
Harmonised Transparency Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 04/05/2021

Cut-off Date: 31/03/2021



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTTHarmonised Glossary

Worksheet E: Optional ECB-ECAIs data

Worksheet F: Optional COVID 19 impact

Worksheet Tabel A & Onwards: Danish National Transparency Template

A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	DKK
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. References to Capital Requirements Regulation (CRR) 129(7)	
5. References to Capital Requirements Regulation (CRR) 129(1)	
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	31-03-2021			
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	4,731			
G.3.1.2	Outstanding Covered Bonds	3,540			
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%	33.7%	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	3,540			74.8%
G.3.3.2	Public Sector	0			0.0%
G.3.3.3	Shipping	0			0.0%
G.3.3.4	Substitute Assets	1,192			25.2%
G.3.3.5	Other	0			0.0%
G.3.3.6	Total	4,731			100.0%
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)	19.01	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	502	ND1	10.6%	
G.3.4.3	1 - 2 Y	380	ND1	8.0%	
G.3.4.4	2 - 3 Y	800	ND1	16.9%	
G.3.4.5	3 - 4 Y	219	ND1	4.6%	
G.3.4.6	4 - 5 Y	169	ND1	3.6%	
G.3.4.7	5 - 10 Y	845	ND1	17.9%	
G.3.4.8	10+ Y	1,816	ND1	38.4%	
G.3.4.9	Total	4,731	0	100.0%	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)	28.70	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	ND1	0.0%	
G.3.5.3	1 - 2 Y	3	ND1	0.1%	
G.3.5.4	2 - 3 Y	1	ND1	0.0%	
G.3.5.5	3 - 4 Y	2	ND1	0.0%	
G.3.5.6	4 - 5 Y	0	ND1	0.0%	
G.3.5.7	5 - 10 Y	218	ND1	6.2%	
G.3.5.8	10+ Y	3,316	ND1	93.7%	
G.3.5.9					
G.3.5.10	Total	3,540	0.00	100.0%	0.00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	3,540	3,540	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	3,540	3,540	100.0%	100.0%
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	0	0	0.0%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	3,540	3,540	100.0%	100.0%
G.3.7.8	GBP	0	0	0.0%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	0	0	0.0%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	0	0	0.0%	0.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	3,540	3,540	100.0%	100.0%
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	3,540	3,540	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	3,540	3,540	100.0%	100.0%
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	0.0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0.0%		
G.3.9.3	Exposures to central banks	0	0.0%		
G.3.9.4	Exposures to credit institutions	1,192	100.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	1,192	100.0%		
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w EU central banks</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	ND1			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	1,192		100.00%
G.3.10.2	Eurozone	0		0.00%
G.3.10.3	Rest of European Union (EU)	0		0.00%
G.3.10.4	European Economic Area (not member of EU)	0		0.00%
G.3.10.5	Switzerland	0		0.00%
G.3.10.6	Australia	0		0.00%
G.3.10.7	Brazil	0		0.00%
G.3.10.8	Canada	0		0.00%
G.3.10.9	Japan	0		0.00%
G.3.10.10	Korea	0		0.00%
G.3.10.11	New Zealand	0		0.00%
G.3.10.12	Singapore	0		0.00%
G.3.10.13	US	0		0.00%
G.3.10.14	Other	0		0.00%
G.3.10.15		Total EU	1,192	0.00%
G.3.10.16		Total	1,192	100.00%
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	1,192	25.2%	33.7%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4		Total	25.2%	33.7%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list		Link	
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0.0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2.0		
G.3.14.3	specific criteria	ESG and SDG		
G.3.14.4	link to the committed objective criteria	Green Finance Framework		
OG.3.14.1	Link to Second-Party Opinion	Sustainalytics		
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				

**4. References to Capital Requirements Regulation (CRR)
129(7)**

Row

Row

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:	22	
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	(iii) Interest rate risk - covered bond:	163	
G.4.1.9	(iii) 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			

G.5.1.1		172	
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
OG.5.1.5			
OG.5.1.6			

OG.6.1.1		ND1	
OG.6.1.2		ND1	
OG.6.1.3		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
--------------------------------	-----

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

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	3,454	97.6%	
M.7.1.2	Commercial	85	2.4%	
M.7.1.3	Other	0	0.0%	
M.7.1.4	Total	3,540	100.0%	
OM.7.1.1	o/w Cooperative Housing	392		
OM.7.1.2	o/w Agriculture	0		
OM.7.1.3	o/w Owner-occupied homes	90		
OM.7.1.4	o/w Holiday houses	2		
OM.7.1.5	o/w Subsidised Housing	2,721		
OM.7.1.6	o/w Private rental	249		
OM.7.1.7	o/w Manufacturing and Manual Industries	0		
OM.7.1.8	o/w Office and Business	10		
OM.7.1.9	o/w Social and cultural purposes	75		
OM.7.1.10	o/w Other	0		
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	2,047	24	2,071
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1		
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	11.9%	98.8%	12.5%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
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	100.0%	100.0%	100.0%
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	<u>United Kingdom</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0.0%	0.0%	0.0%
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%
M.7.4.33	<u>Norway</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0.0%	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%	0.0%
OM.7.4.1		o/w Greenland	0.0%	0.0%
OM.7.4.2		o/w Faroe Islands	0.0%	0.0%
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)	58.6%	92.9%	59.4%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9.3%	2.7%	9.1%
M.7.5.3	Northern Jutland (Region Nordjylland)	5.5%	0.1%	5.4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	17.6%	0.1%	17.2%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9.0%	4.3%	8.9%
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	100.0%	100.0%	100.0%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	0.0%	0.0%	0.0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	94.4%	96.3%	94.5%
OM.7.6.3	o/w Adjustable Rate Mortgages	0.0%	0.0%	0.0%
OM.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%
OM.7.6.5	o/w Non capped floaters	0.0%	0.0%	0.0%
OM.7.6.6	o/w Capped floaters	0.0%	0.0%	0.0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%
M.7.7.2	Amortising	100.0%	100.0%	100.0%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0.0%	0.0%	0.0%
M.7.8.2	≥ 12 - ≤ 24 months	0.0%	0.0%	0.0%
M.7.8.3	≥ 24 - ≤ 36 months	0.0%	0.0%	0.0%
M.7.8.4	≥ 36 - ≤ 60 months	0.0%	0.0%	0.0%
M.7.8.5	≥ 60 months	100.0%	100.0%	100.0%
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	0.04%	0.00%	0.04%
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)	1,688			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	494	1,709	14.3%	83.5%
M.7A.10.3	DKK 2 - 5m	491	147	14.2%	7.2%
M.7A.10.4	DKK 5 - 20m	1,552	160	44.9%	7.8%
M.7A.10.5	DKK 20 - 50m	840	30	24.3%	1.5%
M.7A.10.6	DKK 50 - 100m	78	1	2.2%	0.0%
M.7A.10.7	> DKK 100m	0	0	0.0%	0.0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	3,454	2,047	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (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	<i>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	43.02%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2,649	ND1	76.7%	
M.7A.12.3	>40 - <=50 %	183	ND1	5.3%	
M.7A.12.4	>50 - <=60 %	176	ND1	5.1%	
M.7A.12.5	>60 - <=70 %	109	ND1	3.2%	
M.7A.12.6	>70 - <=80 %	88	ND1	2.6%	
M.7A.12.7	>80 - <=90 %	72	ND1	2.1%	
M.7A.12.8	>90 - <=100 %	56	ND1	1.6%	
M.7A.12.9	>100%	121	ND1	3.5%	
M.7A.12.10	Total	3,454	0.00%	100.0%	0.00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	33	0.00%	1.0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	40	0.00%	1.2%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	24	0.00%	0.7%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	15	0.00%	0.4%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	3	0.00%	0.1%	
OM.7A.12.6	<i>o/w >150 %</i>	5	0.00%	0.1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied			0.0%	
M.7A.13.2	Second home/Holiday houses			2.6%	
M.7A.13.3	Buy-to-let/Non-owner occupied			0.0%	
M.7A.13.4	Agricultural			0.0%	
M.7A.13.5	Other			97.4%	
OM.7A.13.1	<i>o/w Subsidised housing</i>			78.8%	
OM.7A.13.2	<i>o/w Private rental</i>			7.2%	
OM.7A.13.3	<i>o/w Multi-family housing</i>			11.3%	
OM.7A.13.4	<i>o/w Buildings under construction</i>			0.0%	
OM.7A.13.5	<i>o/w Buildings land</i>			0.0%	
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks			100.0%	
M.7A.14.2	Guaranteed			0.0%	
M.7A.14.3	Other			0.0%	
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	38	4	1.1%	0.4%
M.7A.15.2	B	102	19	3.0%	1.7%
M.7A.15.3	C	1696	179	49.1%	15.7%
M.7A.15.4	D	649	141	18.8%	12.4%
M.7A.15.5	E	129	53	3.7%	4.7%
M.7A.15.6	F	36	9	1.0%	0.8%
M.7A.15.7	G	4	10	0.1%	0.9%
M.7A.15.8	Estimate A	0	0	0.0%	0.0%
M.7A.15.9	Estimate B	0	1	0.0%	0.1%
M.7A.15.10	Estimate C	419	94	12.1%	8.3%
M.7A.15.11	Estimate D	347	336	10.0%	29.5%
M.7A.15.12	Estimate E	4	36	0.1%	3.2%
M.7A.15.13	Estimate F	2	12	0.1%	1.1%
M.7A.15.14	Estimate G	26	217	0.8%	19.1%
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	2	27	0.1%	2.4%
M.7A.15.19	Total	3454	1138	100.0%	100.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	38	4	1.1%	0.4%
M.7A.16.2	<=70 + 2,200/M^2	102	19	3.0%	1.7%
M.7A.16.3	<=110 + 3,200/M^2	1696	179	49.1%	15.7%
M.7A.16.4	<=150 + 4,200/M^2	649	141	18.8%	12.4%
M.7A.16.5	<=190 + 5,200/M^2	129	53	3.7%	4.7%
M.7A.16.6	<=240 + 6,500/M^2	36	9	1.0%	0.8%
M.7A.16.7	>240 + 6,500/M^2	4	10	0.1%	0.9%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	0	0	0.0%	0.0%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	0	1	0.0%	0.1%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	419	94	12.1%	8.3%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	347	336	10.0%	29.5%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	4	36	0.1%	3.2%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	2	12	0.1%	1.1%
M.7A.16.14	Estimate: >240 + 6,500/M^2	26	217	0.8%	19.1%
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	2	27	0.1%	2.4%
M.7A.16.19	Total	3454	1138	100.0%	100.0%
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	686	376	19.9%	33.0%
M.7A.17.2	1919 - 1945	374	177	10.8%	15.6%
M.7A.17.3	1945 - 1960	110	106	3.2%	9.3%
M.7A.17.4	1961 - 1970	574	133	16.6%	11.7%
M.7A.17.5	1971 - 1980	393	157	11.4%	13.8%
M.7A.17.6	1981 - 1990	62	59	1.8%	5.2%
M.7A.17.7	1991 - 2000	1166	116	33.8%	10.2%
M.7A.17.8	2001 - 2005	80	5	2.3%	0.4%
M.7A.17.9	2006 and later	3	4	0.1%	0.4%
M.7A.17.10	no data	6	5	0.2%	0.4%
M.7A.17.11	Total	3454	1138	100.0%	100.0%
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	72	568	2.1%	49.9%
M.2A.18.2	Flat or Apartment	35	107	1.0%	9.4%
M.2A.18.3	Bungalow	0	0	0.0%	0.0%
M.2A.18.4	Terraced House	982	151	28.4%	13.3%
M.2A.18.5	Multifamily House	2365	312	68.5%	27.4%
M.2A.18.6	Land Only	0	0	0.0%	0.0%
M.2A.18.7	other	0	0	0.0%	0.0%
M.2A.18.8	Total	3454	1138	100.0%	100.0%
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	0	0	0.0%	0.0%
M.2A.19.2	Existing property	3454	1138	100.0%	100.0%
M.2A.19.3	other	0	0	0.0%	0.0%
M.2A.19.4	no data	0	0	0.0%	0.0%
M.2A.19.5	Total	3454	1138	100.0%	100.0%
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		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	3,562			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	5	19	5.4%	79.2%
M.7B.15.3	DKK 2 - 5m	4	2	5.0%	8.3%
M.7B.15.4	DKK 5 - 20m	12	2	14.2%	8.3%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	65	1	75.5%	4.2%
M.7B.15.7	> DKK 100m	0	0	0.0%	0.0%
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	85	24	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	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/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.7B.17.1	Weighted Average LTV (%)	19.96%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	82	ND1	96.1%	
M.7B.17.3	>40 - <=50 %	2	ND1	2.1%	
M.7B.17.4	>50 - <=60 %	0	ND1	0.4%	
M.7B.17.5	>60 - <=70 %	0	ND1	0.2%	
M.7B.17.6	>70 - <=80 %	0	ND1	0.2%	
M.7B.17.7	>80 - <=90 %	0	ND1	0.2%	
M.7B.17.8	>90 - <=100 %	0	ND1	0.2%	
M.7B.17.9	>100%	0	ND1	0.6%	
M.7B.17.10	Total	85	0.00%	100.0%	0.00%
OM.7B.17.1	o/w >100 - <=110 %	0	0.00%	0.2%	
OM.7B.17.2	o/w >110 - <=120 %	0	0.00%	0.2%	
OM.7B.17.3	o/w >120 - <=130 %	0	0.00%	0.2%	
OM.7B.17.4	o/w >130 - <=140 %	0	0.00%	0.0%	
OM.7B.17.5	o/w >140 - <=150 %	0	0.00%	0.0%	
OM.7B.17.6	o/w >150 %	0	0.00%	0.0%	
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

23. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	2.1%
M.7B.18.2	Office	9.8%
M.7B.18.3	Hotel/Tourism	0.0%
M.7B.18.4	Shopping malls	0.0%
M.7B.18.5	Industry	0.1%
M.7B.18.6	Agriculture	0.0%
M.7B.18.7	Other commercially used	0.0%
M.7B.18.8	Land	0.1%
M.7B.18.9	Property developers / Bulding under construction	0.0%
M.7B.18.10	Other	87.9%
OM.7B.18.1	o/w Social & Cultural purposes	87.9%
OM.7B.18.2	o/w [if relevant, please specify]	ND1
OM.7B.18.3	o/w [if relevant, please specify]	ND1
OM.7B.18.4	o/w [if relevant, please specify]	ND1
OM.7B.18.5	o/w [if relevant, please specify]	ND1
OM.7B.18.6	o/w [if relevant, please specify]	ND1
OM.7B.18.7	o/w [if relevant, please specify]	ND1
OM.7B.18.8	o/w [if relevant, please specify]	ND1
OM.7B.18.9	o/w [if relevant, please specify]	ND1
OM.7B.18.10	o/w [if relevant, please specify]	ND1
OM.7B.18.11	o/w [if relevant, please specify]	ND1
OM.7B.18.12	o/w [if relevant, please specify]	ND1
OM.7B.18.13	o/w [if relevant, please specify]	ND1
OM.7B.18.14	o/w [if relevant, please specify]	ND1
OM.7B.18.15	o/w [if relevant, please specify]	ND1
OM.7B.18.16	o/w [if relevant, please specify]	ND1
OM.7B.18.17	o/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.2B.24.1	A	0	0	0.0%	0.0%
M.2B.24.2	B	0	0	0.0%	0.0%
M.2B.24.3	C	3	2	3.2%	11.1%
M.2B.24.4	D	0	1	0.1%	5.6%
M.2B.24.5	E	73	2	85.7%	11.1%
M.2B.24.6	F	0	0	0.0%	0.0%
M.2B.24.7	G	0	1	0.0%	5.6%
M.2B.24.8	Estimate A	0	0	0.0%	0.0%
M.2B.24.9	Estimate B	0	0	0.0%	0.0%
M.2B.24.10	Estimate C	2	1	1.8%	5.6%
M.2B.24.11	Estimate D	8	8	8.8%	44.4%
M.2B.24.12	Estimate E	0	1	0.3%	5.6%
M.2B.24.13	Estimate F	0	0	0.0%	0.0%
M.2B.24.14	Estimate G	0	1	0.0%	5.6%
M.2B.24.15	TBC at a country level	ND1	ND1		
M.2B.24.16	TBC at a country level	ND1	ND1		
M.2B.24.17	TBC at a country level	ND1	ND1		
M.2B.24.18	no data	0	1	0.1%	5.6%
M.2B.24.19	Total	85	18	100.0%	100.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	<=71.3 + 1,650/M^2	0	0	0.0%	0.0%
M.2B.25.2	<=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.3	<=135 + 3,200/M^2	3	2	3.2%	11.1%
M.2B.25.4	<=175 + 4,200/M^2	0	1	0.1%	5.6%
M.2B.25.5	<=215 + 5,200/M^2	73	2	85.7%	11.1%
M.2B.25.6	<=265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.7	>265 + 6,500/M^2	0	1	0.0%	5.6%
M.2B.25.8	Estimate: <=71.3 + 1,650/M^2	0	0	0.0%	0.0%
M.2B.25.9	Estimate: <=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.10	Estimate: <=135 + 3,200/M^2	2	1	1.8%	5.6%
M.2B.25.11	Estimate: <=175 + 4,200/M^2	8	8	8.8%	44.4%
M.2B.25.12	Estimate: <=215 + 5,200/M^2	0	1	0.3%	5.6%
M.2B.25.13	Estimate: <=265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.14	Estimate: >265 + 6,500/M^2	0	1	0.0%	5.6%
M.2B.25.15	TBC at a country level	ND1	ND1		
M.2B.25.16	TBC at a country level	ND1	ND1		
M.2B.25.17	TBC at a country level	ND1	ND1		
M.2B.25.18	no data	0	1	0.1%	5.6%
M.2B.25.19	Total	85	18	100.0%	100.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	8	8	9.9%	44.4%
M.2B.26.2	1919 - 1945	2	3	2.2%	16.7%
M.2B.26.3	1945 - 1960	0	1	0.0%	5.6%
M.2B.26.4	1961 - 1970	2	2	2.7%	11.1%
M.2B.26.5	1971 - 1980	0	1	0.1%	5.6%
M.2B.26.6	1981 - 1990	0	0	0.0%	0.0%
M.2B.26.7	1991 - 2000	73	2	85.1%	11.1%
M.2B.26.8	2001 - 2005	0	0	0.0%	0.0%
M.2B.26.9	2006 and later	0	0	0.0%	0.0%
M.2B.26.10	no data	0	1	0.0%	5.6%
M.2B.26.11	Total	85	18	100.0%	100.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	0	0	0.0%	0.0%
M.2B.27.2	Existing Property	85	18	100.0%	100.0%
M.2B.27.3	other	0	0	0.0%	0.0%
M.2B.27.4	no data	0	0	0.0%	0.0%
M.2B.27.5	Total	85	18	100.0%	100.0%



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
	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 subsidized housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
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 is 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 is 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		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
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		

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2021

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

1. Share of sustainable loans in the total mortgage program						
SM.1.1.1	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	140	58	4%	3%	
SM.1.1.2	Social impact mortgage loans	2,585	701	73%		
SM.1.1.3	other	ND1	ND1			
SM.1.1.4	Total sustainable mortgage loans	2,726	759	77%	37%	
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						
2.1. Sustainable Property Type Information						
SM.2.1.1	Residential	Nominal (mm)	% Total sustainable Mortgages			
SM.2.1.1	Commercial	0	100%			
SM.2.1.3	Other	0	0%			
SM.2.1.4	Total	2,726	0%			
OSM.2.1.1	a/w Forest & Agriculture					
OSM.2.1.2	a/w EE residential	140	5%			
OSM.2.1.3	a/w EE commercial	0	0%			
OSM.2.1.4	a/w EE other					
OSM.2.1.5	EE total					
OSM.2.1.6	a/w Social residential	2,585.5				
OSM.2.1.7	a/w Social Commercial					
OSM.2.1.8	a/w social other					
OSM.2.1.9	social tot					
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						
SM.2.2.1	Number of sustainable mortgage loans	Residential Loans	Commercial Loans	% Total sustainable Mortgages		
OSM.2.2.1	Optional information eg. Number of borrowers	759	0	100%		
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						
SM.2.3.1	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages		
OSM.2.3.1		15.0%	0.0%	15.0%		
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>			

Manuelt. Alle energimærker fra D

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	57%	0%	57%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	0%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	5%	0%	5%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	19%	0%	19%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	0%	9%
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	100%	0%	100%
SM.2.6.2	Floating rate	0%	0%	0%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2	o/w Index loans	99%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	0%	0%	
OSM.2.6.4	o/w Money market based loans	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	0%	0%	0%
SM.2.7.2	Amortising	100%	0%	100%
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	0%	0%	0%
SM.2.8.2	≥ 12 - ≤ 24 months	0%	0%	0%
SM.2.8.3	≥ 24 - ≤ 36 months	0%	0%	0%
SM.2.8.4	≥ 36 - ≤ 60 months	0%	0%	0%
SM.2.8.5	≥ 60 months	100%	0%	100%
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)	3,591			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	178	497	7%	65%
SM.2A.10.3	DKK 2 - 5m	337	97	12%	13%
SM.2A.10.4	DKK 5 - 20m	1,340	136	49%	18%
SM.2A.10.5	DKK 20 - 50m	794	28	29%	4%
SM.2A.10.6	DKK 50 - 100m	78	1	3%	0%
SM.2A.10.7	> DKK 100m	0	0	0%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	2,726	759	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 (%)	38.95%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	2,151	ND1	79%	
SM.2A.12.3	>40 - <=50 %	112	ND1	4%	
SM.2A.12.4	>50 - <=60 %	100	ND1	4%	
SM.2A.12.5	>60 - <=70 %	85	ND1	3%	
SM.2A.12.6	>70 - <=80 %	66	ND1	2%	
SM.2A.12.7	>80 - <=90 %	58	ND1	2%	
SM.2A.12.8	>90 - <=100 %	45	ND1	2%	
SM.2A.12.9	>100%	110	ND1	4%	
SM.2A.12.10	Total	2,726	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	29			
OSM.2A.12.2	a/w >110 - <=120 %	38			
OSM.2A.12.3	a/w >120 - <=130 %	22			
OSM.2A.12.4	a/w >130 - <=140 %	14			
OSM.2A.12.5	a/w >140 - <=150 %	3			
OSM.2A.12.6	a/w >150 %	5			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	0.0%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.1%			
SM.2A.13.4	Subsidised housing	99.8%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	0.0%			
OSM.2A.13.1	o/w Private rental	0.0%			
OSM.2A.13.2	o/w Multi-family housing	0.1%			
OSM.2A.13.3	o/w Buildings under construction	0.0%			
OSM.2A.13.4	o/w Buildings land	0.0%			
OSM.2A.13.5	a/w [(f relevant, please specify)]				
OSM.2A.13.6	a/w [(f relevant, please specify)]				
OSM.2A.13.7	a/w [(f relevant, please specify)]				
OSM.2A.13.8	a/w [(f relevant, please specify)]				
OSM.2A.13.9	a/w [(f relevant, please specify)]				
OSM.2A.13.10	a/w [(f relevant, please specify)]				
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 (€m)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	38	4	1%	2%
SM.2A.15.2	B	102	19	4%	8%
SM.2A.15.3	C	1,301	83	48%	34%
SM.2A.15.4	D	510	54	19%	22%
SM.2A.15.5	E	110	19	4%	8%
SM.2A.15.6	F	33	3	1%	1%
SM.2A.15.7	G	0	1	0%	0%
SM.2A.15.8	Estimate A	0	0	0%	0%
SM.2A.15.9	Estimate B	0	0	0%	0%
SM.2A.15.10	Estimate C	411	39	15%	16%
SM.2A.15.11	Estimate D	220	23	8%	9%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	1	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	2,725.8	246.0	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m ²)		Nominal (€m)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	38	4	1%	2%
SM.2A.16.2	<=70 + 2,200/M ²	102	19	4%	10%
SM.2A.16.3	<=110 + 3,200/M ²	1,301	83	48%	45%
SM.2A.16.4	<=150 + 4,200/M ²	510	54	19%	30%
SM.2A.16.5	<=190 + 5,200/M ²	110	19	4%	10%
SM.2A.16.6	<=240 + 6,500/M ²	33	3	1%	2%
SM.2A.16.7	>240 + 6,500/M ²	0	1	0%	1%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M ²	0	0	0%	0%
SM.2A.16.9	Estimate: <=70 + 2,200/M ²	0	0	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M ²	411	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M ²	220	0	0%	0%
SM.2A.16.12	Estimate: <=190 + 5,200/M ²	0	0	0%	0%
SM.2A.16.13	Estimate: <=240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.15	TBC at a country level	ND1	0		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	2,726	183	77%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (€m)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	137	20	5%	8%
SM.2A.17.2	1919 - 1945	326	25	12%	10%
SM.2A.17.3	1945 - 1960	87	12	3%	5%
SM.2A.17.4	1961 - 1970	560	24	21%	10%
SM.2A.17.5	1971 - 1980	376	33	14%	13%
SM.2A.17.6	1981 - 1990	56	19	2%	8%
SM.2A.17.7	1991 - 2000	1,137	107	42%	43%
SM.2A.17.8	2001 - 2005	38	2	1%	1%
SM.2A.17.9	2006 and later	2	2	0%	1%
SM.2A.17.10	no data	6	0	0%	1%
SM.2A.17.11	Total	2,726	246	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	1	6	0%	2%
SM.2A.18.2	Flat or Apartment	16	4	1%	2%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	953	74	35%	30%
SM.2A.18.5	Multifamily House	1,756	162	64%	66%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	2,726	246	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	0	0	0%	0%
SM.2A.19.2	Existing Property	2,726	246	100%	100%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	2,726	246	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

20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	-			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	0	0		
SM.2B.20.3	DKK 2 - 5m	0	0		
SM.2B.20.4	DKK 5 - 20m	0	0		
SM.2B.20.5	DKK 20 - 50m	0	0		
SM.2B.20.6	DKK 50 - 100m	0	0		
SM.2B.20.7	> DKK 100m	0	0		
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	0	0	0%	0%

21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
SM.2B.21.2	By LTV buckets (min):				
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 (%)	-			
SM.2B.22.2	By LTV buckets (min):				
SM.2B.22.2	>0 - <=40 %	0	ND1		
SM.2B.22.3	>40 - <=50 %	0	ND1		
SM.2B.22.4	>50 - <=60 %	0	ND1		
SM.2B.22.5	>60 - <=70 %	0	ND1		
SM.2B.22.6	>70 - <=80 %	0	ND1		
SM.2B.22.7	>80 - <=90 %	0	ND1		
SM.2B.22.8	>90 - <=100 %	0	ND1		
SM.2B.22.9	>100%	0	ND1		
SM.2B.22.10	Total	0	0	0%	0.0%
OSM.2B.22.1	a/w >100 - <=110 %	0	0		
OSM.2B.22.2	a/w >110 - <=120 %	0	0		
OSM.2B.22.3	a/w >120 - <=130 %	0	0		
OSM.2B.22.4	a/w >130 - <=140 %	0	0		
OSM.2B.22.5	a/w >140 - <=150 %	1	1		
OSM.2B.22.6	a/w >150 %	0	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	0%	ND1		
SM.2B.23.2	Office	0%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	0%	ND1		
SM.2B.23.5	Industry	0%	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	0%	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	0	0		
SM.2B.24.2	B	0	0		
SM.2B.24.3	C	0	0		
SM.2B.24.4	D	0	0		
SM.2B.24.5	E	0	0		
SM.2B.24.6	F	0	0		
SM.2B.24.7	G	0	0		
SM.2B.24.8	Estimate A	ND1	ND1		
SM.2B.24.9	Estimate B	ND1	ND1		
SM.2B.24.10	Estimate C	ND1	ND1		
SM.2B.24.11	Estimate D	ND1	ND1		
SM.2B.24.12	Estimate E	ND1	ND1		
SM.2B.24.13	Estimate F	ND1	ND1		
SM.2B.24.14	Estimate G	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	0	0		
SM.2B.24.19	Total	0	0	0%	0%
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	0	0		
SM.2B.25.2	<=95 + 2,200/M^2	0	0		
SM.2B.25.3	<=135 + 3,200/M^2	0	0		
SM.2B.25.4	<=175 + 4,200/M^2	0	0		
SM.2B.25.5	<=215 + 5,200/M^2	0	0		
SM.2B.25.6	<=265 + 6,500/M^2	0	0		
SM.2B.25.7	>265 + 6,500/M^2	0	0		
SM.2B.25.8	TBC at a country level	ND1	ND1		
SM.2B.25.9	TBC at a country level	ND1	ND1		
SM.2B.25.10	TBC at a country level	ND1	ND1		
SM.2B.25.11	TBC at a country level	ND1	ND1		
SM.2B.25.12	TBC at a country level	ND1	ND1		
SM.2B.25.13	TBC at a country level	ND1	ND1		
SM.2B.25.14	TBC at a country level	ND1	ND1		
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0		
SM.2B.25.19	Total	0	0	0%	0%
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	older than 1919	0	0		
SM.2B.26.2	1919 - 1945	0	0		
SM.2B.26.3	1945 - 1960	0	0		
SM.2B.26.4	1961 - 1970	0	0		
SM.2B.26.5	1971 - 1980	0	0		
SM.2B.26.6	1981 - 1990	0	0		
SM.2B.26.7	1991 - 2000	0	0		
SM.2B.26.8	2001 - 2005	0	0		
SM.2B.26.9	2006 and later	0	0		
SM.2B.26.10	no data	0	0		
SM.2B.26.11	Total	0	0	0%	0%
27. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.27.1	New property	0	0		
SM.2B.27.2	Existing property	0	0		
SM.2B.27.3	other	0	0		
SM.2B.27.4	no data	0	0		
SM.2B.27.5	Total	0	0	0%	0%



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	Servicer	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	3MSE1GGGK117H6CPN30			
E.1.1.8	Standby account bank	Nordea	529900D0B047E2LIV03			
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	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	3.1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		306.4			
E.3.1.2	Weighted Average Maturity (months)		228.1			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	3.2. 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	0.0%	0.0%	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						

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

Reporting in Domestic Currency	DKK
--------------------------------	-----

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

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19_EMF-ECBC_Response](#)

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19						
1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1 payment holiday granted	0	0	0.0%	0.0%		
OCOV.1.1.2						
OCOV.1.1.3						
2. Additional information on the cover pool section affected by payment holidays						
1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1 principal & interest deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.2 principal deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.3 other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.4 Total payment holiday	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OCOV.2.1.5 a/w // relevant, please specify						0.0%
OCOV.2.1.6 a/w // relevant, please specify						0.0%
OCOV.2.1.7 a/w // relevant, please specify						0.0%
OCOV.2.1.8 a/w // relevant, please specify						0.0%

ECBC Label Template

Capital Centre E, Q4 2020

Published 4 MAy 2021 • Data per 31 March 2021

As of **31 March 2021****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>	Q1 2021	Q4 2020	Q3 2020
Total Balance Sheet Assets	378.3	377.1	374.9
Total Customer Loans(fair value)	340.7	345.0	343.4
of which: Used/registered for covered bond collateral pool	340.7	345.0	343.4
Tier 1 Ratio (%)	26.5%	25.4%	24.0%
Solvency Ratio (%)	26.5%	25.4%	24.0%
Outstanding Covered Bonds (fair value)	341.8	342.9	341.3
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	45.1	45.1	44.7
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	335.2	333.9	332.8
-------------------------------------	-------	-------	-------

Composition by

Maturity			
- 0 <= 1 year	0.0	0.0	0.0
- < 1 <= 5 years	1.1	1.0	1.1
- over 5 years	334.0	332.9	331.7
Currency	-	-	-
- DKK	335.1	333.8	332.7
- EUR	0.1	0.1	0.1
- USD	-	-	-
- Other	-	-	-
customer type	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	240.3	239.0	239.5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	46.3	45.8	44.7
- Subsidised	48.5	49.0	48.6
eligibility as covered bond collateral	335.2	333.9	332.8
Non-performing loans (See definition in table X1)	0.08	0.12	0.15
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.50	0.47	0.50



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal cover pool (total value)		4.7	4.6	4.6	4.3
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0.0	0.0	0.0	0.0
Overcollateralisation		1.2	1.0	0.9	0.6
Overcollateralisation ratio	Total	0.3	0.3	0.2	0.2
	Mandatory (percentage of risk weighted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		3.5	3.6	3.7	3.7
– 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	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		0.4	1.0	0.9	0.6
Total capital coverage (rating compliant capital)		1.2	1.0	0.9	0.6
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0.1	0.5	0.5	0.6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal value of outstanding CBs		3.5	3.7	3.7	3.7
Fair value of outstanding CBs (marked value)		5.1	5.4	5.4	5.3
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	-	0.0	0.0	0.0
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0.0	0.0	0.0	-
	> 2 and ≤ 3 years	0.0	0.0	0.0	0.0
	> 3 and ≤ 4 years	0.0	0.0	0.0	0.0
	> 4 and ≤ 5 years	-	-	0.0	0.0
	5-10 years	0.3	0.3	0.3	0.3
	10-20 years	0.1	0.1	0.1	0.1
Amortisation profile of issued CBs	> 20 years	4.7	4.9	4.9	4.8
	Bullet	3.7%	3.8%	3.8%	3.9%
	Annuity	5.5%	6.0%	6.4%	6.6%
Interest rate profile of issued CBs	Serial	90.8%	90.2%	89.9%	89.5%
	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	Capped floating rate	0.0%	0.0%	0.0%	0.0%
	DKK	5.1	5.4	5.4	5.3
	EUR	-	-	-	-
	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	1.2	-	-	-	-	-	-	-	-	-
0-≤1 year	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	1.0	-	-	-	-	-	-	-	-	-
> 5 years	0.2	-	-	-	-	-	-	-	-	-
Total	1.2	-	-	-	-	-	-	-	-	-

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	1.2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.2	-	-	-	-	-	-	-	-	-

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	-	1.0	0.2	1.2
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	1.0	0.2	1.2

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0
--	-----

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	3.5
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) 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	742	26	753	161	365	1	14	-	8	1	2,071
In %	35.8%	1.3%	36.4%	7.8%	17.6%	0.0%	0.7%	0.0%	0.4%	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	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.540
In %	2.5%	0.1%	76.9%	11.1%	7.0%	0.0%	0.3%	0.0%	2.1%	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	0.5	0.5	1.6	0.8	0.1	-	3.5
In %	14.1%	14.0%	44.2%	23.7%	4.0%	0.0%	

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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.0	0.0	-	-	-	-	-	-	-	-
Subsidised Housing	1.9	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.1
Cooperative Housing	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	0.0	-	-	-	-	-	-	-	-	-
Office and Business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.1	0.0	0.0	-	-	-	-	-	-	-
Other	0.0	-	-	-	-	-	-	-	-	-
Total	2.3	0.4	0.4	0.1	0.1	0.0	0.0	0.0	0.0	0.1

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	84.3%	14.2%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	95.1%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	69.4%	9.5%	7.8%	3.1%	2.4%	1.2%	1.0%	0.7%	0.9%	4.0%
Cooperative Housing	37.0%	20.0%	28.7%	4.4%	4.0%	1.8%	0.5%	1.1%	1.3%	1.3%
Private rental	51.8%	23.9%	13.3%	2.8%	2.7%	1.6%	0.6%	0.4%	0.5%	2.6%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	51.2%	22.6%	14.7%	1.7%	1.7%	0.9%	0.9%	0.9%	0.9%	4.7%
Agricultural properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	97.4%	1.7%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	65.5%	11.7%	10.2%	3.1%	2.5%	1.2%	0.8%	0.7%	0.9%	3.4%

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0.0	0.0	0.0	-	-	-	-	-	-	0.0	20.6%
Holiday houses	0.0	0.0	-	-	-	-	-	-	-	-	14.5%
Subsidised Housing	1.6	0.2	0.2	0.1	0.2	0.1	0.1	0.0	0.0	0.2	39.0%
Cooperative Housing	0.1	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	0.0	68.4%
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.8%
Manufacturing and Manual Industries	0.0	-	-	-	-	-	-	-	-	-	10.2%
Office and Business	0.0	0.0	0.0	-	-	-	-	-	-	0.0	67.4%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.1	-	0.0	-	-	-	-	-	-	-	13.6%
Other	0.0	-	-	-	-	-	-	-	-	-	15.8%
Total	1.9	0.4	0.4	0.1	0.2	0.1	0.1	0.0	0.0	0.2	42.5%

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	52.0%	40.6%	7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	20.6%
Holiday houses	80.2%	19.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.5%
Subsidised Housing	59.4%	7.6%	8.7%	3.4%	6.0%	2.5%	2.1%	1.6%	1.1%	7.6%	39.0%
Cooperative Housing	16.7%	26.6%	24.8%	9.4%	13.0%	4.2%	0.7%	0.0%	0.6%	4.0%	68.4%
Private rental	24.5%	28.1%	19.4%	7.5%	8.0%	3.0%	1.4%	0.8%	1.9%	5.4%	55.8%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.2%
Office and Business	29.6%	0.1%	54.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	67.4%
Agricultural properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	95.6%	0.0%	4.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.6%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%
Total	52.7%	11.8%	11.2%	4.2%	6.6%	2.6%	1.8%	1.3%	1.0%	6.7%	42.5%



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	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Holiday houses	0.0	0.0	0.0	0.0	0.0	-	0.0
Subsidised Housing	1.6	0.3	0.1	0.5	0.2	-	2.7
Cooperative Housing	0.4	0.0	0.0	0.0	0.0	-	0.4
Private rental	0.1	0.0	0.0	0.0	0.0	-	0.2
Manufacturing and Manual Industries	-	-	-	-	0.0	-	0.0
Office and Business	0.0	-	0.0	0.0	0.0	-	0.0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.1	0.0	0.0	0.0	0.0	-	0.1
Other	-	-	-	-	0.0	-	0.0
Total	2.1	0.3	0.2	0.6	0.3	0.0	3.5

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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

*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	0.0	-	2.7	0.4	0.2	-	0.0	-	0.1	-	3.3
Fixed-rate to maturity	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.2
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5

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	0.0	-	2.7	0.4	0.2	-	0.0	-	0.1	-	3.3
Fixed-rate to maturity	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.2
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5

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	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. 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. 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.	

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, ie 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.realkredtraadet.dk/Default.aspx?ID=2926