

EEMI Harmonised Disclosure Template

2023 Version

Denmark

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Reporting Date: 31/10/2023

Cut-off Date: 30/09/2023



Energy
Efficient
Mortgage
Label

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Sust. Mortgage Assets](#)

[Worksheet EEM Harmonised Glossary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

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

Field Number	1. Mortgage Assets		
	1. Property Type Information	Nominal (mm)	% Total Mortgages
M.1.1.1	Residential	319.495	86,3%
M.1.1.2	Commercial	50.672	13,7%
M.1.1.3	Other	0	0,0%
M.1.1.4	Total	370.167	100,0%
OM.1.1.1	o/w Cooperative Housing	13.888	3,8%
OM.1.1.2	o/w Agriculture	187	0,1%
OM.1.1.3	o/w Owner-occupied homes	173.041	46,7%
OM.1.1.4	o/w Holiday houses	10.240	2,8%
OM.1.1.5	o/w Subsidised Housing	49.711	13,4%
OM.1.1.6	o/w Private rental	72.615	19,6%
OM.1.1.7	o/w Manufacturing and Manual Industries	4.945	1,3%
OM.1.1.8	o/w Office and Business	36.980	10,0%
OM.1.1.9	o/w Social and cultural purposes	8.522	2,3%
OM.1.1.10	o/w Other	38	0,0%
OM.1.1.11			
	2. General Information	Residential Loans	Commercial Loans
M.1.2.1	Number of mortgage loans	148.111	3.597
OM.1.2.1	Optional information eg, Number of borrowers	ND1	
OM.1.2.2	Optional information eg, Number of guarantors	ND1	
OM.1.2.3			
OM.1.2.4			
OM.1.2.5			
OM.1.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.1.3.1	10 largest exposures	4,0%	9,1%
OM.1.3.1			
OM.1.3.2			
OM.1.3.3			
OM.1.3.4			
OM.1.3.5			
OM.1.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.1.4.1	European Union	99,5%	100,0%
M.1.4.2	Austria	0,0%	0,0%
M.1.4.3	Belgium	0,0%	0,0%
M.1.4.4	Bulgaria	0,0%	0,0%
M.1.4.5	Croatia	0,0%	0,0%
M.1.4.6	Cyprus	0,0%	0,0%
M.1.4.7	Czechia	0,0%	0,0%
M.1.4.8	Denmark	99,5%	100,0%
M.1.4.9	Estonia	0,0%	0,0%
M.1.4.10	Finland	0,0%	0,0%
M.1.4.11	France	0,0%	0,0%
M.1.4.12	Germany	0,0%	0,0%
M.1.4.13	Greece	0,0%	0,0%
M.1.4.14	Netherlands	0,0%	0,0%
M.1.4.15	Hungary	0,0%	0,0%
M.1.4.16	Ireland	0,0%	0,0%
M.1.4.17	Italy	0,0%	0,0%
M.1.4.18	Latvia	0,0%	0,0%
M.1.4.19	Lithuania	0,0%	0,0%
M.1.4.20	Luxembourg	0,0%	0,0%
M.1.4.21	Malta	0,0%	0,0%
M.1.4.22	Poland	0,0%	0,0%
M.1.4.23	Portugal	0,0%	0,0%
M.1.4.24	Romania	0,0%	0,0%
M.1.4.25	Slovakia	0,0%	0,0%
M.1.4.26	Slovenia	0,0%	0,0%
M.1.4.27	Spain	0,0%	0,0%
M.1.4.28	Sweden	0,0%	0,0%
M.1.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.1.4.30	Iceland	0,0%	0,0%
M.1.4.31	Liechtenstein	0,0%	0,0%
M.1.4.32	Norway	0,0%	0,0%
M.1.4.33	Other	0,5%	0,0%
M.1.4.34	Switzerland	0,0%	0,0%
M.1.4.35	United Kingdom	0,0%	0,0%
M.1.4.36	Australia	0,0%	0,0%
M.1.4.37	Brazil	0,0%	0,0%
M.1.4.38	Canada	0,0%	0,0%
M.1.4.39	Japan	0,0%	0,0%
M.1.4.40	Korea	0,0%	0,0%
M.1.4.41	New Zealand	0,0%	0,0%
M.1.4.42	Singapore	0,0%	0,0%
M.1.4.43	US	0,0%	0,0%
M.1.4.44	Other	0,5%	0,0%
OM.1.4.1	o/w Greenland	0,0%	0,0%
OM.1.4.2	o/w Faroe Islands	0,5%	0,0%
OM.1.4.3			
OM.1.4.4			
OM.1.4.5			
OM.1.4.6			
OM.1.4.7			
OM.1.4.8			
OM.1.4.9			
OM.1.4.10			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%	
M.1.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	22%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	18%	14%	
M.1.5.6					
M.1.5.7					
M.1.5.8					
M.1.5.9					
M.1.5.10					
M.1.5.11					
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M.1.5.43					
M.1.5.44					
M.1.5.45					
M.1.5.46					
M.1.5.47					
M.1.5.48					
M.1.5.49					
M.1.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	66%	49%	64%	
M.1.6.2	Floating rate	34%	51%	36%	
M.1.6.3	Other	0%	0%	0%	
OM.1.6.1					
OM.1.6.2					
OM.1.6.3					
OM.1.6.4					
OM.1.6.5					
OM.1.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / Interest only	47%	45%	46%	
M.1.7.2	Amortising	53%	55%	54%	
M.1.7.3	Other	0%	0%	0%	
OM.1.7.1					
OM.1.7.2					
OM.1.7.3					
OM.1.7.4					
OM.1.7.5					
OM.1.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	14%	14%	14%	
M.1.8.2	≥ 12 - < 24 months	19%	18%	18%	
M.1.8.3	≥ 24 - < 36 months	13%	11%	13%	
M.1.8.4	≥ 36 - < 60 months	24%	24%	24%	
M.1.8.5	≥ 60 months	31%	32%	31%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0,16%	0,03%	0,14%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.157			
M.1A.10.2	By buckets (mn):				
M.1A.10.3	DKK 0 - 2m	99.754	111.937	31%	76%
M.1A.10.4	DKK 2 - 5m	83.826	29.200	26%	20%
M.1A.10.5	DKK 5 - 20m	48.922	5.378	15%	4%
M.1A.10.6	DKK 20 - 50m	33.893	1.101	11%	1%
M.1A.10.7	DKK 50 - 100m	22.520	325	7%	0%
M.1A.10.8	> DKK 100m	30.580	170	10%	0%
M.1A.10.9	TBC at a country level	ND1	ND1		
M.1A.10.10	TBC at a country level	ND1	ND1		
M.1A.10.11	TBC at a country level	ND1	ND1		
M.1A.10.12	TBC at a country level	ND1	ND1		
M.1A.10.13	TBC at a country level	ND1	ND1		
M.1A.10.14	TBC at a country level	ND1	ND1		
M.1A.10.15	TBC at a country level	ND1	ND1		
M.1A.10.16	TBC at a country level	ND1	ND1		
M.1A.10.17	TBC at a country level	ND1	ND1		
M.1A.10.18	TBC at a country level	ND1	ND1		
M.1A.10.19	TBC at a country level	ND1	ND1		
M.1A.10.20	TBC at a country level	ND1	ND1		
M.1A.10.21	TBC at a country level	ND1	ND1		
M.1A.10.22	TBC at a country level	ND1	ND1		
M.1A.10.23	TBC at a country level	ND1	ND1		
M.1A.10.24	TBC at a country level	ND1	ND1		
M.1A.10.25	TBC at a country level	ND1	ND1		
M.1A.10.26	Total	319.495	148.111	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0,0	0	0,0%	0,0%
OM.1A.11.1	<i>o/w >100 - <=110 %</i>	ND1			
OM.1A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.1A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.1A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.1A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.1A.11.6	<i>o/w >150 %</i>	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	43,7%			
By LTV buckets (mn):					
M.1A.12.2	>0 - <=40 %	249.519	ND1	78,1%	
M.1A.12.3	>40 - <=50 %	33.453	ND1	10,5%	
M.1A.12.4	>50 - <=60 %	21.582	ND1	6,8%	
M.1A.12.5	>60 - <=70 %	9.989	ND1	3,1%	
M.1A.12.6	>70 - <=80 %	3.656	ND1	1,1%	
M.1A.12.7	>80 - <=90 %	699	ND1	0,2%	
M.1A.12.8	>90 - <=100 %	258	ND1	0,1%	
M.1A.12.9	>100 %	339	ND1	0,1%	
M.1A.12.10	Total	319.495	0	100,0%	0,0%
OM.1A.12.1	<i>o/w >100 - <=110 %</i>	114	ND1	0,0%	
OM.1A.12.2	<i>o/w >110 - <=120 %</i>	69	ND1	0,0%	
OM.1A.12.3	<i>o/w >120 - <=130 %</i>	43	ND1	0,0%	
OM.1A.12.4	<i>o/w >130 - <=140 %</i>	30	ND1	0,0%	
OM.1A.12.5	<i>o/w >140 - <=150 %</i>	16	ND1	0,0%	
OM.1A.12.6	<i>o/w >150 %</i>	69	ND1	0,0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	54%			
M.1A.13.2	Second home/Holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	16%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	27%			
OM.1A.13.1	<i>o/w Private rental</i>	23%			
OM.1A.13.2	<i>o/w Multi-family housing</i>	4%			
OM.1A.13.3	<i>o/w Buildings under construction</i>	0%			
OM.1A.13.4	<i>o/w Buildings land</i>	0%			
OM.1A.13.5	<i>o/w [If relevant, please specify]</i>				
OM.1A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.1A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.1A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.1A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.1A.13.10	<i>o/w [If relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	66.362	8.762	21%	7%
M.1A.15.2	B	24.667	5.742	8%	5%
M.1A.15.3	C	71.945	20.510	23%	16%
M.1A.15.4	D	46.674	18.616	15%	15%
M.1A.15.5	E	17.506	7.460	5%	6%
M.1A.15.6	F	7.514	3.472	2%	3%
M.1A.15.7	G	3.822	1.973	1%	2%
M.1A.15.8	Estimate A	7.563	989	2%	1%
M.1A.15.9	Estimate B	4.647	1.091	1%	1%
M.1A.15.10	Estimate C	19.378	11.648	6%	9%
M.1A.15.11	Estimate D	19.087	26.889	6%	21%
M.1A.15.12	Estimate E	9.651	1.559	3%	1%
M.1A.15.13	Estimate F	5.195	126	2%	0%
M.1A.15.14	Estimate G	3.641	4.357	1%	3%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	11.846	12.355	4%	10%
M.1A.15.19	Total	319.495	125.549	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.16.1	<=52.5 + 1,650/M^2	66.362	8.762	21%	7%
M.1A.16.2	<=70 + 2,200/M^2	24.667	5.742	8%	5%
M.1A.16.3	<=110 + 3,200/M^2	71.945	20.510	23%	16%
M.1A.16.4	<=150 + 4,200/M^2	46.674	18.616	15%	15%
M.1A.16.5	<=190 + 5,200/M^2	17.506	7.460	5%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.514	3.472	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.822	1.973	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.563	989	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.647	1.091	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	19.378	11.648	6%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	19.087	26.889	6%	21%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	9.651	1.559	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5.195	126	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.641	4.357	1%	3%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	11.846	12.355	4%	10%
M.1A.16.19	Total	319.495	125.549	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.17.1	older than 1919	47.348	18.453	15%	15%
M.1A.17.2	1919 - 1945	40.465	17.335	13%	14%
M.1A.17.3	1946 - 1960	29.210	12.561	9%	10%
M.1A.17.4	1961 - 1970	37.228	19.207	12%	15%
M.1A.17.5	1971 - 1980	36.545	22.007	11%	18%
M.1A.17.6	1981 - 1990	14.746	8.230	5%	7%
M.1A.17.7	1991 - 2000	13.982	5.064	4%	4%
M.1A.17.8	2001 - 2005	12.098	4.437	4%	4%
M.1A.17.9	2006 -2010	17.488	6.353	5%	5%
M.1A.17.10	2011 - 2015	31.578	4.868	10%	4%
M.1A.17.11	2016 - 2020	16.353	1.821	5%	1%
M.1A.17.12	2021 and onwards	15.164	3.411	5%	3%
M.1A.17.13	no data	7.292	1.802	2%	1%
M.1A.17.14	Total	319.495	125.549	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.18.1	House, detached or semi-detached	140.099	91.203	44%	73%
M.1A.18.2	Flat or Apartment	3.250	357	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.283	13.813	13%	11%
M.1A.18.5	Multifamily House	134.365	20.157	42%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	499	19	0%	0%
M.1A.18.8	Total	319.495	125.549	100%	100%
OM.1A.18.1					
19. New Residential Building					
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings	
M.1A.19.1	New Building	37.733	4.640	12%	4%
M.1A.19.2	Existing bulding	281.762	120.909	88%	96%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	319.495	125.549	100%	100%
OM.1A.19.1					
20. CO2 emission - by dwelling type - as per national availability					
	TON CO2 (per year)	TON CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)		
M.1A.20.1	House, detached or semi-detached	183.030	93.493	13,1	
M.1A.20.2	Flat or Apartment	3.166	1.782	6,8	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	27.012	16.422	5,0	
M.1A.20.5	Multifamily House	71.835	46.333	3,4	
M.1A.20.6	Land Only	0	0	0,0	
M.1A.20.7	other	77	52	10,1	
M.1A.20.8	no data	617	286	-	
M.1A.20.9	total	285.737	158.368	6,9	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	14,087			
	By buckets (mn):				
M.1B.21.2	DKK 0 - 2m	943	876	2%	24%
M.1B.21.3	DKK 2 - 5m	3,044	914	6%	25%
M.1B.21.4	DKK 5 - 20m	13,081	1,269	26%	35%
M.1B.21.5	DKK 20 - 50m	10,459	332	21%	9%
M.1B.21.6	DKK 20 - 50m	9,378	134	19%	4%
M.1B.21.7	> DKK 100m	13,767	72	27%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	50,672	3,597	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100 %	ND1	ND1		
M.1B.22.10	Total	0,0	0	0,0%	0,0%
OM.1B.22.1	a/w >100 - <=110 %	ND1			
OM.1B.22.2	a/w >110 - <=120 %	ND1			
OM.1B.22.3	a/w >120 - <=130 %	ND1			
OM.1B.22.4	a/w >130 - <=140 %	ND1			
OM.1B.22.5	a/w >140 - <=150 %	ND1			
OM.1B.22.6	a/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
23. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	44,1%			
	By LTV buckets (mn):				
M.1B.23.2	>0 - <=40 %	40,762	ND1	80%	
M.1B.23.3	>40 - <=50 %	5,487	ND1	11%	
M.1B.23.4	>50 - <=60 %	2,929	ND1	6%	
M.1B.23.5	>60 - <=70 %	918	ND1	2%	
M.1B.23.6	>70 - <=80 %	279	ND1	1%	
M.1B.23.7	>80 - <=90 %	148	ND1	0%	
M.1B.23.8	>90 - <=100 %	69	ND1	0%	
M.1B.23.9	>100 %	79	ND1	0%	
M.1B.23.10	Total	50,672		100%	0,0%
OM.1B.23.1	a/w >100 - <=110 %	43		0%	
OM.1B.23.2	a/w >110 - <=120 %	22		0%	
OM.1B.23.3	a/w >120 - <=130 %	10		0%	
OM.1B.23.4	a/w >130 - <=140 %	4		0%	
OM.1B.23.5	a/w >140 - <=150 %	1		0%	
OM.1B.23.6	a/w >150 %	0		0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
24. Breakdown by Type					
		% Commercial loans			
M.1B.24.1	Retail	35,2%			
M.1B.24.2	Office	32,7%			
M.1B.24.3	Hotel/Tourism	0,0%			
M.1B.24.4	Shopping malls	1,6%			
M.1B.24.5	Industry	10,0%			
M.1B.24.6	Agriculture	0,4%			
M.1B.24.7	Other commercially used	0,6%			
M.1B.24.8	Hospital	0,0%			
M.1B.24.9	School	1,3%			
M.1B.24.10	other RE with a social relevant purpose	18,3%			
M.1B.24.11	Land	0,0%			
M.1B.24.12	Property developers / Bulding under construction	0,0%			
M.1B.24.13	Other	0,1%			
OM.1B.24.1	a/w Cultural purposes	0,0%			
OM.1B.24.2	a/w [If relevant, please specify]				
OM.1B.24.3	a/w [If relevant, please specify]				
OM.1B.24.4	a/w [If relevant, please specify]				
OM.1B.24.5	a/w [If relevant, please specify]				
OM.1B.24.6	a/w [If relevant, please specify]				
OM.1B.24.7	a/w [If relevant, please specify]				
OM.1B.24.8	a/w [If relevant, please specify]				
OM.1B.24.9	a/w [If relevant, please specify]				
OM.1B.24.10	a/w [If relevant, please specify]				
OM.1B.24.11	a/w [If relevant, please specify]				
OM.1B.24.12	a/w [If relevant, please specify]				
OM.1B.24.13	a/w [If relevant, please specify]				
OM.1B.24.14	a/w [If relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.1B.25.1	A	8.013	277	16%	10%
M.1B.25.2	B	5.379	195	11%	7%
M.1B.25.3	C	10.531	456	21%	16%
M.1B.25.4	D	7.036	335	14%	12%
M.1B.25.5	E	2.806	149	6%	5%
M.1B.25.6	F	1.222	64	2%	2%
M.1B.25.7	G	994	48	2%	2%
M.1B.25.8	Estimate A	1.648	85	3%	3%
M.1B.25.9	Estimate B	983	57	2%	2%
M.1B.25.10	Estimate C	2.004	253	4%	9%
M.1B.25.11	Estimate D	1.777	384	4%	14%
M.1B.25.12	Estimate E	1.078	62	2%	2%
M.1B.25.13	Estimate F	728	4	1%	0%
M.1B.25.14	Estimate G	935	57	2%	2%
M.1B.25.15	TBC at a country level	ND1	ND1		
M.1B.25.16	TBC at a country level	ND1	ND1		
M.1B.25.17	TBC at a country level	ND1	ND1		
M.1B.25.18	no data	5.537	406	11%	14%
M.1B.25.19	Total	50.672	2.832	100%	100%
OM.1B.25.1					
OM.1B.25.2					
OM.1B.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.1B.26.1	<=52.5 + 1,650/M^2	8.013	277	16%	10%
M.1B.26.2	<=70 + 2,200/M^2	5.379	195	11%	7%
M.1B.26.3	<=110 + 3,200/M^2	10.531	456	21%	16%
M.1B.26.4	<=150 + 4,200/M^2	7.036	335	14%	12%
M.1B.26.5	<=190 + 5,200/M^2	2.806	149	6%	5%
M.1B.26.6	<=240 + 6,500/M^2	1.222	64	2%	2%
M.1B.26.7	>240 + 6,500/M^2	994	48	2%	2%
M.1B.26.8	Estimate: <=52.5 + 1,650/M^2	1.648	85	3%	3%
M.1B.26.9	Estimate: <=70 + 2,200/M^2	983	57	2%	2%
M.1B.26.10	Estimate: <=110 + 3,200/M^2	2.004	253	4%	9%
M.1B.26.11	Estimate: <=150 + 4,200/M^2	1.777	384	4%	14%
M.1B.26.12	Estimate: <=190 + 5,200/M^2	1.078	62	2%	2%
M.1B.26.13	Estimate: <=240 + 6,500/M^2	728	4	1%	0%
M.1B.26.14	Estimate: >240 + 6,500/M^2	935	57	2%	2%
M.1B.26.15	TBC at a country level	ND1	ND1		
M.1B.26.16	TBC at a country level	ND1	ND1		
M.1B.26.17	TBC at a country level	ND1	ND1		
M.1B.26.18	no data	5.537	406	11%	14%
M.1B.26.19	Total	50.672	2.832	100%	100%
OM.1B.26.1					
OM.1B.26.2					
OM.1B.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.1B.27.1	older than 1919	10.456	479	21%	17%
M.1B.27.2	1919 - 1945	3.635	210	7%	7%
M.1B.27.3	1946 - 1960	2.653	151	5%	5%
M.1B.27.4	1961 - 1970	6.784	341	13%	12%
M.1B.27.5	1971 - 1980	4.584	323	9%	11%
M.1B.27.6	1981 - 1990	5.160	332	10%	12%
M.1B.27.7	1991 - 2000	3.210	193	6%	7%
M.1B.27.8	2001 - 2005	2.384	167	5%	6%
M.1B.27.9	2006 - 2010	3.623	201	7%	7%
M.1B.27.10	2011 - 2015	3.616	164	7%	6%
M.1B.27.11	2016 - 2020	1.010	40	2%	1%
M.1B.27.12	2021 and onwards	1.965	113	4%	4%
M.1B.27.13	no data	1.593	118	3%	4%
M.1B.27.14	Total	50.672	2.832	100%	100%
OM.1B.27.1					
OM.1B.27.2					
OM.1B.27.3					
OM.1B.27.4					
OM.1B.27.5					
OM.1B.27.6					
OM.1B.27.7					
OM.1B.27.8					
OM.1B.27.9					
OM.1B.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.1B.28.1	New Building	3.784	141	7%	5%
M.1B.28.2	Existing building	46.888	2.691	93%	95%
M.1B.28.3	other	0	0	0%	0%
M.1B.28.4	no data	0	0	0%	0%
M.1B.28.5	Total	50.672	2.832	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	45.905	20.409	13	
M.7B.29.2	Office	16.906	8.482	9	
M.7B.29.3	Hotel/Tourism	0	0	-	
M.7B.29.4	Shopping malls	760	495	12	
M.7B.29.5	Industry	13.232	12.345	12	
M.7B.29.6	Agriculture	3.432	3.423	860	
M.7B.29.7	Other commercially used	279	125	12	
M.7B.29.8	Hospital	0	0	-	
M.7B.29.9	School	326	196	6	
M.7B.29.10	other RE with a social relevant purpose	34.949	9.567	12	
M.7B.29.11	Land	0	0	-	
M.7B.29.12	Property developers / Building under construction	0	0	-	
M.7B.29.13	Other	0	0	-	
M.7B.29.14	no data	0	0	-	
M.7B.29.15	Total	115.790	55.041	12	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

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

1. Share of EEMI-eligible loans in the total mortgage program					
	1. Amount of EEMI eligible loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	112.718	19.731	30,5%	13,0%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	112.718	19.731	30,5%	13,0%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	3.424	576		
SM.2.1.2	redemptions	1.728	666		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	112.718	19.731		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	98.088		87,0%	
SM.2.1.2	Commercial	14.630		13,0%	
SM.2.1.3	Other	0		0,0%	
SM.2.1.4	Total	112.718		100,0%	
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%	
OSM.2.1.2	<i>o/w Forest & Agriculture</i>			0,0%	
OSM.2.1.3					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information					
		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	19.017	714	13%	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.3.1	10 largest exposures	11,6%	13,5%	6,4%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.4.1	European Union	100,0%	100,0%	100,0%	
SM.2.4.2	Austria	0,0%	0,0%	0,0%	
SM.2.4.3	Belgium	0,0%	0,0%	0,0%	
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%	
SM.2.4.5	Croatia	0,0%	0,0%	0,0%	
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%	
SM.2.4.7	Czechia	0,0%	0,0%	0,0%	
SM.2.4.8	Denmark	100,0%	100,0%	100,0%	
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	
SM.2.4.10	Finland	0,0%	0,0%	0,0%	
SM.2.4.11	France	0,0%	0,0%	0,0%	
SM.2.4.12	Germany	0,0%	0,0%	0,0%	
SM.2.4.13	Greece	0,0%	0,0%	0,0%	
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	
SM.2.4.17	Italy	0,0%	0,0%	0,0%	
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	
SM.2.4.21	Malta	0,0%	0,0%	0,0%	
SM.2.4.22	Poland	0,0%	0,0%	0,0%	
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	
SM.2.4.24	Romania	0,0%	0,0%	0,0%	
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	
SM.2.4.27	Spain	0,0%	0,0%	0,0%	
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	
SM.2.4.32	Norway	0,0%	0,0%	0,0%	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	
SM.2.4.36	Australia	0,0%	0,0%	0,0%	
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	
SM.2.4.38	Canada	0,0%	0,0%	0,0%	
SM.2.4.39	Japan	0,0%	0,0%	0,0%	
SM.2.4.40	Korea	0,0%	0,0%	0,0%	
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	
SM.2.4.43	US	0,0%	0,0%	0,0%	
SM.2.4.44	Other	0,0%	0,0%	0,0%	
OSM.2.4.1	<i>o/w Greenland</i>	0,0%	0,0%	0,0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0,0%	0,0%	0,0%	
OSM.2.4.3					
OSM.2.4.4					
OSM.2.4.5					
OSM.2.4.6					
OSM.2.4.7					
OSM.2.4.8					
OSM.2.4.9					
OSM.2.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	43%	51%	44%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	9%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9%	5%	9%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	22%	24%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	13%	13%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
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SM.2.5.49				
SM.2.5.50				
6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	70%	53%	68%
SM.2.6.2	Floating rate	30%	47%	32%
SM.2.6.3	Other	0%	0%	0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	47%	50%	48%
SM.2.7.2	Amortising	53%	50%	52%
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	15%	16%	15%
SM.2.8.2	≥ 12 - < 24 months	20%	17%	19%
SM.2.8.3	≥ 24 - < 36 months	13%	14%	13%
SM.2.8.4	≥ 36 - < 60 months	26%	30%	27%
SM.2.8.5	≥ 60 months	26%	24%	26%
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	0,14%	0,09%	0,14%
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)	5.158			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	11.026	9.629	11%	51%
SM.2A.10.3	DKK 2 - 5m	20.552	7.112	21%	37%
SM.2A.10.4	DKK 5 - 20m	14.386	1.479	15%	8%
SM.2A.10.5	DKK 20 - 50m	15.112	477	15%	3%
SM.2A.10.6	DKK 50 - 100m	13.332	189	14%	1%
SM.2A.10.7	> DKK 100m	23.679	131	24%	1%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	98.088	19.017	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100%	ND1	ND1		
SM.2A.11.10	Total	0,0	0		
OSM.2A.11.1	o/w >100 - <=110 %	ND1		0,0%	0,0%
OSM.2A.11.2	o/w >110 - <=120 %	ND1			
OSM.2A.11.3	o/w >120 - <=130 %	ND1			
OSM.2A.11.4	o/w >130 - <=140 %	ND1			
OSM.2A.11.5	o/w >140 - <=150 %	ND1			
OSM.2A.11.6	o/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
SM.2A.12.1	Weighted Average LTV (%)	39,9%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	75.930	ND1	77%	
SM.2A.12.3	>40 - <=50 %	10.477	ND1	11%	
SM.2A.12.4	>50 - <=60 %	7.241	ND1	7%	
SM.2A.12.5	>60 - <=70 %	3.217	ND1	3%	
SM.2A.12.6	>70 - <=80 %	1.014	ND1	1%	
SM.2A.12.7	>80 - <=90 %	129	ND1	0%	
SM.2A.12.8	>90 - <=100 %	35	ND1	0%	
SM.2A.12.9	>100%	45	ND1	0%	
SM.2A.12.10	Total	98.088		100%	0,0%
OSM.2A.12.1	o/w >100 - <=110 %	11			
OSM.2A.12.2	o/w >110 - <=120 %	12			
OSM.2A.12.3	o/w >120 - <=130 %	9			
OSM.2A.12.4	o/w >130 - <=140 %	8			
OSM.2A.12.5	o/w >140 - <=150 %	6			
OSM.2A.12.6	o/w >150 %	0			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
SM.2A.13.1	Owner occupied	33%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	25%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	42%			
OSM.2A.13.2	o/w Private rental	39%			
OSM.2A.13.3	o/w Multi-family housing	3%			
OSM.2A.13.4	o/w Buildings under construction	0%			
OSM.2A.13.5	o/w Buildings land	0%			
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
OSM.2A.13.11	o/w [if relevant, please specify]				
14. Loan by Ranking					
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					

15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	66.362	8.762	68%	60%
SM.2A.15.2	B	24.667	5.742	25%	39%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	6.925	58	7%	0%
SM.2A.15.9	Estimate B	135	13	0%	0%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
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	0	0%	0%
SM.2A.15.15	TBC at a country level	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	98.088	14.575	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	66.362	8.762	68%	60%
SM.2A.16.2	<=70 + 2,200/M^2	24.667	5.742	25%	39%
SM.2A.16.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2A.16.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2A.16.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	6.925	58	7%	0%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	135	13	0%	0%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0	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	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	98.088	14.575	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.977	486	2%	3%
SM.2A.17.2	1919 - 1945	1.440	285	1%	2%
SM.2A.17.3	1946 - 1960	2.471	175	3%	1%
SM.2A.17.4	1961 - 1970	4.279	385	4%	2%
SM.2A.17.5	1971 - 1980	4.425	553	5%	4%
SM.2A.17.6	1981 - 1990	2.887	711	3%	5%
SM.2A.17.7	1991 - 2000	3.523	472	4%	3%
SM.2A.17.8	2001 - 2005	3.390	679	3%	4%
SM.2A.17.9	2006 - 2010	9.866	2.823	10%	18%
SM.2A.17.10	2011 - 2015	30.300	4.347	31%	28%
SM.2A.17.11	2016 - 2020	15.585	1.484	16%	10%
SM.2A.17.12	2021 and onwards	14.050	2.897	14%	19%
SM.2A.17.13	no data	3.895	250	4%	2%
SM.2A.17.14	Total	98.088	15.547	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.18.1	House, detached or semi-detached	20.965	8.222	21%	53%
SM.2A.18.2	Flat or Apartment	604	74	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	19.727	3.533	20%	23%
SM.2A.18.5	Multifamily House	56.663	3.716	58%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	129	2	0%	0%
SM.2A.18.8	Total	98.088	15.547	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	36.132	3.998	37%	26%
SM.2A.19.2	Existing building	61.956	11.549	63%	74%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	98.088	15.547	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.632	3.169	3,6	
SM.2A.20.2	Flat or Apartment	292	160	4,4	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.843	3.405	2,3	
SM.2A.20.5	Multifamily House	10.145	7.591	1,6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	20	11	2,3	
SM.2A.20.9	Total	20.932	14.334	2,1	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	75	65	1%	9%
SM.2B.21.3	DKK 2 - 5m	443	132	3%	18%
SM.2B.21.4	DKK 5 - 20m	3,814	343	26%	48%
SM.2B.21.5	DKK 20 - 50m	3,142	101	21%	14%
SM.2B.21.6	DKK 20 - 50m	3,154	44	22%	6%
SM.2B.21.7	> DKK 100m	4,002	29	27%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	14,630	714	100%	100%
	22. Loan to Value (LTV) Information - UNINDEXED				
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0,0	0		
SM.2B.22.11				0,0%	0,0%
OSM.2B.22.1	o/w >100 - <=110 %	ND1			
OSM.2B.22.2	o/w >110 - <=120 %	ND1			
OSM.2B.22.3	o/w >120 - <=130 %	ND1			
OSM.2B.22.4	o/w >130 - <=140 %	ND1			
OSM.2B.22.5	o/w >140 - <=150 %	ND1			
OSM.2B.22.6	o/w >150 %	ND1			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Loan to Value (LTV) Information - INDEXED				
SM.2B.23.1	Weighted Average LTV (%)	45%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	11,746	ND1	80%	
SM.2B.23.3	>40 - <=50 %	1,683	ND1	12%	
SM.2B.23.4	>50 - <=60 %	867	ND1	6%	
SM.2B.23.5	>60 - <=70 %	220	ND1	2%	
SM.2B.23.6	>70 - <=80 %	38	ND1	0%	
SM.2B.23.7	>80 - <=90 %	27	ND1	0%	
SM.2B.23.8	>90 - <=100 %	27	ND1	0%	
SM.2B.23.9	>100%	24	ND1	0%	
SM.2B.23.10	Total	14,630		100%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %	14		0%	
OSM.2B.23.2	o/w >110 - <=120 %	7		0%	
OSM.2B.23.3	o/w >120 - <=130 %	1		0%	
OSM.2B.23.4	o/w >130 - <=140 %	1		0%	
OSM.2B.23.5	o/w >140 - <=150 %	1		0%	
OSM.2B.23.6	o/w >150 %	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type				
SM.2B.24.1	Retail	41%			
SM.2B.24.2	Office	36%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	0%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	2%			
SM.2B.24.10	other RE with a social relevant purpose	20%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Bulding under construction	0%			
SM.2B.24.13	Other	1%			
OSM.2B.24.1	o/w Cultural purposes				
OSM.2B.24.2	o/w [if relevant, please specify]				
OSM.2B.24.3	o/w [if relevant, please specify]				
OSM.2B.24.4	o/w [if relevant, please specify]				
OSM.2B.24.5	o/w [if relevant, please specify]				
OSM.2B.24.6	o/w [if relevant, please specify]				
OSM.2B.24.7	o/w [if relevant, please specify]				
OSM.2B.24.8	o/w [if relevant, please specify]				
OSM.2B.24.9	o/w [if relevant, please specify]				
OSM.2B.24.10	o/w [if relevant, please specify]				
OSM.2B.24.11	o/w [if relevant, please specify]				
OSM.2B.24.12	o/w [if relevant, please specify]				
OSM.2B.24.13	o/w [if relevant, please specify]				
OSM.2B.24.14	o/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	8.013	277	55%	59%
SM.2B.25.2	B	5.379	195	37%	41%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	1.082	0	7%	0%
SM.2B.25.9	Estimate B	156	0	1%	0%
SM.2B.25.10	Estimate C	0	0	0%	0%
SM.2B.25.11	Estimate D	0	0	0%	0%
SM.2B.25.12	Estimate E	0	0	0%	0%
SM.2B.25.13	Estimate F	0	0	0%	0%
SM.2B.25.14	Estimate G	0	0	0%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0	0%	0%
SM.2B.25.19	Total	14.630	472	100%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=52.5 + 1,650/M^2	8.013	277	55%	59%
SM.2B.26.2	<=70 + 2,200/M^2	5.379	195	37%	41%
SM.2B.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	1.082	0	7%	0%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	156	0	1%	0%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	0	0	0%	0%
SM.2B.26.19	Total	14.630	472	100%	100%
OSM.2B.26.1					
OSM.2B.26.2					
OSM.2B.26.3					
OSM.2B.26.4					
OSM.2B.26.5					
OSM.2B.26.6					
OSM.2B.26.7					
OSM.2B.26.8					
OSM.2B.26.9					
OSM.2B.26.10					
OSM.2B.26.11					
OSM.2B.26.12					
OSM.2B.26.13					
OSM.2B.26.14					
OSM.2B.26.15					
OSM.2B.26.16					
OSM.2B.26.17					
OSM.2B.26.18					
OSM.2B.26.19					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	536	17	4%	3%
SM.2B.27.2	1919 - 1945	1.341	21	9%	4%
SM.2B.27.3	1946 - 1960	258	9	2%	2%
SM.2B.27.4	1961 - 1970	813	26	6%	5%
SM.2B.27.5	1971 - 1980	901	24	6%	4%
SM.2B.27.6	1981 - 1990	1.322	36	9%	7%
SM.2B.27.7	1991 - 2000	1.425	36	10%	7%
SM.2B.27.8	2001 - 2005	724	31	5%	6%
SM.2B.27.9	2006 - 2010	1.528	76	10%	14%
SM.2B.27.10	2011 - 2015	3.022	133	21%	24%
SM.2B.27.11	2016 - 2020	930	31	6%	6%
SM.2B.27.12	2021 and onwards	1.787	98	12%	18%
SM.2B.27.13	no data	44	5	0%	1%
SM.2B.27.14	Total	14.630	543	100%	100%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.2B.28.1	New Building	3.176	111	22%	20%
SM.2B.28.2	Existing building	11.454	432	78%	80%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	14.630	543	100%	100%
OSM.2B.28.1					
OSM.2B.28.2					
OSM.2B.28.3					
OSM.2B.28.4					
OSM.2B.28.5					
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2B.29.1	Retail	4.715	2.267	5	
SM.2B.29.2	Office	2.510	1.300	4	
SM.2B.29.3	Hotel/Tourism	-	-	-	
SM.2B.29.4	Shopping malls	32	32	13	
SM.2B.29.5	Industry	0	0	0	
SM.2B.29.6	Agriculture	2	1	14	
SM.2B.29.7	Other commercially used	21	10	6	
SM.2B.29.8	Hospital	-	-	-	
SM.2B.29.9	School	97	52	4	
SM.2B.29.10	other RE with a social relevant purpose	1.304	665	4	
SM.2B.29.11	Land	-	-	-	
SM.2B.29.12	Property developers / Building under construction	-	-	-	
SM.2B.29.13	Other	-	-	-	
SM.2B.29.14	no data	-	-	-	
SM.2B.29.15	Total	8.680	4.326	4	
SM.2B.29.16	Weighted Average				
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

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

D1. EEM Harmonised Disclosure Template - Optional Taxonomy Compliant Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB D1	
1. Level of compliance with Taxonomy 2. Share of loans financing Taxonomy compliant buildings	

1. Level of compliance with Taxonomy					
	1. Taxonomy Criteria	Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	93.499	18.671	82,9%	94,6%
DM.1.1.2	Do No Significant Harm (DNSH)	89.085	17.920	79,0%	90,8%
DM.1.1.3	Minimum social safeguards	89.085	18.671	79,0%	90,8%
DM.1.1.4	Taxonomy full compliance	89.085	17.920	79,0%	90,8%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans					
		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	93.499	18.671	25,3%	12,3%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	93.499	18.671	25,3%	12,3%
ODM.2.1.1					
ODM.2.1.2					
ODM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	1.633	650	0,4%	0,4%
DM.2.2.2	repayments	2.519	519	0,7%	0,3%
ODM.2.2.1					
ODM.2.2.2					
ODM.2.2.3					
ODM.2.2.4					
3. EEMI eligible & taxonomy compliant mortgage loans funding structure					
		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	93.499	18.671		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
ODM.2.3.1	<i>o/w [if relevant, please specify]</i>				
ODM.2.3.2	<i>o/w [if relevant, please specify]</i>				
ODM.2.3.3	<i>o/w [if relevant, please specify]</i>				