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# Harmonised Transparency Template

## 2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 23/02/2021

Cut-off Date: 31/12/2020



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## A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
G.1.1.4	Cut-off date	31-12-2020			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.2	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="#">Link</a>			
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	314,183			
G.3.1.2	Outstanding Covered Bonds	295,484			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	6.3%	0.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% 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	295,484			94%
G.3.3.2	Public Sector	0			0%
G.3.3.3	Shipping	0			0%
G.3.3.4	Substitute Assets	18,699			6%
G.3.3.5	Other	0			0%
G.3.3.6	Total	314,183			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)	24.35	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	20,824	ND1	7%	
G.3.4.3	1 - 2 Y	12,232	ND1	4%	
G.3.4.4	2 - 3 Y	10,385	ND1	3%	
G.3.4.5	3 - 4 Y	9,159	ND1	3%	
G.3.4.6	4 - 5 Y	9,956	ND1	3%	
G.3.4.7	5 - 10 Y	59,446	ND1	19%	
G.3.4.8	10+ Y	192,180	ND1	61%	
G.3.4.9	Total	314,183	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	11.83	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	56,415	ND1	19%	
G.3.5.3	1 - 2 Y	32,768	ND1	11%	
G.3.5.4	2 - 3 Y	28,130	ND1	10%	
G.3.5.5	3 - 4 Y	24,103	ND1	8%	
G.3.5.6	4 - 5 Y	10,968	ND1	4%	
G.3.5.7	5 - 10 Y	27,510	ND1	9%	
G.3.5.8	10+ Y	115,592	ND1	39%	
G.3.5.9	Total	295,484	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					





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	18,699	6.0%	6.3%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4	Total	18,699	6.0%	6.3%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				

12. Bond List		
G.3.12.1	Bond list	<a href="#">Link</a>

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	77,282
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)	416.2
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	<a href="#">Green Finance Framework</a>
OG.3.14.1	Link to Second-Party Opinion	<a href="#">Sustainalytics</a>
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

#### 4. References to Capital Requirements Regulation (CRR) 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:	<a href="#">38</a>	
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">412 for Commercial Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">163</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	
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	<a href="#">173</a>
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	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	ND1
OG.6.1.5	Stand-by Account Bank	ND1
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

**B1. Harmonised Transparency Template - Mortgage Assets**
**HTT 2021**

Reporting in Domestic Currency	DKK
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<b>CONTENT OF TAB B1</b>
7. Mortgage Assets
7.8 Residential Cover Pool
7.8 Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
	<b>1. Property Type Information</b>			
M.7.1.1	Residential	250,367		84.7%
M.7.1.2	Commercial	45,118		15.3%
M.7.1.3	Other	0		0.0%
M.7.1.4		295,484	Total	100.0%
OM.7.1.1	o/w Cooperative Housing	12,670		
OM.7.1.2	o/w Agriculture	129		
OM.7.1.3	o/w Owner-occupied homes	159,826		
OM.7.1.4	o/w Holiday houses	8,007		
OM.7.1.5	o/w Subsidised Housing	16,507		
OM.7.1.6	o/w Private rental	53,357		
OM.7.1.7	o/w Manufacturing and Manual Industries	2,974		
OM.7.1.8	o/w Office and Business	35,562		
OM.7.1.9	o/w Social and cultural purposes	6,370		
OM.7.1.10	o/w Other	82		
OM.7.1.11				
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	138,052	3,267	141,319
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				
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	3.0%	8.0%	1.5%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	100.0%	100.0%	100.0%
M.7.4.2	Austria	0.0%	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%	0.0%
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%
M.7.4.8	Denmark	99.4%	100.0%	99.5%
M.7.4.9	Estonia	0.0%	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%	0.0%
M.7.4.33	Other	0.6%	0.0%	0.5%
M.7.4.34	Switzerland	0.0%	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.6%	0.0%	0.5%
OM.7.4.1	o/w Greenland	0.0%	0.0%	0.0%
OM.7.4.2	o/w Faroe Islands	0.6%	0.0%	0.5%
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	54%	46%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	9%	12%
M.7.5.3	Northern Jutland (Region Nordjylland)	7%	6%	7%
M.7.5.4	Eastern Jutland (Region Midtjylland)	22%	19%	21%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	15%	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	70%	57%	68%
M.7.6.2	Floating rate	30%	43%	32%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1	o/w			
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	44%	39%	43%
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	5%	0%	4%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	46%	48%	46%
M.7.7.2	Amortising	54%	52%	54%
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%	21%	21%
M.7.8.2	≥ 12 - < 24 months	27%	21%	26%
M.7.8.3	≥ 24 - < 36 months	10%	9%	10%
M.7.8.4	≥ 36 - < 60 months	20%	22%	21%
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	0.09%	0.30%	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)	1,814			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	98,602	108,055	39%	78%
M.7A.10.3	DKK 2 - 5m	71,257	25,324	28%	18%
M.7A.10.4	DKK 5 - 20m	33,469	3,721	13%	3%
M.7A.10.5	DKK 20 - 50m	21,089	697	8%	1%
M.7A.10.6	DKK 60 - 100m	12,171	179	5%	0%
M.7A.10.7	> DKK 100m	13,778	76	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	250,367	138,052	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%	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 (%)	57.5%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	167,090	ND1	67%	
M.7A.12.3	>40 - <=50 %	31,233	ND1	12%	
M.7A.12.4	>50 - <=60 %	24,510	ND1	10%	
M.7A.12.5	>60 - <=70 %	16,532	ND1	7%	
M.7A.12.6	>70 - <=80 %	7,963	ND1	3%	
M.7A.12.7	>80 - <=90 %	1,516	ND1	1%	
M.7A.12.8	>90 - <=100 %	644	ND1	0%	
M.7A.12.9	>100 %	880	ND1	0%	
M.7A.12.10	Total	250,367	0.00%	100%	0%
OM.7A.12.1	a/w >100 - <=110 %	364	0.00%	0%	
OM.7A.12.2	a/w >110 - <=120 %	232	0.00%	0%	
OM.7A.12.3	a/w >120 - <=130 %	116	0.00%	0%	
OM.7A.12.4	a/w >130 - <=140 %	81	0.00%	0%	
OM.7A.12.5	a/w >140 - <=150 %	35	0.00%	0%	
OM.7A.12.6	a/w >150 %	50	0.00%	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	64%			
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	33%			
OM.7A.13.1	o/w Subsidised housing	7%			
OM.7A.13.2	o/w Private rental	21%			
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 time / 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	32,224	6,310	13%	5%
M.7A.15.2	B	17,260	4,987	7%	4%
M.7A.15.3	C	46,493	15,824	19%	14%
M.7A.15.4	D	44,548	17,050	18%	13%
M.7A.15.5	E	16,761	7,403	7%	6%
M.7A.15.6	F	6,748	3,455	3%	3%
M.7A.15.7	G	3,206	1,897	1%	2%
M.7A.15.8	Estimate A	4,202	900	2%	1%
M.7A.15.9	Estimate B	2,072	1,036	1%	1%
M.7A.15.10	Estimate C	12,668	8,379	5%	7%
M.7A.15.11	Estimate D	44,558	29,001	18%	23%
M.7A.15.12	Estimate E	2,952	2,591	1%	2%
M.7A.15.13	Estimate F	1,109	1,069	0%	1%
M.7A.15.14	Estimate G	5,826	5,687	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	9,540	11,129	3.8%	9.5%
M.7A.15.19	Total	250,367	116,718	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m <sup>2</sup> ) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=32.5 + 1,650/M <sup>2</sup>	32,224	6,310	13%	5%
M.7A.16.2	<=70 + 2,200/M <sup>2</sup>	17,260	4,987	7%	4%
M.7A.16.3	<=110 + 3,200/M <sup>2</sup>	46,493	15,824	19%	14%
M.7A.16.4	<=150 + 4,200/M <sup>2</sup>	44,548	17,050	18%	13%
M.7A.16.5	<=190 + 5,200/M <sup>2</sup>	16,761	7,403	7%	6%
M.7A.16.6	<=240 + 6,500/M <sup>2</sup>	6,748	3,455	3%	3%
M.7A.16.7	>240 + 6,500/M <sup>2</sup>	3,206	1,897	1%	2%
M.7A.16.8	Estimate: <=32.5 + 1,650/M <sup>2</sup>	4,202	900	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M <sup>2</sup>	2,072	1,036	1%	1%
M.7A.16.10	Estimate: <=110 + 3,200/M <sup>2</sup>	12,668	8,379	5%	7%
M.7A.16.11	Estimate: <=150 + 4,200/M <sup>2</sup>	44,558	29,001	18%	23%
M.7A.16.12	Estimate: <=190 + 5,200/M <sup>2</sup>	2,952	2,591	1%	2%
M.7A.16.13	Estimate: <=240 + 6,500/M <sup>2</sup>	1,109	1,069	0%	1%
M.7A.16.14	Estimate: >240 + 6,500/M <sup>2</sup>	5,826	5,687	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	9,540	11,129	4%	10%
M.7A.16.19	Total	250,367	116,718	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	42,530	17,054	17%	13%
M.7A.17.2	1919 - 1945	36,159	16,646	14%	14%
M.7A.17.3	1945 - 1960	24,809	12,106	10%	10%
M.7A.17.4	1961 - 1970	30,123	18,355	12%	16%
M.7A.17.5	1971 - 1980	30,112	21,207	12%	18%
M.7A.17.6	1981 - 1990	13,411	8,244	5%	7%
M.7A.17.7	1991 - 2000	9,795	4,568	4%	4%
M.7A.17.8	2001 - 2005	10,516	4,292	4%	4%
M.7A.17.9	2006 and later	48,124	13,575	19%	12%
M.7A.17.10	no data	4,788	671	2%	1%
M.7A.17.11	Total	250,367	116,718	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	128,587	85,673	51%	73%
M.2A.18.2	Flat or Apartment	36,054	14,401	10%	12%
M.2A.18.3	Bungalow	0	0	0%	0%
M.2A.18.4	Terraced House	29,527	12,631	12%	11%
M.2A.18.5	Multi-family House	56,198	4,013	25%	3%
M.2A.18.6	Land Only	0	0	0%	0%
M.2A.18.7	other	0	0	0%	0%
M.2A.18.8	Total	250,367	116,718	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	22,431	4,112	9%	4%
M.2A.19.2	Existing property	227,935	112,606	91%	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	250,367	116,718	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					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
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					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		13,810			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	859	766	2%	23%
M.7B.15.3	DKK 2 - 5m	2,775	837	6%	26%
M.7B.15.4	DKK 5 - 20m	11,718	1,146	26%	35%
M.7B.15.5	DKK 20 - 50m	10,109	332	22%	10%
M.7B.15.6	DKK 50 - 100m	8,214	116	19%	4%
M.7B.15.7	> DKK 100m	10,948	60	24%	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	45,110	3,267	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		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 (%)	50.7%			
By LTV buckets (mn):					
M.78.17.2	>0 - <=40 %	33,282	ND1	74%	
M.78.17.3	>40 - <=50 %	5,901	ND1	13%	
M.78.17.4	>50 - <=60 %	3,744	ND1	8%	
M.78.17.5	>60 - <=70 %	1,251	ND1	3%	
M.78.17.6	>70 - <=80 %	349	ND1	1%	
M.78.17.7	>80 - <=90 %	219	ND1	0%	
M.78.17.8	>90 - <=100 %	138	ND1	0%	
M.78.17.9	>100 %	234	ND1	1%	
M.78.17.10	Total	45,118	0.00%	100%	0%
OM.78.17.1	a/w >100 - <=110 %	96	0.00%	0%	
OM.78.17.2	a/w >110 - <=120 %	72	0.00%	0%	
OM.78.17.3	a/w >120 - <=130 %	38	0.00%	0%	
OM.78.17.4	a/w >130 - <=140 %	23	0.00%	0%	
OM.78.17.5	a/w >140 - <=150 %	6	0.00%	0%	
OM.78.17.6	a/w >150 %	0	0.00%	0%	
OM.78.17.7					
OM.78.17.8					
OM.78.17.9					
23. Breakdown by Type		% Commercial loans			
M.78.18.1	Retail	26.8%			
M.78.18.2	Office	47.2%			
M.78.18.3	Hotel/Tourism	0.1%			
M.78.18.4	Shopping malls	3.3%			
M.78.18.5	Industry	6.7%			
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	14.4%			
OM.78.18.1	a/w Social & Cultural purposes	14.4%			
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	6,611	174	15%	7%
M.28.24.2	B	3,204	135	7%	5%
M.28.24.3	C	9,041	384	20%	14%
M.28.24.4	D	7,390	311	16%	12%
M.28.24.5	E	2,669	152	7%	6%
M.28.24.6	F	858	74	3%	3%
M.28.24.7	G	334	32	1%	1%
M.28.24.8	Estimate A	908	44	2%	2%
M.28.24.9	Estimate B	664	41	1%	2%
M.28.24.10	Estimate C	1,194	157	3%	6%
M.28.24.11	Estimate D	4,952	410	11%	16%
M.28.24.12	Estimate E	479	40	1%	2%
M.28.24.13	Estimate F	146	10	0%	0%
M.28.24.14	Estimate G	976	98	2%	4%
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	5,392	581	12%	22%
M.28.24.19	Total	45,118	2,653	100%	100%
OM.28.24.2					
OM.28.24.3					
25. Average energy use intensity (kWh/m <sup>2</sup> ) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	<=71.3 + 1,050/M <sup>2</sup>	6,611	174	15%	7%
M.28.25.2	<=95 + 2,200/M <sup>2</sup>	3,204	135	7%	5%
M.28.25.3	<=135 + 3,200/M <sup>2</sup>	9,041	384	20%	14%
M.28.25.4	<=175 + 4,200/M <sup>2</sup>	7,390	311	16%	12%
M.28.25.5	<=215 + 5,200/M <sup>2</sup>	2,669	152	7%	6%
M.28.25.6	<=265 + 6,500/M <sup>2</sup>	858	74	3%	3%
M.28.25.7	>265 + 6,500/M <sup>2</sup>	334	32	1%	1%
M.28.25.8	Estimate <=71.3 + 1,050/M <sup>2</sup>	908	44	2%	2%
M.28.25.9	Estimate <=95 + 2,200/M <sup>2</sup>	664	41	1%	2%
M.28.25.10	Estimate <=135 + 3,200/M <sup>2</sup>	1,194	157	3%	6%
M.28.25.11	Estimate <=175 + 4,200/M <sup>2</sup>	4,952	410	11%	16%
M.28.25.12	Estimate <=215 + 5,200/M <sup>2</sup>	479	40	1%	2%
M.28.25.13	Estimate <=265 + 6,500/M <sup>2</sup>	146	10	0%	0%
M.28.25.14	Estimate >265 + 6,500/M <sup>2</sup>	976	98	2%	4%
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	5,392	581	12%	22%
M.28.25.19	Total	45,118	2,653	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	8,800	441	20%	17%
M.28.26.2	1919 - 1945	2,695	202	6%	8%
M.28.26.3	1945 - 1960	2,755	159	6%	6%
M.28.26.4	1961 - 1970	5,396	307	12%	12%
M.28.26.5	1971 - 1980	4,092	234	9%	13%
M.28.26.6	1981 - 1990	5,242	324	12%	12%
M.28.26.7	1991 - 2000	3,266	199	7%	8%
M.28.26.8	2001 - 2005	2,100	166	5%	6%
M.28.26.9	2006 and later	8,562	418	19%	16%
M.28.26.10	no data	2,208	103	5%	4%
M.28.26.11	Total	45,118	2,653	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	2,185	123	5%	5%
M.28.27.2	Existing Property	42,932	2,530	95%	95%
M.28.27.3	other	0	0	0%	0%
M.28.27.4	no data	0	0	0%	0%
M.28.27.5	Total	45,118	2,653	100%	100%



## C. Harmonised Transparency Template - Glossary

HTT 2021

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
	<b>Interest Rate Types</b>	
		<p><b>Index Loans:</b> These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><b>Adjustable Rate Mortgages:</b> Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><b>Money market based loans:</b> The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by 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><b>Other:</b> 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 among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments 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 per 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	NPV assumptions (when stated)	ND1
OHG.1.1		ND1
OHG.1.2		ND2
OHG.1.3		ND3
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAls data

HTT 2021

Reporting in Domestic Currency: DKK

**CONTENT OF TAB E**  
 1. Swap Transaction Counterparties  
 2. Additional information on the swaps  
 3. Additional information on the asset distribution

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	529900003047E2LIV03			
E.1.1.9	Account bank quarantor	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	529900003047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20VUJ8J2UQ0E75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2JMBX0Y22MAGS883	IRS		
E.2.1.5	Danske Bank A/S	0	MAES06222104R2ZU7M96	IRS		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		123.2			
E.3.1.2	Weighted Average Maturity (months)		292.2			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-90 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	90-180 days	0.1%	0.3%	0.0%	0.0%	0.0%
E.3.2.5	>= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2021

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

1. Share of sustainable loans in the total mortgage program				
1. Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	66,670	14,090	21%	10%
SM.1.1.2	ND1	ND1		
SM.1.1.3	ND1	ND1		
SM.1.1.4	66,670	14,090	0%	0%
OSM.1.1.1				
OSM.1.1.2				
OSM.1.1.3				
OSM.1.1.4				
OSM.1.1.5				
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	49,685		82%	
SM.2.1.2	10,986		18%	
SM.2.1.3	0		0%	
SM.2.1.4	66,670		0%	
OSM.2.1.1				
OSM.2.1.2	49,685		82%	
OSM.2.1.3	10,986		18%	
OSM.2.1.4				
OSM.2.1.5				
OSM.2.1.6				
OSM.2.1.7				
OSM.2.1.8				
OSM.2.1.9				
OSM.2.1.10				
OSM.2.1.11				
OSM.2.1.12				
OSM.2.1.13				
OSM.2.1.14				
OSM.2.1.15				
OSM.2.1.16				
OSM.2.1.17				
OSM.2.1.18				
2. General information				
SM.2.2.1	11,592	498	100%	
OSM.2.2.1				
OSM.2.2.2				
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				
3. Concentration Risks				
SM.2.3.1	13.8%	22.1%	6.4%	
OSM.2.3.1				
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	100.0%	100.0%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.0%	0.0%	0.0%
SM.2.4.45	a/w [if relevant, please specify]			
SM.2.4.46	a/w [if relevant, please specify]			
SM.2.4.47	a/w [if relevant, please specify]			
SM.2.4.48	a/w [if relevant, please specify]			
SM.2.4.49	a/w [if relevant, please specify]			
SM.2.4.50	a/w [if relevant, please specify]			
SM.2.4.51	a/w [if relevant, please specify]			
SM.2.4.52	a/w [if relevant, please specify]			
SM.2.4.53	a/w [if relevant, please specify]			
SM.2.4.54	a/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	43%	43%	#DIVISION/01
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	6%	#DIVISION/01
SM.2.5.3	Northern Jutland (Region Nordjylland)	6%	7%	#DIVISION/01
SM.2.5.4	Eastern Jutland (Region Midtjylland)	30%	21%	#DIVISION/01
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12%	22%	#DIVISION/01
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	88%	275%	122%	
SM.2.6.2	Floating rate	12%	-175%	-22%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%		
OSM.2.6.3	o/w Adjustable Rate Mortgages	27%	347%		
OSM.2.6.4	o/w Money market based loans	0%	1%		
OSM.2.6.5	o/w Non capped floaters	3%	180%		
OSM.2.6.6	o/w Capped floaters	4%	18%		
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	25%	45%	59%	
SM.2.7.2	Amortising	37%	388%	101%	
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%	25%	24%	
SM.2.8.2	> 12 - < 24 months	32%	19%	29%	
SM.2.8.3	> 24 - < 36 months	12%	12%	12%	
SM.2.8.4	> 36 - < 60 months	23%	20%	22%	
SM.2.8.5	> 60 months	9%	25%	12%	
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	0.01%	0.00%	0.01%	
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)	3,655			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	8,458	7,235	17%	53%
SM.2A.10.3	DKK 2 - 5m	15,008	5,310	30%	39%
SM.2A.10.4	DKK 5 - 20m	7,107	740	14%	5%
SM.2A.10.5	DKK 20 - 50m	6,159	196	12%	1%
SM.2A.10.6	DKK 50 - 100m	4,588	67	9%	0%
SM.2A.10.7	> DKK 100m	8,364	44	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	49,685	13,592	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0.00%	0.00%	0.00%	0.00%
OSM.2A.11.1	a/w >100 - <=110 %	ND1			
OSM.2A.11.2	a/w >110 - <=120 %	ND1			
OSM.2A.11.3	a/w >120 - <=130 %	ND1			
OSM.2A.11.4	a/w >130 - <=140 %	ND1			
OSM.2A.11.5	a/w >140 - <=150 %	ND1			
OSM.2A.11.6	a/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	59.64%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	31,374	ND1	63%	
SM.2A.12.3	>40 - <=50 %	6,519	ND1	13%	
SM.2A.12.4	>50 - <=60 %	5,446	ND1	11%	
SM.2A.12.5	>60 - <=70 %	3,976	ND1	8%	
SM.2A.12.6	>70 - <=80 %	1,956	ND1	4%	
SM.2A.12.7	>80 - <=90 %	246	ND1	0%	
SM.2A.12.8	>90 - <=100 %	85	ND1	0%	
SM.2A.12.9	>100%	82	ND1	0%	
SM.2A.12.10	Total	49,685	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	33			
OSM.2A.12.2	a/w >110 - <=120 %	27			
OSM.2A.12.3	a/w >120 - <=130 %	7			
OSM.2A.12.4	a/w >130 - <=140 %	1			
OSM.2A.12.5	a/w >140 - <=150 %	0			
OSM.2A.12.6	a/w >150 - <=160 %	15			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	42.2%			
SM.2A.13.2	Second home/Holiday houses	1.7%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.0%			
SM.2A.13.4	Subsidised housing	0.0%			
SM.2A.13.5	Agricultural	39.5%			
SM.2A.13.6	Other	10.6%			
OSM.2A.13.1	a/w Private rental	7.7%			
OSM.2A.13.2	a/w Multi-family housing	4.7%			
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	32,424	6,310	65%	56%
SM.2A.15.2	B	17,260	4,987	35%	44%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	TBC at a country level	ND1	ND1		
SM.2A.15.9	TBC at a country level	ND1	ND1		
SM.2A.15.10	TBC at a country level	ND1	ND1		
SM.2A.15.11	TBC at a country level	ND1	ND1		
SM.2A.15.12	TBC at a country level	ND1	ND1		
SM.2A.15.13	TBC at a country level	ND1	ND1		
SM.2A.15.14	TBC at a country level	ND1	ND1		
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	49,685	11,297	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1.650/M*2	32,424	6,310	65%	56%
SM.2A.16.2	<=70 + 2.200/M*2	17,260	4,987	35%	44%
SM.2A.16.3	<=110 + 3.200/M*2	0	0	0%	0%
SM.2A.16.4	<=150 + 4.200/M*2	0	0	0%	0%
SM.2A.16.5	<=190 + 5.200/M*2	0	0	0%	0%
SM.2A.16.6	<=240 + 6.500/M*2	0	0	0%	0%
SM.2A.16.7	>240 + 6.500/M*2	0	0	0%	0%
SM.2A.16.8	TBC at a country level	ND1	ND1		
SM.2A.16.9	TBC at a country level	ND1	ND1		
SM.2A.16.10	TBC at a country level	ND1	ND1		
SM.2A.16.11	TBC at a country level	ND1	ND1		
SM.2A.16.12	TBC at a country level	ND1	ND1		
SM.2A.16.13	TBC at a country level	ND1	ND1		
SM.2A.16.14	TBC at a country level	ND1	ND1		
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		
SM.2A.16.19	Total	49,685	11,297	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	1,900	385	4%	3%
SM.2A.17.2	1919 - 1945	798	190	2%	2%
SM.2A.17.3	1945 - 1960	1,493	144	3%	1%
SM.2A.17.4	1961 - 1970	1,646	306	3%	3%
SM.2A.17.5	1971 - 1980	1,503	421	3%	4%
SM.2A.17.6	1981 - 1990	1,306	583	3%	5%
SM.2A.17.7	1991 - 2000	1,228	274	2%	2%
SM.2A.17.8	2001 - 2005	2,781	607	6%	5%
SM.2A.17.9	2006 and later	35,026	8,206	70%	73%
SM.2A.17.10	no data	2,005	181	4%	2%
SM.2A.17.11	Total	49,685	11,297	100%	100%
OSM.2A.17.1					

OSM.2A.18.1	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	16,068	6,229	32%	55%
SM.2A.18.2	Flat or Apartment	4,955	2,127	10%	19%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	9,391	2,442	19%	22%
SM.2A.18.5	Multifamily House	19,271	499	39%	4%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	49,685	11,297	100%	100%
OSM.2A.18.1					
OSM.2A.19.1	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	18,339	3,212	37%	30%
SM.2A.19.2	Existing Property	31,345	8,085	63%	72%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	49,685	11,297	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					
OSM.2A.19.12					
OSM.2A.19.13					
OSM.2A.19.14					
OSM.2A.19.15					
OSM.2A.19.16					
OSM.2A.19.17					
OSM.2A.19.18					
OSM.2A.19.19					
OSM.2A.19.20					
OSM.2A.19.21					
OSM.2A.19.22					
OSM.2A.19.23					
OSM.2A.19.24					
OSM.2A.19.25					
OSM.2A.19.26					
OSM.2A.19.27					
OSM.2A.19.28					
OSM.2A.19.29					
OSM.2A.19.30					
OSM.2A.19.31					
OSM.2A.19.32					
OSM.2A.19.33					
OSM.2A.19.34					
OSM.2A.19.35					
OSM.2A.19.36					
OSM.2A.19.37					
OSM.2A.19.38					
OSM.2A.19.39					
OSM.2A.19.40					
OSM.2A.19.41					
OSM.2A.19.42					
OSM.2A.19.43					
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**

SM.2B.20.1	20. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	22,060			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	60	52	1%	10%
SM.2B.20.3	DKK 2 - 5m	338	97	3%	19%
SM.2B.20.4	DKK 5 - 20m	2,437	214	22%	43%
SM.2B.20.5	DKK 20 - 50m	2,501	86	23%	17%
SM.2B.20.6	DKK 50 - 100m	2,020	29	18%	6%
SM.2B.20.7	> DKK 100m	3,630	20	33%	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	10,986	498	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 (%)	48%			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	8,292	ND1	75%	
SM.2B.22.3	>40 - <=50 %	1,474	ND1	13%	
SM.2B.22.4	>50 - <=60 %	502	ND1	8%	
SM.2B.22.5	>60 - <=70 %	266	ND1	2%	
SM.2B.22.6	>70 - <=80 %	40	ND1	0%	
SM.2B.22.7	>80 - <=90 %	5	ND1	0%	
SM.2B.22.8	>90 - <=100 %	2	ND1	0%	
SM.2B.22.9	>100%	5	ND1	0%	
SM.2B.22.10	Total	10,986	0	100%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	2			
OSM.2B.22.2	a/w >110 - <=120 %	2			
OSM.2B.22.3	a/w >120 - <=130 %	1			
OSM.2B.22.4	a/w >130 - <=140 %	0			
OSM.2B.22.5	a/w >140 - <=150 %	0			
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	20%	ND1		
SM.2B.23.2	Office	45%	ND1		
SM.2B.23.3	Hotels/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	0%	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	20%	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 [if relevant, please specify]				
OSM.2B.23.3	a/w [if relevant, please specify]				
OSM.2B.23.4	a/w [if relevant, please specify]				
OSM.2B.23.5	a/w [if relevant, please specify]				
OSM.2B.23.6	a/w [if relevant, please specify]				
OSM.2B.23.7	a/w [if relevant, please specify]				
OSM.2B.23.8	a/w [if relevant, please specify]				
OSM.2B.23.9	a/w [if relevant, please specify]				
OSM.2B.23.10	a/w [if relevant, please specify]				
OSM.2B.23.11	a/w [if relevant, please specify]				
OSM.2B.23.12	a/w [if relevant, please specify]				
OSM.2B.23.13	a/w [if relevant, please specify]				
OSM.2B.23.14	a/w [if 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	6,868	203	63%	52%
SM.2B.24.2	B	3,553	151	32%	39%
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	TBC at a country level	ND1	ND1		
SM.2B.24.9	TBC at a country level	ND1	ND1		
SM.2B.24.10	TBC at a country level	ND1	ND1		
SM.2B.24.11	TBC at a country level	ND1	ND1		
SM.2B.24.12	TBC at a country level	ND1	ND1		
SM.2B.24.13	TBC at a country level	ND1	ND1		
SM.2B.24.14	TBC at a country level	ND1	ND1		
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	565	36	5%	9%
SM.2B.24.19	Total	10,986	390	100%	100%
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.28.25.1	<=71.3 + 1,650/M^2	6,868	203	63%	52%
SM.28.25.2	<=85 + 2,200/M^2	3,553	151	32%	39%
SM.28.25.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.28.25.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.28.25.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.28.25.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.28.25.7	>265 + 6,500/M^2	0	0	0%	0%
SM.28.25.8	TBC at a country level	ND1	ND1		
SM.28.25.9	TBC at a country level	ND1	ND1		
SM.28.25.10	TBC at a country level	ND1	ND1		
SM.28.25.11	TBC at a country level	ND1	ND1		
SM.28.25.12	TBC at a country level	ND1	ND1		
SM.28.25.13	TBC at a country level	ND1	ND1		
SM.28.25.14	TBC at a country level	ND1	ND1		
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	565	36	0%	9%
SM.28.25.19	Total	10,986	390	100%	100%
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	older than 1919	842	25	8%	6%
SM.28.26.2	1919 - 1945	462	17	4%	4%
SM.28.26.3	1945 - 1960	505	14	5%	4%
SM.28.26.4	1961 - 1970	1,399	24	13%	6%
SM.28.26.5	1971 - 1980	354	13	3%	3%
SM.28.26.6	1981 - 1990	856	25	8%	6%
SM.28.26.7	1991 - 2000	676	16	6%	4%
SM.28.26.8	2001 - 2005	401	24	4%	6%
SM.28.26.9	2006 and later	4,824	192	44%	49%
SM.28.26.10	no data	667	40	6%	10%
SM.28.26.11	Total	10,986	390	100%	100%
27. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New property	1,576	80	14%	21%
SM.28.27.2	Existing property	9,410	310	86%	79%
SM.28.27.3	other	0	0	0%	0%
SM.28.27.4	no data	0	0	0%	0%
SM.28.27.5	Total	10,986	390	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
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a>
<a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0.0%	0.0%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
1. types of granted payment holiday (original duration)							
		1 month	2 months	3 months	4 to 6 months	over 6 months	total
COV.2.1.1	in % nominal (mn) of affected national amount to total cover pool						
COV.2.1.2	principal & interest deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.3	principal deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.4	other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.5	Total payment holiday	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OCOV.2.1.6	<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, Q4 2020**

**Published 23 February 2021 • Data per 31 December 2020**


 As of **31 December 2020**
**Specialised finance institutes**
**General Issuer Detail**

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

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

 G2 [Outstanding CBs](#)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

 X1 [Key Concepts Explanation](#)

 X2 [Key Concept Explanation](#)

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

 V1 [Regulatory requirement](#)

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

**Mandatory tables**

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

**Specialised mortgage banks**

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

**Ship finance institutes**

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

**Non-specialised bank CBs issuers**

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

**Voluntary tables**

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

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

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



**Table A. General Issuer Detail**

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q4 2020</b>	<b>Q3 2020</b>	<b>Q2 2020</b>	<b>Q1 2020</b>
Total Balance Sheet Assets	377.1	374.9	367.0	376.7
Total Customer Loans(fair value)	345.0	343.4	340.9	337.7
of which: Used/registered for covered bond collateral pool	334.2	333.4	331.8	332.2
Tier 1 Ratio (%)	25.4%	24.0%	23.6%	23.8%
Solvency Ratio (%)	25.4%	24.0%	23.6%	23.3%
Outstanding Covered Bonds (fair value)	342.9	341.3	341.4	337.8
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)	45.1	44.7	46.1	46.5
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1	0.0
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)	333.9	332.8	331.3	330.8
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**Composition by**

Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.0
- < 1 <= 5 years	1.0	1.1	1.1	1.1
- over 5 years	332.9	331.7	330.1	329.7
Currency	-	-	-	-
- DKK	333.8	332.7	331.2	330.7
- EUR	0.1	0.1	0.1	0.1
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	239.0	239.5	238.2	238.2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	45.8	44.7	44.5	44.0
- Subsidised	49.0	48.6	48.6	48.7
eligibility as covered bond collateral	333.9	332.8	331.3	330.8
Non-performing loans (See definition in table X1)	0.12	0.15	0.14	0.14
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.47	0.50	0.53	0.51





**Table G1.1 – General cover pool information**

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2020</b>	<b>Q3 2020</b>	<b>Q2 2020</b>	<b>Q1 2020</b>
Nominal cover pool (total value)		314.2	313.2	312.6	310.6
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		18.7	18.9	20.0	18.6
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		295.5	294.3	292.6	292.0
– 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		17.9	18.1	17.9	16.6
Total capital coverage (rating compliant capital)		18.7	18.9	20.0	18.6
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0.5	0.5	0.6	0.5

**Table G2 – Outstanding CBs**

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q4 2020</b>	<b>Q3 2020</b>	<b>Q2 2020</b>	<b>Q1 2020</b>
Nominal value of outstanding CBs		<b>295.5</b>	<b>294.3</b>	<b>292.6</b>	<b>292.0</b>
Fair value of outstanding CBs (marked value)		<b>297.6</b>	<b>295.9</b>	<b>295.9</b>	<b>292.5</b>
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	56.8	61.1	63.3	66.1
	1 year	-	-	-	-
	> 1 and ≤ 2 years	33.3	33.8	34.5	35.4
	> 2 and ≤ 3 years	28.7	28.2	27.4	26.9
	> 3 and ≤ 4 years	24.6	23.5	22.9	18.6
	> 4 and ≤ 5 years	8.8	7.5	9.7	11.4
	5-10 years	28.0	27.8	25.2	25.1
	10-20 years	21.6	22.3	11.5	11.7
> 20 years	95.7	91.7	101.5	97.3	
Amortisation profile of issued CBs	Bullet	46.5%	46.6%	47.4%	47.7%
	Annuity	53.5%	53.4%	52.6%	52.3%
	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)	86.8%	86.2%	86.2%	86.0%
	Floating rate ( Floating rate constant for less than 1 year)	13.2%	13.7%	13.7%	13.9%
	Capped floating rate	0.1%	0.1%	0.1%	0.1%
Currency denomination profile of issued CBs	DKK	273.8	272.5	268.9	265.2
	EUR	23.8	23.4	27.0	27.3
	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	18.7	-	-	-	-	-	-	-	-	-
0-≤1 year	3.8	-	-	-	-	-	-	-	-	-
>1- ≤5 years	14.0	-	-	-	-	-	-	-	-	-
> 5 years	0.9	-	-	-	-	-	-	-	-	-
Total	18.7	-	-	-	-	-	-	-	-	-

**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	18.7	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	18.7	-	-	-	-	-	-	-	-	-

**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	3.8	14.0	0.9	18.7
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	3.8	14.0	0.9	18.7

**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	26.64
>1- ≤5 years	36.15
> 5 years	14.49
Total	77.28

**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)	295.5
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) adherence<sup>1</sup>

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	118,686	10,309	2,786	1,065	5,206	277	2,664	18	269	39	<b>141,319</b>
In %	84.0%	7.3%	2.0%	0.8%	3.7%	0.2%	1.9%	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	159.8	8.0	16.5	12.7	53.4	3.0	35.6	0.1	6.4	0.1	<b>295.484</b>
In %	54.1%	2.7%	5.6%	4.3%	18.1%	1.0%	12.0%	0.0%	2.2%	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	99.5	74.0	45.2	31.2	20.9	24.7	<b>295.5</b>
In %	33.7%	25.1%	15.3%	10.6%	7.1%	8.4%	



**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	55.5	50.5	36.9	10.4	4.9	0.6	0.3	0.2	0.1	0.3
Holiday houses	3.4	2.9	1.4	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	9.6	4.6	1.4	0.2	0.2	0.1	0.0	0.0	0.0	0.4
Cooperative Housing	5.2	3.5	2.3	0.8	0.5	0.1	0.1	0.1	0.0	0.1
Private rental	16.1	15.7	13.7	4.8	2.4	0.2	0.1	0.1	0.1	0.1
Manufacturing and Manual Industries	1.7	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	12.7	12.7	8.2	1.1	0.3	0.1	0.1	0.1	0.1	0.2
Agricultural properties	0.0	0.0	0.0	0.0	-	-	-	-	-	-
Properties for social and cultural purposes	3.2	1.9	1.0	0.1	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	0.0	0.0
<b>Total</b>	<b>107.6</b>	<b>92.8</b>	<b>65.4</b>	<b>17.8</b>	<b>8.3</b>	<b>1.1</b>	<b>0.6</b>	<b>0.5</b>	<b>0.3</b>	<b>1.1</b>

**Table M4b/B4b**

**Lending, by-loan to-value (LTV), current property value, per cent**

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	34.7%	31.6%	23.1%	6.5%	3.1%	0.4%	0.2%	0.1%	0.1%	0.2%
Holiday houses	42.7%	36.2%	17.6%	2.3%	0.7%	0.1%	0.1%	0.1%	0.0%	0.1%
Subsidised Housing	58.2%	27.7%	8.5%	1.5%	1.0%	0.4%	0.2%	0.1%	0.1%	2.1%
Cooperative Housing	41.4%	27.5%	18.4%	6.6%	3.7%	0.8%	0.5%	0.4%	0.2%	0.4%
Private rental	30.1%	29.5%	25.7%	9.1%	4.4%	0.4%	0.2%	0.2%	0.1%	0.3%
Manufacturing and Manual Industries	55.7%	27.7%	14.4%	1.8%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%
Office and Business	35.8%	35.7%	23.0%	3.0%	0.9%	0.3%	0.2%	0.2%	0.2%	0.6%
Agricultural properties	37.9%	35.1%	25.4%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	51.0%	30.4%	15.5%	2.0%	0.5%	0.2%	0.2%	0.0%	0.0%	0.1%
Other	65.6%	26.3%	4.1%	1.7%	1.3%	0.2%	0.2%	0.2%	0.2%	0.2%
<b>Total</b>	<b>36.4%</b>	<b>31.4%</b>	<b>22.1%</b>	<b>6.0%</b>	<b>2.8%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.4%</b>

**Table M4c/B4c**

**Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)**

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	3.6	19.6	50.1	32.5	37.6	9.6	2.0	1.4	1.0	2.5	60.6%
Holiday houses	0.2	1.7	4.1	1.1	0.6	0.1	0.0	0.0	0.0	0.1	50.7%
Subsidised Housing	7.2	4.4	3.2	0.6	0.2	0.3	0.0	0.1	0.0	0.5	24.2%
Cooperative Housing	1.7	3.1	2.7	1.7	1.7	0.7	0.2	0.3	0.2	0.4	52.3%
Private rental	1.5	6.9	13.4	13.7	12.3	3.3	0.7	0.2	0.3	1.0	61.0%
Manufacturing and Manual Industries	0.8	0.5	1.1	0.3	0.3	0.0	0.0	-	-	0.0	41.4%
Office and Business	1.3	6.7	17.6	6.3	1.6	0.3	0.2	0.4	0.3	1.0	53.1%
Agricultural properties	0.0	-	0.1	0.0	-	-	-	-	-	-	51.0%
Properties for social and cultural purposes	1.0	1.8	2.4	0.6	0.2	-	0.1	0.1	0.0	0.0	41.5%
Other	0.0	0.1	0.0	0.0	0.0	-	-	0.0	-	0.0	36.6%
<b>Total</b>	<b>17.3</b>	<b>44.8</b>	<b>94.7</b>	<b>56.8</b>	<b>54.5</b>	<b>14.3</b>	<b>3.3</b>	<b>2.5</b>	<b>1.8</b>	<b>5.4</b>	<b>56.5%</b>

**Table M4d/B4d**

**Lending, by-loan to-value (LTV), current property value, PER CENT (Entire loan entered under the top LTV bracket)**

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	2.3%	12.2%	31.3%	20.3%	23.5%	6.0%	1.3%	0.9%	0.6%	1.5%	60.6%
Holiday houses	2.4%	21.8%	51.3%	13.9%	7.8%	0.6%	0.6%	0.3%	0.3%	0.9%	50.7%
Subsidised Housing	43.4%	26.6%	19.6%	3.8%	1.1%	2.0%	0.2%	0.4%	0.1%	2.7%	24.2%
Cooperative Housing	13.8%	24.6%	21.0%	13.2%	13.6%	5.5%	1.8%	2.1%	1.5%	3.0%	52.3%
Private rental	2.8%	13.0%	25.1%	25.7%	23.1%	6.3%	1.3%	0.4%	0.5%	1.8%	61.0%
Manufacturing and Manual Industries	27.2%	16.8%	37.9%	9.1%	8.4%	0.0%	0.1%	0.0%	0.0%	0.5%	41.4%
Office and Business	3.5%	18.7%	49.4%	17.6%	4.4%	0.8%	0.5%	1.2%	0.9%	2.9%	53.1%
Agricultural properties	3.9%	0.0%	70.5%	25.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.0%
Properties for social and cultural purposes	16.0%	28.8%	38.2%	9.3%	3.8%	0.0%	1.2%	2.0%	0.0%	0.7%	41.5%
Other	10.8%	71.5%	3.0%	1.5%	8.7%	0.0%	0.0%	0.6%	0.0%	3.8%	36.6%
<b>Total</b>	<b>5.9%</b>	<b>15.2%</b>	<b>32.0%</b>	<b>19.2%</b>	<b>18.5%</b>	<b>4.8%</b>	<b>1.1%</b>	<b>0.9%</b>	<b>0.6%</b>	<b>1.8%</b>	<b>56.5%</b>


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

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	66.5	21.8	10.4	40.5	19.1	1.5	159.8
Holiday houses	1.9	1.9	1.2	1.8	1.2	-	8.0
Subsidised Housing	9.5	1.2	1.8	2.0	2.0	-	16.5
Cooperative Housing	10.0	1.4	0.2	0.5	0.6	-	12.7
Private rental	23.8	4.0	3.5	9.8	12.2	-	53.4
Manufacturing and Manual Industries	0.7	0.2	0.5	1.1	0.4	-	3.0
Office and Business	18.7	2.7	1.6	6.4	6.1	-	35.6
Agricultural properties	0.0	0.1	0.0	0.0	-	-	0.1
Properties for social and cultural purposes	3.9	0.9	0.4	1.1	0.2	-	6.4
Other	0.0	0.0	0.0	0.0	0.0	-	0.1
<b>Total</b>	<b>135.1</b>	<b>34.1</b>	<b>19.6</b>	<b>63.3</b>	<b>41.8</b>	<b>1.5</b>	<b>295.5</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	18.3	0.5	0.2	2.6	8.0	0.0	1.9	-	0.1	-	31.5
Fixed-rate shorter period than maturity (ARM's etc.)	39.0	2.2	0.3	2.9	16.4	0.1	10.3	0.1	0.1	0.1	71.3
- rate fixed ≤ 1 year	19.7	1.3	-	0.0	1.6	0.0	3.1	0.0	-	0.0	25.8
- rate fixed > 1 and ≤ 3 years	7.2	0.3	-	0.1	0.9	-	1.9	-	-	0.0	10.4
- rate fixed > 3 and ≤ 5 years	11.4	0.6	-	0.7	6.1	0.1	3.3	0.1	0.0	0.0	22.3
- rate fixed > 5 years	0.6	0.0	0.3	2.0	7.8	-	2.0	-	0.0	-	12.8
Money market based loans	1.2	0.1	-	-	-	-	-	-	-	0.0	1.3
Non Capped floaters	7.5	0.5	0.0	0.0	9.5	0.3	7.7	-	0.9	0.0	26.6
Capped floaters	5.2	0.2	-	-	0.6	-	-	-	-	0.0	6.0
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>71.1</b>	<b>3.5</b>	<b>0.5</b>	<b>5.5</b>	<b>34.5</b>	<b>0.5</b>	<b>19.8</b>	<b>0.1</b>	<b>1.1</b>	<b>0.1</b>	<b>136.7</b>

\*Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years

**Table M7/B7**
*Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn*

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	48.5	2.3	11.6	6.6	7.6	0.7	6.0	0.0	4.1	0.0	87.3
Fixed-rate shorter period than maturity (ARM's etc.)	34.2	1.9	4.5	0.6	7.7	0.8	5.6	0.0	0.6	0.0	55.9
- rate fixed ≤ 1 year	15.3	0.9	0.4	0.0	0.7	0.3	1.2	-	0.2	0.0	19.0
- rate fixed > 1 and ≤ 3 years	8.6	0.4	0.2	0.0	1.0	0.0	1.6	0.0	0.1	0.0	12.0
- rate fixed > 3 and ≤ 5 years	9.8	0.6	3.8	0.2	4.7	0.4	2.2	0.0	0.3	-	21.9
- 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	0.1	0.0	-	-	-	-	-	-	-	-	0.1
Non Capped floaters	0.6	0.0	-	0.0	3.6	1.0	4.1	0.0	0.6	0.0	9.9
Capped floaters	5.3	0.3	-	-	0.0	-	-	-	-	-	5.6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>88.7</b>	<b>4.5</b>	<b>16.0</b>	<b>7.1</b>	<b>18.8</b>	<b>2.5</b>	<b>15.8</b>	<b>0.1</b>	<b>5.3</b>	<b>0.0</b>	<b>158.8</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	66.8	2.8	11.7	9.2	15.5	0.7	7.8	0.0	4.2	0.0	118.8
Fixed-rate shorter period than maturity (ARM's etc.)	73.2	4.1	4.8	3.5	24.1	0.9	15.9	0.1	0.7	0.1	127.2
- rate fixed ≤ 1 year	35.0	2.2	0.4	0.1	2.3	0.3	4.4	0.0	0.2	0.0	44.8
- rate fixed > 1 and ≤ 3 years	15.8	0.7	0.2	0.1	2.0	0.0	3.5	0.0	0.1	0.0	22.4
- rate fixed > 3 and ≤ 5 years	21.2	1.1	3.8	1.0	10.8	0.5	5.5	0.1	0.3	0.0	44.3
- rate fixed > 5 years	1.2	0.0	0.4	2.4	9.0	0.1	2.5	-	0.1	-	15.7
Money market based loans	1.3	0.1	-	-	-	-	-	-	-	0.0	1.4
Non Capped floaters	8.1	0.6	0.0	0.0	13.1	1.4	11.8	0.0	1.5	0.0	36.5
Capped floaters	10.5	0.5	-	-	0.6	-	-	-	-	0.0	11.6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>159.8</b>	<b>8.0</b>	<b>16.5</b>	<b>12.7</b>	<b>53.4</b>	<b>3.0</b>	<b>35.6</b>	<b>0.1</b>	<b>6.4</b>	<b>0.1</b>	<b>295.5</b>


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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	5.7	0.2	0.1	0.1	2.2	0.1	0.5	0.1	0.1	0.0	9.1
≥ 12 - ≤ 24 months	9.3	0.3	0.0	0.3	5.7	0.9	2.9	-	0.6	0.0	20.1
≥ 24 - ≤ 36 months	11.7	0.4	0.3	0.6	4.9	0.3	2.0	0.0	0.1	0.0	20.2
≥ 36 - ≤ 60 months	35.6	1.4	0.4	1.7	11.7	0.3	4.6	0.0	1.6	0.0	57.4
≥ 60 months	97.4	5.6	15.7	10.1	28.9	1.3	25.5	0.0	4.1	0.1	188.7
<b>Total</b>	<b>159.8</b>	<b>8.0</b>	<b>16.5</b>	<b>12.7</b>	<b>53.4</b>	<b>3.0</b>	<b>35.6</b>	<b>0.1</b>	<b>6.4</b>	<b>0.1</b>	<b>295.5</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 3 - ≤ 5 Years	0.4	0.0	0.1	0.0	0.0	0.0	0.2	-	0.0	0.0	0.7
≥ 5 - ≤ 10 Years	3.2	0.2	0.8	0.1	0.3	0.4	0.9	-	0.2	0.0	6.2
≥ 10 - ≤ 20 Years	27.9	1.5	5.4	0.5	3.1	2.3	15.9	0.0	1.0	0.0	57.6
≥ 20 Years	128.3	6.2	10.2	12.0	49.9	0.3	18.5	0.1	5.1	0.0	230.8
<b>Total</b>	<b>159.8</b>	<b>8.0</b>	<b>16.5</b>	<b>12.7</b>	<b>53.4</b>	<b>3.0</b>	<b>35.6</b>	<b>0.1</b>	<b>6.4</b>	<b>0.1</b>	<b>295.5</b>

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0.14	0.12	-	-	0.19	-	0.32	-	-	-	0.14

*Note: 90-days arrear as of Q3 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	-	-	0.05	-	-	-	-	-	0.07

*Note: 90-days arrear as of Q3 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	-	-	0.04	-	-	-	-	-	0.06
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	66.5	1.5	-	-	0.3	-	-0.9	-	0.9	-	68.3

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0.02	0.00	-	-	0.00	-	-0.00	-	0.00	-	0.02