0,00%
G.3.10.15	<i>Total EU</i>	<i>19.035</i>	
G.3.10.16	<i>Total</i>	<i>19.035</i>	<i>100,00%</i>

OG.3.10.1			
OG.3.10.2			
OG.3.10.3			
OG.3.10.4			
OG.3.10.5			
OG.3.10.6			
OG.3.10.7			



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	18.035	5,7%	6,1%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	18.035	5,7%	6,1%
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)	77.413
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	296,3
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) Row Row

129(7)

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	163
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

5. References to Capital Requirements Regulation (CRR) Row

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	173
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>	ND1
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>	ND1
OG.6.1.3	<i>Cash Manager</i>	ND1
OG.6.1.4	<i>Account Bank</i>	ND1
OG.6.1.5	<i>Stand-by Account Bank</i>	ND1
OG.6.1.6	<i>Servicer</i>	ND1
OG.6.1.7	<i>Interest Rate Swap Provider</i>	ND1
OG.6.1.8	<i>Covered Bond Swap Provider</i>	ND1
OG.6.1.9	<i>Paying Agent</i>	ND1
OG.6.1.10	<i>Other optional/relevant information</i>	ND1
OG.6.1.11	<i>Other optional/relevant information</i>	ND1
OG.6.1.12	<i>Other optional/relevant information</i>	ND1
OG.6.1.13	<i>Other optional/relevant information</i>	ND1
OG.6.1.14	<i>Other optional/relevant information</i>	ND1
OG.6.1.15	<i>Other optional/relevant information</i>	ND1
OG.6.1.16	<i>Other optional/relevant information</i>	ND1
OG.6.1.17	<i>Other optional/relevant information</i>	ND1
OG.6.1.18	<i>Other optional/relevant information</i>	ND1
OG.6.1.19	<i>Other optional/relevant information</i>	ND1
OG.6.1.20	<i>Other optional/relevant information</i>	ND1
OG.6.1.21	<i>Other optional/relevant information</i>	ND1
OG.6.1.22	<i>Other optional/relevant information</i>	ND1
OG.6.1.23	<i>Other optional/relevant information</i>	ND1
OG.6.1.24	<i>Other optional/relevant information</i>	ND1
OG.6.1.25	<i>Other optional/relevant information</i>	ND1
OG.6.1.26	<i>Other optional/relevant information</i>	ND1
OG.6.1.27	<i>Other optional/relevant information</i>	ND1
OG.6.1.28	<i>Other optional/relevant information</i>	ND1
OG.6.1.29	<i>Other optional/relevant information</i>	ND1
OG.6.1.30	<i>Other optional/relevant information</i>	ND1
OG.6.1.31	<i>Other optional/relevant information</i>	ND1
OG.6.1.32	<i>Other optional/relevant information</i>	ND1
OG.6.1.33	<i>Other optional/relevant information</i>	ND1
OG.6.1.34	<i>Other optional/relevant information</i>	ND1
OG.6.1.35	<i>Other optional/relevant information</i>	ND1
OG.6.1.36	<i>Other optional/relevant information</i>	ND1
OG.6.1.37	<i>Other optional/relevant information</i>	ND1
OG.6.1.38	<i>Other optional/relevant information</i>	ND1
OG.6.1.39	<i>Other optional/relevant information</i>	ND1
OG.6.1.40	<i>Other optional/relevant information</i>	ND1
OG.6.1.41	<i>Other optional/relevant information</i>	ND1
OG.6.1.42	<i>Other optional/relevant information</i>	ND1
OG.6.1.43	<i>Other optional/relevant information</i>	ND1
OG.6.1.44	<i>Other optional/relevant information</i>	ND1
OG.6.1.45	<i>Other optional/relevant information</i>	ND1

B1. Harmonised Transparency Template - Mortgage Assets
HTT 2021

 Reporting in Domestic Currency: **DKK**

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

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	253.459		85,1%
M.7.1.2	Commercial	44.489		14,9%
M.7.1.3	Other	0		0,0%
M.7.1.4		297.948	Total	100,0%
OM.7.1.1	o/w Cooperative Housing	12.939		
OM.7.1.2	o/w Agriculture	147		
OM.7.1.3	o/w Owner-occupied homes	158.840		
OM.7.1.4	o/w Holiday houses	8.101		
OM.7.1.5	o/w Subsidised Housing	15.747		
OM.7.1.6	o/w Private rental	57.832		
OM.7.1.7	o/w Manufacturing and Manual Industries	2.440		
OM.7.1.8	o/w Office and Business	34.990		
OM.7.1.9	o/w Social and cultural purposes	6.827		
OM.7.1.10	o/w Other	86		
OM.7.1.11				
2. General Information				
M.7.2.1	Number of mortgage loans	135.378	Residential Loans	3.334 Commercial Loans Total Mortgages
OM.7.2.1	Optional information eg. Number of borrowers	ND1		
OM.7.2.2	Optional information eg. Number of guarantors	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	3,2%	% Residential Loans	7,4% % Commercial Loans % Total Mortgages
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				
M.7.4.1	European Union	99,3%	% Residential Loans	100,0% % Commercial Loans % Total Mortgages
M.7.4.2	Austria	0,0%		0,0%
M.7.4.3	Belgium	0,0%		0,0%
M.7.4.4	Bulgaria	0,0%		0,0%
M.7.4.5	Croatia	0,0%		0,0%
M.7.4.6	Cyprus	0,0%		0,0%
M.7.4.7	Czech Republic	0,0%		0,0%
M.7.4.8	Denmark	99,3%		100,0%
M.7.4.9	Estonia	0,0%		0,0%
M.7.4.10	Finland	0,0%		0,0%
M.7.4.11	France	0,0%		0,0%
M.7.4.12	Germany	0,0%		0,0%
M.7.4.13	Greece	0,0%		0,0%
M.7.4.14	Netherlands	0,0%		0,0%
M.7.4.15	Hungary	0,0%		0,0%
M.7.4.16	Ireland	0,0%		0,0%
M.7.4.17	Italy	0,0%		0,0%
M.7.4.18	Latvia	0,0%		0,0%
M.7.4.19	Lithuania	0,0%		0,0%
M.7.4.20	Luxembourg	0,0%		0,0%
M.7.4.21	Malta	0,0%		0,0%
M.7.4.22	Poland	0,0%		0,0%
M.7.4.23	Portugal	0,0%		0,0%
M.7.4.24	Romania	0,0%		0,0%
M.7.4.25	Slovakia	0,0%		0,0%
M.7.4.26	Slovenia	0,0%		0,0%
M.7.4.27	Spain	0,0%		0,0%
M.7.4.28	Sweden	0,0%		0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%		0,0%
M.7.4.30	Iceland	0,0%		0,0%
M.7.4.31	Liechtenstein	0,0%		0,0%
M.7.4.32	Norway	0,0%		0,0%
M.7.4.33	Other	0,0%		0,0%
M.7.4.34	Switzerland	0,0%		0,0%
M.7.4.35	United Kingdom	0,0%		0,0%
M.7.4.36	Australia	0,0%		0,0%
M.7.4.37	Brazil	0,0%		0,0%
M.7.4.38	Canada	0,0%		0,0%
M.7.4.39	Japan	0,0%		0,0%
M.7.4.40	Korea	0,0%		0,0%
M.7.4.41	New Zealand	0,0%		0,0%
M.7.4.42	Singapore	0,0%		0,0%
M.7.4.43	US	0,0%		0,0%
M.7.4.44	Other	0,7%		0,6%
OM.7.4.1	o/w Greenland	0,0%		0,0%
OM.7.4.2	o/w Faroe Islands	0,7%		0,6%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	53%	46%
M.7.5.2	Remainder Zealand & Bornholm (Region Sjælland)	12%	9%	11%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	17%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	14%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	71%	56%	69%
M.7.6.2	Floating rate	29%	44%	31%
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	42%	36%	41%
OM.7.6.4	o/w Money market based loans	1%	0%	0%
OM.7.6.5	o/w Non capped floaters	9%	33%	12%
OM.7.6.6	o/w Capped floaters	4%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	48%	47%	48%
M.7.7.2	Amortising	52%	53%	52%
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 Scheduling		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	21%	17%	20%
M.7.8.2	≥ 12 - < 24 months	28%	23%	27%
M.7.8.3	≥ 24 - < 36 months	13%	11%	11%
M.7.8.4	≥ 36 - < 60 months	18%	20%	19%
M.7.8.5	≥ 60 months	21%	28%	22%
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	0.08%	0.31%	0.12%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.872			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	96.328	104,893	38%	77%
M.7A.10.3	DKK 2 - 5m	72.443	25,639	29%	19%
M.7A.10.4	DKK 5 - 20m	34.569	3,850	14%	3%
M.7A.10.5	DKK 20 - 50m	22.117	730	9%	1%
M.7A.10.6	DKK 60 - 100m	22.171	180	5%	0%
M.7A.10.7	> DKK 100m	16.031	88	6%	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	253.459	135.378	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0.00%		0.00%	
OM.7A.11.1	a/w >100 - <=110 %	ND1			
OM.7A.11.2	a/w >110 - <=120 %	ND1			
OM.7A.11.3	a/w >120 - <=130 %	ND1			
OM.7A.11.4	a/w >130 - <=140 %	ND1			
OM.7A.11.5	a/w >140 - <=150 %	ND1			
OM.7A.11.6	a/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	54.0%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	175.472	ND1	69%	
M.7A.12.3	>40 - <=50 %	31.537	ND1	12%	
M.7A.12.4	>50 - <=60 %	23.729	ND1	9%	
M.7A.12.5	>60 - <=70 %	14.744	ND1	6%	
M.7A.12.6	>70 - <=80 %	5.587	ND1	2%	
M.7A.12.7	>80 - <=90 %	1.098	ND1	0%	
M.7A.12.8	>90 - <=100 %	573	ND1	0%	
M.7A.12.9	>100 %	718	ND1	0%	
M.7A.12.10	Total	253.459	0.00%	100%	0%
OM.7A.12.1	a/w >100 - <=110 %	353		0%	
OM.7A.12.2	a/w >110 - <=120 %	197		0%	
OM.7A.12.3	a/w >120 - <=130 %	86		0%	
OM.7A.12.4	a/w >130 - <=140 %	43		0%	
OM.7A.12.5	a/w >140 - <=150 %	19		0%	
OM.7A.12.6	a/w >150 %	20		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	63%			
M.7A.13.2	Second home/Holiday houses	3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	34%			
OM.7A.13.1	o/w Subsidised housing	6%			
OM.7A.13.2	o/w Private rental	23%			
OM.7A.13.3	o/w Multi-family housing	5%			
OM.7A.13.4	o/w Buildings under construction	0%			
OM.7A.13.5	o/w Buildings land	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%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC - Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	33,149	6,239	13%	5%
M.7A.15.2	B	15,691	4,617	6%	4%
M.7A.15.3	C	49,976	16,599	20%	14%
M.7A.15.4	D	44,737	17,116	18%	13%
M.7A.15.5	E	18,088	7,341	7%	6%
M.7A.15.6	F	7,345	3,492	3%	3%
M.7A.15.7	G	3,627	1,944	1%	2%
M.7A.15.8	Estimate A	4,767	938	2%	1%
M.7A.15.9	Estimate B	1,986	995	1%	1%
M.7A.15.10	Estimate C	13,841	8,889	5%	8%
M.7A.15.11	Estimate D	42,576	28,005	17%	24%
M.7A.15.12	Estimate E	2,037	1,826	1%	2%
M.7A.15.13	Estimate F	401	429	0%	0%
M.7A.15.14	Estimate G	5,468	5,383	2%	5%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	9,790	11,067		
M.7A.15.19	Total	253,459	114,880	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m ²) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=2.5 + 1,650/M ²	33,149	6,239	13%	5%
M.7A.16.2	<=70 + 2,200/M ²	15,691	4,617	6%	4%
M.7A.16.3	<=110 + 3,200/M ²	49,976	16,599	20%	14%
M.7A.16.4	<=150 + 4,200/M ²	44,737	17,116	18%	13%
M.7A.16.5	<=190 + 5,200/M ²	18,088	7,341	7%	6%
M.7A.16.6	<=240 + 6,500/M ²	7,345	3,492	3%	3%
M.7A.16.7	>240 + 6,500/M ²	3,627	1,944	1%	2%
M.7A.16.8	Estimate: <=2.5 + 1,650/M ²	4,767	938	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M ²	1,986	995	1%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M ²	13,841	8,889	5%	8%
M.7A.16.11	Estimate: <=150 + 4,200/M ²	42,576	28,005	17%	24%
M.7A.16.12	Estimate: <=190 + 5,200/M ²	2,037	1,826	1%	2%
M.7A.16.13	Estimate: <=240 + 6,500/M ²	401	429	0%	0%
M.7A.16.14	Estimate: >240 + 6,500/M ²	5,468	5,383	2%	5%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	9,790	11,067		
M.7A.16.19	Total	253,459	114,880	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	42,738	16,742	17%	13%
M.7A.17.2	1919 - 1945	36,519	16,328	14%	14%
M.7A.17.3	1945 - 1960	24,714	11,864	10%	10%
M.7A.17.4	1961 - 1970	30,025	17,995	12%	16%
M.7A.17.5	1971 - 1980	29,515	20,749	12%	18%
M.7A.17.6	1981 - 1990	13,284	8,066	5%	7%
M.7A.17.7	1991 - 2000	9,733	4,498	4%	4%
M.7A.17.8	2001 - 2005	10,389	4,216	4%	4%
M.7A.17.9	2006 and later	51,431	13,765	20%	12%
M.7A.17.10	no data	5,313	657	2%	1%
M.7A.17.11	Total	253,459	114,880	100%	100%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	127.632	84.160	50%	73%
M.2A.18.2	Flat or Apartment	26.383	14.102	10%	12%
M.2A.18.3	Bungalow	0	0	0%	0%
M.2A.18.4	Terraced House	29.805	12.500	12%	11%
M.2A.18.5	Multifamily House	69.639	4.118	27%	4%
M.2A.18.6	Land Only	0	0	0%	0%
M.2A.18.7	other	0	0	0%	0%
M.2A.18.8	Total	253.459	114.880	100%	100%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	26.256	4.485	10%	4%
M.2A.19.2	Existing property	227.103	110.395	90%	96%
M.2A.19.3	other	0	0	0%	0%
M.2A.19.4	no data	0	0	0%	0%
M.2A.19.5	Total	253.459	114.880	100%	100%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
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M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	13.344			
By buckets (mn):					
M.7B.15.2	DKK 0 - 2m	918	803	2%	24%
M.7B.15.3	DKK 2 - 5m	2.734	826	6%	23%
M.7B.15.4	DKK 5 - 20m	12.420	1.202	28%	36%
M.7B.15.5	DKK 20 - 50m	9.908	322	22%	10%
M.7B.15.6	DKK 50 - 100m	8.636	115	15%	4%
M.7B.15.7	> DKK 100m	9.873	56	22%	2%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25	TBC at a country level	ND1	ND1		
M.7B.15.26	Total	42.489	3.234	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100 %	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	a/w >100 - <=110 %	ND1			
OM.7B.16.2	a/w >110 - <=120 %	ND1			
OM.7B.16.3	a/w >120 - <=130 %	ND1			
OM.7B.16.4	a/w >130 - <=140 %	ND1			
OM.7B.16.5	a/w >140 - <=150 %	ND1			
OM.7B.16.6	a/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					



22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.17.1	Weighted Average LTV (%)	49.5%			
By LTV buckets (mn):					
M.78.17.2	>0 - <=40 %	33,267	ND1	75%	
M.78.17.3	>40 - <=50 %	5,844	ND1	13%	
M.78.17.4	>50 - <=60 %	3,368	ND1	8%	
M.78.17.5	>60 - <=70 %	1,159	ND1	3%	
M.78.17.6	>70 - <=80 %	301	ND1	1%	
M.78.17.7	>80 - <=90 %	186	ND1	0%	
M.78.17.8	>90 - <=100 %	125	ND1	0%	
M.78.17.9	>100 %	240	ND1	1%	
M.78.17.10	Total	44,489	0,00%	100%	0%
OM.78.17.1	a/w >100 - <=110 %	94		0%	
OM.78.17.2	a/w >110 - <=120 %	69		0%	
OM.78.17.3	a/w >120 - <=130 %	28		0%	
OM.78.17.4	a/w >130 - <=140 %	28		0%	
OM.78.17.5	a/w >140 - <=150 %	10		0%	
OM.78.17.6	a/w >150 %	0		0%	
OM.78.17.7					
OM.78.17.8					
OM.78.17.9					
23. Breakdown by Type		% Commercial loans			
M.78.18.1	Retail	26,9%			
M.78.18.2	Office	46,9%			
M.78.18.3	Hotel/Tourism	0,1%			
M.78.18.4	Shopping malls	3,3%			
M.78.18.5	Industry	5,6%			
M.78.18.6	Agriculture	0,3%			
M.78.18.7	Other commercially used	1,0%			
M.78.18.8	Land	0,2%			
M.78.18.9	Property developers / building under construction	0,0%			
M.78.18.10	Other	15,7%			
OM.78.18.1	a/w Social & Cultural purposes	15,7%			
OM.78.18.2	a/w [if relevant, please specify]	ND1			
OM.78.18.3	a/w [if relevant, please specify]	ND1			
OM.78.18.4	a/w [if relevant, please specify]	ND1			
OM.78.18.5	a/w [if relevant, please specify]	ND1			
OM.78.18.6	a/w [if relevant, please specify]	ND1			
OM.78.18.7	a/w [if relevant, please specify]	ND1			
OM.78.18.8	a/w [if relevant, please specify]	ND1			
OM.78.18.9	a/w [if relevant, please specify]	ND1			
OM.78.18.10	a/w [if relevant, please specify]	ND1			
OM.78.18.11	a/w [if relevant, please specify]	ND1			
OM.78.18.12	a/w [if relevant, please specify]	ND1			
OM.78.18.13	a/w [if relevant, please specify]	ND1			
OM.78.18.14	a/w [if relevant, please specify]	ND1			
OM.78.18.15	a/w [if relevant, please specify]	ND1			
OM.78.18.16	a/w [if relevant, please specify]	ND1			
OM.78.18.17	a/w [if relevant, please specify]	ND1			
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.24.1	A	6,123	200	14%	7%
M.28.24.2	B	3,374	132	8%	5%
M.28.24.3	C	8,968	382	20%	14%
M.28.24.4	D	7,596	357	17%	13%
M.28.24.5	E	3,760	182	8%	7%
M.28.24.6	F	1,277	85	3%	3%
M.28.24.7	G	796	46	2%	2%
M.28.24.8	Estimate A	1,091	65	2%	2%
M.28.24.9	Estimate B	700	45	2%	2%
M.28.24.10	Estimate C	1,129	154	3%	6%
M.28.24.11	Estimate D	4,640	439	10%	10%
M.28.24.12	Estimate E	488	60	1%	2%
M.28.24.13	Estimate F	398	18	1%	1%
M.28.24.14	Estimate G	1,684	185	4%	7%
M.28.24.15	TBC at a country level	ND1	ND1		
M.28.24.16	TBC at a country level	ND1	ND1		
M.28.24.17	TBC at a country level	ND1	ND1		
M.28.24.18	no data	2,466	246	6%	12%
M.28.24.19	Total	44,489	2,686	100%	100%
OM.28.24.2					
OM.28.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	<=71.9 + 1,650/M ²	6,123	200	14%	7%
M.28.25.2	<=95 + 2,200/M ²	3,374	132	8%	5%
M.28.25.3	<=135 + 3,200/M ²	8,968	382	20%	14%
M.28.25.4	<=175 + 4,200/M ²	7,596	357	17%	13%
M.28.25.5	<=215 + 5,200/M ²	3,760	182	8%	7%
M.28.25.6	<=265 + 6,500/M ²	1,277	85	3%	3%
M.28.25.7	>265 + 6,500/M ²	796	46	2%	2%
M.28.25.8	Estimate <=71.9 + 1,650/M ²	1,091	65	2%	2%
M.28.25.9	Estimate <=95 + 2,200/M ²	700	45	2%	2%
M.28.25.10	Estimate <=135 + 3,200/M ²	1,129	154	3%	6%
M.28.25.11	Estimate <=175 + 4,200/M ²	4,640	439	10%	10%
M.28.25.12	Estimate <=215 + 5,200/M ²	488	60	1%	2%
M.28.25.13	Estimate <=265 + 6,500/M ²	398	18	1%	1%
M.28.25.14	Estimate >265 + 6,500/M ²	1,684	185	4%	7%
M.28.25.15	TBC at a country level	ND1	ND1		
M.28.25.16	TBC at a country level	ND1	ND1		
M.28.25.17	TBC at a country level	ND1	ND1		
M.28.25.18	no data	2,466	246	6%	12%
M.28.25.19	Total	44,489	2,686	100%	100%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	8,310	440	19%	16%
M.28.26.2	1919 - 1945	2,569	194	6%	7%
M.28.26.3	1945 - 1960	2,726	153	6%	6%
M.28.26.4	1961 - 1970	5,508	303	12%	11%
M.28.26.5	1971 - 1980	2,665	233	8%	12%
M.28.26.6	1981 - 1990	4,862	320	11%	12%
M.28.26.7	1991 - 2000	3,487	200	8%	7%
M.28.26.8	2001 - 2005	2,245	171	5%	6%
M.28.26.9	2006 and later	9,159	462	21%	17%
M.28.26.10	no data	1,959	110	4%	4%
M.28.26.11	Total	44,489	2,686	100%	100%
OM.28.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	2,663	152	6%	6%
M.28.27.2	Existing Property	41,826	2,534	94%	94%
M.28.27.3	other	0	0	0%	0%
M.28.27.4	no data	0	0	0%	0%
M.28.27.5	Total	44,489	2,686	100%	100%



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	
		<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 subsidised 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, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>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>
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 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 and cannot be anticipated by issuer.
HG.1.6		
	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.1.7	LTVs: Calculation of property/shipping value	
HG.1.8	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.10	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.12	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13	Sustainability - strategy pursued in the cover pool	
HG.1.14	Subsidised Housing (definitions of affordable, social housing)	
HG.1.15	New Property and Existing Property	
HG.1.16	NPV assumptions (when stated)	ND1
HG.1.17		
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	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)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Social impact mortgage loans	Lending to public housing (affordable housing), schools etc.
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		



E. Optional ECB-ECAIs data

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CONTENT OF TAB E

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26			
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	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea	529900D03047E2LV03			
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	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Jyske Bank A/S	0	3MSE1GGGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank a/b	0	529900D03047E2LV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	0W2P2JMBXOY22MGG883	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	MAE50622104R2ZU7M96	FX/IRS		
E.2.1.5	Danske Bank A/S	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					
E.3.1.1	Weighted Average Seasoning (months)	0,0				
E.3.1.2	Weighted Average Maturity (months)	0,0				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	0	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	0	0,0%	0,0%	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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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	64.721	14.491	22%	10%
SM.1.1.2	Social impact mortgage loans	13.634	2.612	5%	2%
SM.1.1.3	other	ND1	ND1		
SM.1.1.4	Total sustainable mortgage loans	78.355	17.103	26%	12%
OSM.1.1.1	a/w [if relevant, please specify]				
OSM.1.1.2	a/w [if relevant, please specify]				
OSM.1.1.3	a/w [if relevant, please specify]				
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			Nominal (mm)		% Total sustainable Mortgages
SM.2.1.1	Residential		67.189		86%
SM.2.1.2	Commercial		11.166		14%
SM.2.1.3	Other		0		0%
SM.2.1.4	Total		78.355		0%
OSM.2.1.1	a/w Forest & Agriculture				0%
OSM.2.1.2	a/w EE residential		53.555		68%
OSM.2.1.3	a/w EE commercial		11.166		14%
OSM.2.1.4	a/w EE other				0.0%
OSM.2.1.5	EE total				0.0%
OSM.2.1.6	a/w Social residential		13.633,9		17.4%
OSM.2.1.7	a/w Social Commercial				0.0%
OSM.2.1.8	a/w social other				0.0%
OSM.2.1.9	social tot				0.0%
OSM.2.1.10	a/w [if relevant, please specify]				
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information			Residential Loans	Commercial Loans	% Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans		16.543	560	100%
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks			% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures		11.8%	22.2%	5.5%
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%
SM.2.4.45	<i>a/w (if relevant, please specify)</i>			
SM.2.4.46	<i>a/w (if relevant, please specify)</i>			
SM.2.4.47	<i>a/w (if relevant, please specify)</i>			
SM.2.4.48	<i>a/w (if relevant, please specify)</i>			
SM.2.4.49	<i>a/w (if relevant, please specify)</i>			
SM.2.4.50	<i>a/w (if relevant, please specify)</i>			
SM.2.4.51	<i>a/w (if relevant, please specify)</i>			
SM.2.4.52	<i>a/w (if relevant, please specify)</i>			
SM.2.4.53	<i>a/w (if relevant, please specify)</i>			
SM.2.4.54	<i>a/w (if relevant, please specify)</i>			

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5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	46%	52%	47%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9%	11%	9%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8%	4%	7%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24%	19%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	13%	13%
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	78%	50%	74%	
SM.2.6.2	Floating rate	22%	50%	26%	
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	40%	30%	39%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	9%	43%	14%	
OSM.2.6.6	o/w Capped floaters	3%	0%	2%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	45%	44%	45%	
SM.2.7.2	Amortising	55%	56%	55%	
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	24%	19%	23%	
SM.2.8.2	≥ 12 - < 24 months	35%	24%	33%	
SM.2.8.3	≥ 24 - < 36 months	11%	16%	15%	
SM.2.8.4	≥ 36 - < 60 months	18%	11%	17%	
SM.2.8.5	≥ 60 months	13%	31%	15%	
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)	4.061			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9.706	8.694	14%	53%
SM.2A.10.3	DKK 2 - 5m	17.556	6.122	26%	37%
SM.2A.10.4	DKK 5 - 20m	11.933	1.238	18%	7%
SM.2A.10.5	DKK 20 - 50m	10.409	341	15%	2%
SM.2A.10.6	DKK 50 - 100m	6.209	90	9%	1%
SM.2A.10.7	> DKK 100m	11.375	58	17%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	67.189	15.543	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40%	ND1	ND1		
SM.2A.11.3	>40 - <=50%	ND1	ND1		
SM.2A.11.4	>50 - <=60%	ND1	ND1		
SM.2A.11.5	>60 - <=70%	ND1	ND1		
SM.2A.11.6	>70 - <=80%	ND1	ND1		
SM.2A.11.7	>80 - <=90%	ND1	ND1		
SM.2A.11.8	>90 - <=100%	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
OSM.2A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OSM.2A.11.11	o/w >100 - <=110%	ND1			
OSM.2A.11.12	o/w >110 - <=120%	ND1			
OSM.2A.11.13	o/w >120 - <=130%	ND1			
OSM.2A.11.14	o/w >130 - <=140%	ND1			
OSM.2A.11.15	o/w >140 - <=150%	ND1			
OSM.2A.11.16	o/w >150%	ND1			
OSM.2A.11.17					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	50.33%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	46.458	ND1	69%	
SM.2A.12.3	>40 - <=50 %	7.900	ND1	12%	
SM.2A.12.4	>50 - <=60 %	6.333	ND1	9%	
SM.2A.12.5	>60 - <=70 %	4.225	ND1	6%	
SM.2A.12.6	>70 - <=80 %	1.610	ND1	2%	
SM.2A.12.7	>80 - <=90 %	199	ND1	0%	
SM.2A.12.8	>90 - <=100 %	133	ND1	0%	
SM.2A.12.9	>100%	330	ND1	0%	
SM.2A.12.10	Total	67.189	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	143			
OSM.2A.12.2	a/w >110 - <=120 %	88			
OSM.2A.12.3	a/w >120 - <=130 %	43			
OSM.2A.12.4	a/w >130 - <=140 %	23			
OSM.2A.12.5	a/w >140 - <=150 %	14			
OSM.2A.12.6	a/w >150 %	20			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	37.2%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	33.8%			
SM.2A.13.4	Subsidised housing	20.1%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	8.9%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	33.8%			
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%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	33.149	6.239	49%	49%
SM.2A.15.2	B	15.691	4.617	23%	37%
SM.2A.15.3	C	4.489	296	7%	2%
SM.2A.15.4	D	4.025	251	6%	2%
SM.2A.15.5	E	1.927	107	3%	1%
SM.2A.15.6	F	192	25	0%	0%
SM.2A.15.7	G	136	7	0%	0%
SM.2A.15.8	Estimate A	4.532	817	7%	6%
SM.2A.15.9	Estimate B	168	61	0%	0%
SM.2A.15.10	Estimate C	1.328	66	2%	1%
SM.2A.15.11	Estimate D	1.503	102	2%	1%
SM.2A.15.12	Estimate E	11	2	0%	0%
SM.2A.15.13	Estimate F	10	3	0%	0%
SM.2A.15.14	Estimate G	27	12	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	67.189	12.605,0	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m ²)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	33.149	6.239	49%	49%
SM.2A.16.2	<=70 + 2,200/M ²	15.691	4.617	23%	37%
SM.2A.16.3	<=110 + 3,200/M ²	4.489	296	7%	2%
SM.2A.16.4	<=150 + 4,200/M ²	4.025	251	6%	2%
SM.2A.16.5	<=190 + 5,200/M ²	1.927	107	3%	1%
SM.2A.16.6	<=240 + 6,500/M ²	192	25	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	136	7	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	4.532	817	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	168	61	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	1.328	66	2%	1%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	1.503	102	2%	1%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	11	2	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	10	3	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	27	12	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	67.189	12.605	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.326	334	2%	3%
SM.2A.17.2	1919 - 1945	2.018	283	3%	2%
SM.2A.17.3	1945 - 1960	5.057	333	8%	3%
SM.2A.17.4	1961 - 1970	4.312	406	6%	3%
SM.2A.17.5	1971 - 1980	3.872	491	6%	4%
SM.2A.17.6	1981 - 1990	1.888	611	3%	5%
SM.2A.17.7	1991 - 2000	1.688	316	3%	3%
SM.2A.17.8	2001 - 2005	2.834	586	4%	5%
SM.2A.17.9	2006 and later	41.632	9.053	62%	72%
SM.2A.17.10	no data	2.562	192	4%	2%
SM.2A.17.11	Total	67.189	12.605	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	16.578	6.481	25%	51%
SM.2A.18.2	Flat or Apartment	5.291	2.091	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	13.867	2.987	21%	24%
SM.2A.18.5	Multifamily House	31.453	1.046	47%	8%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	67.189	12.605	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	24.855	3.870	37%	31%
SM.2A.19.2	Existing Property	42.334	8.735	63%	69%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	67.189	12.605	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
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OSM.2A.19.44					
OSM.2A.19.45					
OSM.2A.19.46					
OSM.2A.19.47					
OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					

B. Sustainable Commercial Cover Pool

20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	19.939	560		
By buckets (mn):					
SM.2B.20.2	DKK 0 - 2m	80	66	1%	12%
SM.2B.20.3	DKK 2 - 5m	366	107	3%	19%
SM.2B.20.4	DKK 5 - 20m	3.078	271	28%	48%
SM.2B.20.5	DKK 20 - 50m	1.993	71	18%	13%
SM.2B.20.6	DKK 50 - 100m	1.628	23	15%	4%
SM.2B.20.7	> DKK 100m	4.021	22	36%	4%
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	11.166	560	100%	100%

21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100%	ND1	ND1		
SM.2B.21.10	Total	0.0	0	0.0%	0.0%
OSM.2B.21.1	a/w >100 - <=110 %	ND1	ND1		
OSM.2B.21.2	a/w >110 - <=120 %	ND1	ND1		
OSM.2B.21.3	a/w >120 - <=130 %	ND1	ND1		
OSM.2B.21.4	a/w >130 - <=140 %	ND1	ND1		
OSM.2B.21.5	a/w >140 - <=150 %	ND1	ND1		
OSM.2B.21.6	a/w >150 %	ND1	ND1		
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	47%			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	8.433	ND1	76%	
SM.2B.22.3	>40 - <=50 %	1.509	ND1	14%	
SM.2B.22.4	>50 - <=60 %	847	ND1	8%	
SM.2B.22.5	>60 - <=70 %	208	ND1	2%	
SM.2B.22.6	>70 - <=80 %	41	ND1	0%	
SM.2B.22.7	>80 - <=90 %	12	ND1	0%	
SM.2B.22.8	>90 - <=100 %	4	ND1	0%	
SM.2B.22.9	>100%	12	ND1	0%	
SM.2B.22.10	Total	11.166	0	100%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	3			
OSM.2B.22.2	a/w >110 - <=120 %	3			
OSM.2B.22.3	a/w >120 - <=130 %	3			
OSM.2B.22.4	a/w >130 - <=140 %	2			
OSM.2B.22.5	a/w >140 - <=150 %	1			
OSM.2B.22.6	a/w >150 %	0			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.23.1	Retail	26%	ND1		
SM.2B.23.2	Office	44%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	6%	ND1		
SM.2B.23.5	Industry	8%	ND1		
SM.2B.23.6	Agriculture	0%	ND1		
SM.2B.23.7	Other commercially used	0%	ND1		
SM.2B.23.8	Hospital	0%	ND1		
SM.2B.23.9	School	0%	ND1		
SM.2B.23.10	other RE with a social relevant purpose	15%	ND1		
SM.2B.23.11	Land	0%	ND1		
SM.2B.23.12	Property developers / Building under construction	0%	ND1		
SM.2B.23.13	Other	0%	ND1		
OSM.2B.23.1	a/w Cultural purposes				
OSM.2B.23.2	a/w [(relevant, please specify)]				
OSM.2B.23.3	a/w [(relevant, please specify)]				
OSM.2B.23.4	a/w [(relevant, please specify)]				
OSM.2B.23.5	a/w [(relevant, please specify)]				
OSM.2B.23.6	a/w [(relevant, please specify)]				
OSM.2B.23.7	a/w [(relevant, please specify)]				
OSM.2B.23.8	a/w [(relevant, please specify)]				
OSM.2B.23.9	a/w [(relevant, please specify)]				
OSM.2B.23.10	a/w [(relevant, please specify)]				
OSM.2B.23.11	a/w [(relevant, please specify)]				
OSM.2B.23.12	a/w [(relevant, please specify)]				
OSM.2B.23.13	a/w [(relevant, please specify)]				
OSM.2B.23.14	a/w [(relevant, please specify)]				
24. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.24.1	A	6.123	200	55%	44%
SM.2B.24.2	B	3.374	132	30%	29%
SM.2B.24.3	C	0	0	0%	0%
SM.2B.24.4	D	0	0	0%	0%
SM.2B.24.5	E	0	0	0%	0%
SM.2B.24.6	F	0	0	0%	0%
SM.2B.24.7	G	0	0	0%	0%
SM.2B.24.8	Estimate A	843	43	8%	
SM.2B.24.9	Estimate B	69	7	1%	
SM.2B.24.10	Estimate C	0	0	0%	
SM.2B.24.11	Estimate D	12	1	0%	
SM.2B.24.12	Estimate E	0	0	0%	
SM.2B.24.13	Estimate F	0	0	0%	
SM.2B.24.14	Estimate G	0	0	0%	
SM.2B.24.15	TBC at a country level	ND1	ND1		
SM.2B.24.16	TBC at a country level	ND1	ND1		
SM.2B.24.17	TBC at a country level	ND1	ND1		
SM.2B.24.18	no data	757	67	7%	15%
SM.2B.24.19	Total	11.178	450	100%	89%
OSM.2B.24.1					
OSM.2B.24.2					
OSM.2B.24.3					

25. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.25.1	<=71.3 + 1,650/M^2	6.123	200	55%	44%
SM.2B.25.2	<=95 + 2,200/M^2	3.374	132	30%	29%
SM.2B.25.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.25.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.25.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.25.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.25.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.25.8	Estimate: <=52.5 + 1,650/M^2	843	43	8%	10%
SM.2B.25.9	Estimate: <=70 + 2,200/M^2	69	7	1%	2%
SM.2B.25.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2B.25.11	Estimate: <=150 + 4,200/M^2	12	1	0%	0%
SM.2B.25.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.25.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	757	67	7%	15%
SM.2B.25.19	Total	11.178	450	100%	100%
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	older than 1919	496	14	4%	3%
SM.2B.26.2	1919 - 1945	248	11	2%	2%
SM.2B.26.3	1945 - 1960	203	8	2%	2%
SM.2B.26.4	1961 - 1970	1,040	13	9%	3%
SM.2B.26.5	1971 - 1980	180	9	2%	2%
SM.2B.26.6	1981 - 1990	694	21	6%	5%
SM.2B.26.7	1991 - 2000	712	13	6%	3%
SM.2B.26.8	2001 - 2005	362	23	3%	5%
SM.2B.26.9	2006 and later	6.587	297	59%	66%
SM.2B.26.10	no data	644	41	6%	9%
SM.2B.26.11	Total	11.166	450	100%	100%
27. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.27.1	New property	2.587	140	23%	31%
SM.2B.27.2	Existing property	8.579	310	77%	69%
SM.2B.27.3	other	0	0	0%	0%
SM.2B.27.4	no data	0	0	0%	0%
SM.2B.27.5	Total	11.166	450	100%	100%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

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 assets affected by payment holidays caused 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	no payment holiday	0	0	0,0%	0,0%		
COV.1.1.2	payment holiday requested	0	0	0,0%	0,0%		
COV.1.1.3	payment holiday granted	0	0	0,0%	0,0%		
COV.1.1.4	under review	0	0	0,0%	0,0%		
COV.1.1.5	payment holiday rejected	0	0	0,0%	0,0%		
COV.1.1.7	Total affected by payment holiday	0	0	0,0%	0,0%		
OCOV.1.1.8							
OCOV.1.1.9							
OCOV.1.1.10							
2. Additional information on the cover pool loans affected by payment holidays							
	1. types of granted payment holiday	1 month	2 months	3 months	up to 6 months	over 6 months	total
	in % nominal (mn) to total cover pool						
COV.2.1.1	principal & interest rate	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	interest rate only	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 // relevant, please specify/</i>						
OCOV.2.1.6	<i>a/w // relevant, please specify/</i>						
OCOV.2.1.7	<i>a/w // relevant, please specify/</i>						
OCOV.2.1.8	<i>a/w // relevant, please specify/</i>						

ECBC Label Template

Capital Centre E, Q2 2021

Published 17 August 2021 • Data per 30 June 2021


 As of **30 June 2021**
Specialised finance institutes
General Issuer Detail

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

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 G2 [Outstanding CBs](#)
 G3 [Legal ALM \(balance principle\) adherence](#)
 G4 [Additional characteristics of ALM business model for issued CBs](#)

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 M2/B2 [Lending by property category, DKKbn](#)
 M3/B3 [Lending, by loan size, DKKbn](#)
 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)
 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)
 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)
 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)
 M5/B5 [Lending by region, DKKbn](#)
 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)
 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)
 M8/B8 [Lending by loan type - All loans, DKKbn](#)
 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)
Key Concepts

 X1 [Key Concepts Explanation](#)
 X2 [Key Concept Explanation](#)
 X3 [General explanation](#)
Voluntary information

 V1 [Regulatory requirement](#)

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

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

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

Voluntary tables

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

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

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


Table A. General Issuer Detail
Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q2 2021	Q1 2021	Q4 2020	Q3 2020
Total Balance Sheet Assets	366,6	378,3	377,1	374,9
Total Customer Loans(fair value)	339,6	340,7	345,0	343,4
of which: Used/registered for covered bond collateral pool	339,6	340,7	345,0	343,4
Tier 1 Ratio (%)	27,0%	26,5%	25,4%	24,0%
Solvency Ratio (%)	27,0%	26,5%	25,4%	24,0%
Outstanding Covered Bonds (fair value)	337,0	341,8	342,9	341,3
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	44,2	45,1	45,1	44,7
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)	0,1	0,1	0,1	0,1

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	336,0	335,2	333,9	332,8
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Composition by

Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	1,1	1,1	1,0	1,1
- over 5 years	334,9	334,0	332,9	331,7
Currency	-	-	-	-
- DKK	336,0	335,1	333,8	332,7
- EUR	0,1	0,1	0,1	0,1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	242,5	240,3	239,0	239,5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45,1	46,3	45,8	44,7
- Subsidised	48,5	48,5	49,0	48,6
eligibility as covered bond collateral	336,0	335,2	333,9	332,8
Non-performing loans (See definition in table X1)	0,11	0,08	0,12	0,15
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,49	0,50	0,47	0,50


Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q2 2021	Q1 2021	Q4 2020	Q3 2020
Nominal cover pool (total value)		317,0	314,2	313,2	312,6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		19,0	18,7	18,9	20,0
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		297,9	295,5	294,3	292,6
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,8	0,8	0,8	0,8
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		18,3	17,9	18,1	17,9
Total capital coverage (rating compliant capital)		19,0	18,7	18,9	20,0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,5	0,5	0,5	0,6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q2 2021	Q1 2021	Q4 2020	Q3 2020
Nominal value of outstanding CBs		296,8	295,5	294,3	292,6
Fair value of outstanding CBs (marked value)		297,5	297,6	295,9	295,9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	60,5	56,8	61,1	63,3
	1 year	-	-	-	-
	> 1 and ≤ 2 years	32,4	33,3	33,8	34,5
	> 2 and ≤ 3 years	30,0	28,7	28,2	27,4
	> 3 and ≤ 4 years	18,6	24,6	23,5	22,9
	> 4 and ≤ 5 years	11,9	8,8	7,5	9,7
	5-10 years	19,1	28,0	27,8	25,2
	10-20 years	19,6	21,6	22,3	11,5
	> 20 years	100,9	95,7	91,7	101,5
Amortisation profile of issued CBs	Bullet	43,4%	46,5%	46,6%	47,4%
	Annuity	56,6%	53,5%	53,4%	52,6%
	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)	86,2%	86,8%	86,2%	86,2%
	Floating rate (Floating rate constant for less than 1 year)	13,7%	13,2%	13,7%	13,7%
	Capped floating rate	0,1%	0,1%	0,1%	0,1%
Currency denomination profile of issued CBs	DKK	274,9	273,8	272,5	268,9
	EUR	18,0	23,8	23,4	27,0
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	19,0	-	-	-	-	-	-	-	-	-
0-≤1 year	2,2	-	-	-	-	-	-	-	-	-
>1- ≤5 years	16,5	-	-	-	-	-	-	-	-	-
> 5 years	0,3	-	-	-	-	-	-	-	-	-
Total	19,0	-	-	-	-	-	-	-	-	-

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	19,0	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	19,0	-	-	-	-	-	-	-	-	-

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	2,2	16,5	0,3	19,0
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	2,2	16,5	0,3	19,0

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	19,09
>1- ≤5 years	36,48
> 5 years	21,84
Total	77,41

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)	297,9
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

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	115.948	10.159	2.740	1.046	5.485	281	2.708	23	278	44	138.712
In %	83,6%	7,3%	2,0%	0,8%	4,0%	0,2%	2,0%	0,0%	0,2%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	158,8	8,1	15,7	12,9	57,8	2,4	35,0	0,1	6,8	0,1	297,948
In %	53,3%	2,7%	5,3%	4,3%	19,4%	0,8%	11,7%	0,0%	2,3%	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	97,0	75,2	47,0	32,0	20,8	25,9	297,9
In %	32,6%	25,2%	15,8%	10,7%	7,0%	8,7%	



Table M4a/B4a

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	58,3	52,2	35,6	8,6	2,9	0,4	0,3	0,2	0,1	0,3
Holiday houses	3,6	2,9	1,3	0,2	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	9,7	4,3	1,1	0,2	0,1	0,0	0,0	0,0	0,0	0,2
Cooperative Housing	5,7	3,7	2,3	0,7	0,3	0,1	0,0	0,0	0,0	0,0
Private rental	17,7	17,3	14,9	5,0	2,2	0,2	0,1	0,1	0,1	0,2
Manufacturing and Manual Industries	1,2	0,8	0,4	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Office and Business	12,9	12,6	7,7	0,9	0,3	0,1	0,1	0,1	0,1	0,2
Agricultural properties	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Properties for social and cultural purposes	3,4	2,1	1,0	0,2	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	-
Total	112,7	96,1	64,5	15,9	5,9	0,8	0,5	0,4	0,3	1,0

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	36,7%	32,8%	22,4%	5,4%	1,9%	0,2%	0,2%	0,1%	0,1%	0,2%
Holiday houses	44,9%	36,4%	15,8%	2,0%	0,5%	0,1%	0,1%	0,1%	0,0%	0,1%
Subsidised Housing	61,7%	27,5%	7,1%	1,2%	0,6%	0,2%	0,1%	0,1%	0,2%	1,3%
Cooperative Housing	43,7%	28,6%	18,0%	5,7%	2,6%	0,4%	0,3%	0,3%	0,2%	0,2%
Private rental	30,7%	29,9%	25,8%	8,7%	3,8%	0,3%	0,2%	0,2%	0,1%	0,4%
Manufacturing and Manual Industries	47,4%	34,4%	15,6%	2,2%	0,1%	0,0%	0,0%	0,0%	0,0%	0,1%
Office and Business	36,9%	36,0%	22,1%	2,7%	0,8%	0,3%	0,2%	0,2%	0,2%	0,7%
Agricultural properties	36,4%	33,9%	26,6%	2,0%	0,7%	0,2%	0,1%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	50,4%	31,3%	15,2%	2,3%	0,4%	0,1%	0,1%	0,0%	0,0%	0,1%
Other	68,2%	29,1%	1,8%	0,6%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	37,8%	32,2%	21,6%	5,3%	2,0%	0,3%	0,2%	0,1%	0,1%	0,3%

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	4,1	22,3	58,4	35,6	29,9	3,0	1,6	1,1	0,8	2,1	56,4%
Holiday houses	0,2	2,2	4,0	1,0	0,5	0,0	0,0	0,0	0,0	0,1	47,9%
Subsidised Housing	7,3	4,6	2,9	0,4	0,1	0,0	0,1	0,0	0,1	0,2	20,8%
Cooperative Housing	2,0	3,2	3,3	1,6	1,9	0,2	0,2	0,2	0,2	0,2	46,5%
Private rental	1,9	8,5	14,5	15,4	13,9	1,8	0,3	0,3	0,2	1,0	58,9%
Manufacturing and Manual Industries	0,2	0,7	1,0	0,2	0,3	-	0,0	-	-	0,0	44,6%
Office and Business	1,2	7,4	17,9	4,9	1,6	0,2	0,4	0,1	0,2	1,0	51,4%
Agricultural properties	0,0	0,0	0,1	0,0	0,0	-	0,0	0,0	-	-	53,1%
Properties for social and cultural purposes	0,8	2,1	2,7	0,9	0,1	0,1	0,1	0,0	0,0	0,0	41,5%
Other	0,0	0,1	0,0	0,0	0,0	-	-	0,0	-	-	31,6%
Total	17,7	51,1	104,9	60,1	48,3	5,4	2,6	1,8	1,5	4,6	53,3%

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	2,6%	14,0%	36,8%	22,4%	18,8%	1,9%	1,0%	0,7%	0,5%	1,3%	56,4%
Holiday houses	2,7%	27,2%	49,8%	12,0%	6,3%	0,5%	0,3%	0,3%	0,3%	0,7%	47,9%
Subsidised Housing	46,6%	29,2%	18,2%	2,6%	0,7%	0,1%	0,4%	0,1%	0,7%	1,5%	20,8%
Cooperative Housing	15,1%	24,4%	25,9%	12,5%	14,9%	1,7%	1,2%	1,3%	1,3%	1,6%	46,5%
Private rental	3,2%	14,7%	25,0%	26,7%	24,0%	3,2%	0,5%	0,5%	0,4%	1,8%	58,9%
Manufacturing and Manual Industries	9,6%	30,4%	41,7%	7,5%	10,4%	0,0%	0,1%	0,0%	0,0%	0,3%	44,6%
Office and Business	3,5%	21,2%	51,2%	14,0%	4,6%	0,6%	1,0%	0,4%	0,7%	2,8%	51,4%
Agricultural properties	3,4%	1,6%	67,6%	21,0%	2,6%	0,0%	1,6%	2,2%	0,0%	0,0%	53,1%
Properties for social and cultural purposes	11,4%	31,0%	39,5%	13,5%	1,0%	1,6%	1,1%	0,3%	0,0%	0,5%	41,5%
Other	10,5%	82,3%	1,5%	1,7%	3,5%	0,0%	0,0%	0,6%	0,0%	0,0%	31,6%
Total	5,9%	17,2%	35,2%	20,2%	16,2%	1,8%	0,9%	0,6%	0,5%	1,6%	53,3%


Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	66,0	21,6	10,4	40,5	18,7	1,7	158,8
Holiday houses	1,9	2,0	1,2	1,8	1,2	-	8,1
Subsidised Housing	9,3	1,1	1,7	1,9	1,7	-	15,7
Cooperative Housing	10,3	1,4	0,2	0,5	0,6	-	12,9
Private rental	26,2	4,2	3,7	10,7	13,0	-	57,8
Manufacturing and Manual Industries	0,7	0,2	0,3	0,7	0,4	-	2,4
Office and Business	18,6	2,7	1,7	5,7	6,3	-	35,0
Agricultural properties	0,0	0,1	0,0	0,0	-	-	0,1
Properties for social and cultural purposes	4,3	0,9	0,3	1,1	0,2	-	6,8
Other	0,0	0,0	0,0	0,0	0,0	-	0,1
Total	137,3	34,1	19,8	63,0	42,0	1,7	297,9

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	22,3	0,6	0,2	2,8	9,2	0,0	1,8	0,0	0,3	-	37,3
Fixed-rate shorter period than maturity (ARM's etc.)	37,8	2,2	0,0	2,7	18,0	0,1	9,5	0,0	0,1	0,0	70,6
- rate fixed ≤ 1 year	19,6	1,3	-	0,0	1,7	0,0	3,1	0,0	-	0,0	25,8
- rate fixed > 1 and ≤ 3 years	6,3	0,3	-	0,1	0,8	-	0,9	-	-	0,0	8,4
- rate fixed > 3 and ≤ 5 years	11,2	0,6	-	0,7	7,8	0,1	3,6	0,0	0,0	0,0	24,1
- rate fixed > 5 years	0,7	0,0	0,0	1,9	7,6	-	1,9	-	0,0	-	12,2
Money market based loans	1,0	0,1	-	-	-	-	-	-	-	0,0	1,1
Non Capped floaters	7,0	0,5	0,0	0,0	11,5	0,4	7,9	-	0,9	0,0	28,2
Capped floaters	4,7	0,2	-	-	0,6	-	-	-	-	0,0	5,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	72,9	3,6	0,2	5,6	39,4	0,5	19,3	0,0	1,3	0,0	142,7

*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	48,9	2,4	11,5	6,9	8,9	0,8	6,3	0,1	4,4	0,0	90,2
Fixed-rate shorter period than maturity (ARM's etc.)	31,5	1,8	4,0	0,5	7,1	0,7	5,0	0,0	0,6	0,0	51,3
- rate fixed ≤ 1 year	14,8	0,9	0,4	0,0	1,0	0,2	1,2	-	0,2	0,0	18,9
- rate fixed > 1 and ≤ 3 years	6,9	0,3	0,1	0,0	0,9	0,0	1,4	-	0,1	0,0	9,8
- rate fixed > 3 and ≤ 5 years	9,2	0,5	3,5	0,2	3,9	0,3	1,8	0,0	0,3	-	19,7
- rate fixed > 5 years	0,6	0,0	0,1	0,3	1,3	0,1	0,5	-	0,0	-	2,9
Money market based loans	0,2	0,0	-	-	-	-	-	-	-	-	0,2
Non Capped floaters	0,5	0,0	-	0,0	2,5	0,5	4,4	0,0	0,6	0,0	8,4
Capped floaters	4,9	0,2	-	-	0,0	-	-	0,0	-	-	5,1
Other	-	-	-	-	-	-	-	-	-	-	-
Total	86,0	4,5	15,5	7,4	18,5	2,0	15,7	0,1	5,6	0,0	155,2

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	71,2	3,1	11,7	9,7	18,2	0,8	8,2	0,1	4,6	0,0	127,5
Fixed-rate shorter period than maturity (ARM's etc.)	69,3	4,0	4,1	3,2	25,1	0,8	14,5	0,1	0,7	0,0	121,9
- rate fixed ≤ 1 year	34,5	2,2	0,4	0,1	2,7	0,3	4,3	0,0	0,2	0,0	44,7
- rate fixed > 1 and ≤ 3 years	13,2	0,6	0,1	0,1	1,7	0,0	2,4	-	0,1	0,0	18,2
- rate fixed > 3 and ≤ 5 years	20,4	1,1	3,5	0,9	11,7	0,4	5,4	0,1	0,3	0,0	43,9
- rate fixed > 5 years	1,3	0,1	0,1	2,1	8,9	0,1	2,4	-	0,1	-	15,1
Money market based loans	1,2	0,1	-	-	-	-	-	-	-	0,0	1,3
Non Capped floaters	7,5	0,5	0,0	0,0	13,9	0,8	12,3	0,0	1,5	0,0	36,6
Capped floaters	9,6	0,4	-	-	0,6	-	-	0,0	-	0,0	10,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	158,8	8,1	15,7	12,9	57,8	2,4	35,0	0,1	6,8	0,1	297,9



Table M9/B9

Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	6,6	0,3	0,0	0,5	2,7	0,0	1,2	0,0	0,1	-	11,5
≥ 12 - ≤ 24 months	8,0	0,3	0,1	0,1	4,4	0,4	2,1	0,0	0,6	0,0	15,9
≥ 24 - ≤ 36 months	10,1	0,4	0,1	0,4	6,9	0,2	2,0	0,0	0,1	-	20,2
≥ 36 - ≤ 60 months	31,6	1,3	0,3	1,6	13,4	0,5	4,2	0,0	1,5	0,0	54,4
≥ 60 months	102,6	5,8	15,3	10,4	30,4	1,3	25,5	0,0	4,5	0,1	196,0
Total	158,8	8,1	15,7	12,9	57,8	2,4	35,0	0,1	6,8	0,1	297,9

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0	-	0,0
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,0	0,0	0,0	0,1	-	0,0	-	0,2
≥ 3 - ≤ 5 Years	0,3	0,0	0,2	0,0	0,0	0,0	0,1	-	0,0	0,0	0,7
≥ 5 - ≤ 10 Years	3,0	0,2	0,9	0,1	0,3	0,4	0,9	0,0	0,2	0,0	6,1
≥ 10 - ≤ 20 Years	25,8	1,4	5,0	0,5	2,9	1,7	16,4	0,1	1,1	0,0	55,1
≥ 20 Years	129,6	6,4	9,6	12,3	54,5	0,3	17,4	0,1	5,5	0,0	235,8
Total	158,8	8,1	15,7	12,9	57,8	2,4	35,0	0,1	6,8	0,1	297,9

Table M11/B11

90 day Non-performing loans by property type, as percentage of total payments, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,14	0,11	-	-	0,14	-	0,32	-	0,04	-	0,14

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

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,11	0,06	-	-	0,03	-	0,39	-	0,02	-	0,12

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

Table M11b/B11b

90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0,09	0,06	-	-	0,03	-	0,38	-	0,02	-	0,10
60-69.9 per cent LTV	0,01	-	-	-	-	-	0,01	-	-	-	0,01
70-79.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,00
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

Table M12/B12

Realised losses (DKKbn)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	21,9	0,1	-	-	4,3	-	0,2	-	-	-	26,5

Table M12a/B12a

Realised losses (%)

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

Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	<p>Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).</p> <p>The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are:</p> <ul style="list-style-type: none"> - Office - Retail/shop - Warehouse - Restaurants, inns etc. - Hotels and resorts - Congress and conference centres. - Campsites. - Traffic terminals, service stations, fire stations, auction and export houses. - Agriculture - Forestry - Nurseries - Ships 	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.		
NPL (Non-performing loans)		
Describe how you define NPLs	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	<p>The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.</p> <p>Commercial bank CB issuers adhere to the Basel definition of NPL.</p> <p>No distinction made. Asset substitution i not allowed for specialised mortgage banks.</p>	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	<p>The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool.</p>	
Are loans in foreclosure procedure part of eligible assets in cover pool?	<p>For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.</p>	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	<p>For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.</p> <p>The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.</p>	

Table X3

General explanation	General practice in Danish market
Table A	
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipalities, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise loan loss provisions as stated in the issuer's interim and annual accounts

General explanation	General practice in Danish market
Table G1.1	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance principle. E.g. describe if stricter practice is applied than required by law
Table G3		
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	<p>The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds.</p> <p>The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest and principal match the interest and principal payments to investors exactly (borrower payments fall due one day prior to the payments to investors). Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down.</p> <p>Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.</p>	

General explanation	General practice in Danish market
Table G4	
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	Mortgage banks issue and sell bonds to investors, who then fund the loans. During the loan terms, borrowers make principal and interest payments to mortgage banks which transfer the amounts to investors. Mortgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed?	No, (due to Danish legislation) asset substitution is not allowed/possible.

General explanation	General practice in Danish market
Table M1-M5	
Owner-occupied homes	Private owned residential used by the owner. Max LTV are 80 % (legislation).
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).
Subsidised Housing	Residential renting subsidised by the government. Max LTV 80 %. LTVs above 80 % can be granted against full governmental guarantee.
Cooperative Housing	Residential property owned and administered by the cooperative and used by the members of the cooperative. Max LTV 80 % (legislation).
Private rental	Residential property rented out to private tenants. Max LTV 80 % (legislation).
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 % (legislation).
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 % (legislation).
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).
Social and cultural purposes	Property used for education, kindergartens, museum and other buildings for public use. Max LTV are 70 % (legislation).
Other	Property, that can not be placed in the categories above. Max LTV are 70 % (legislation).

General explanation	General practice in Danish market
Table M6-M8	
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
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
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
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, i.e. an interest rate determined in
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
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
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market
Table M9-10	
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information på following link	http://www.realcreditraadet.dk/Default.aspx?ID=2926