

EEMI Harmonised Disclosure Template

2021 Version

Denmark

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Reporting Date: 17/08/2021

Cut-off Date: 30/06/2021



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A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2021

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	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.1.1.1	Residential	290.955			86,6%
M.1.1.2	Commercial	45.082			13,4%
M.1.1.3	Other	0			0,0%
M.1.1.4		336.036			100,0%
OM.1.1.1	a/w Cooperative Housing	13.971			4,2%
OM.1.1.2	a/w Agriculture	147			0,0%
OM.1.1.3	a/w Owner-occupied homes	161.817			48,2%
OM.1.1.4	a/w Holiday houses	8.285			2,5%
OM.1.1.5	a/w Subsidised Housing	48.483			14,4%
OM.1.1.6	a/w Private rental	58.208			17,4%
OM.1.1.7	a/w Manufacturing and Manual Industries	2.474			0,7%
OM.1.1.8	a/w Office and Business	35.235			10,5%
OM.1.1.9	a/w Social and cultural purposes	7.189			2,1%
OM.1.1.10	a/w Other	86			0,0%
OM.1.1.11					0,0%
2. General Information					
M.1.2.1	Number of mortgage loans	148.187		3.448	149.645
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					
M.1.3.1	10 largest exposures	4,0%		8,5%	2,5%
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					
M.1.4.1	European Union	99,4%		100,0%	99,5%
M.1.4.2	Austria	0,0%		0,0%	0,0%
M.1.4.3	Belgium	0,0%		0,0%	0,0%
M.1.4.4	Bulgaria	0,0%		0,0%	0,0%
M.1.4.5	Croatia	0,0%		0,0%	0,0%
M.1.4.6	Cyprus	0,0%		0,0%	0,0%
M.1.4.7	Czechia	0,0%		0,0%	0,0%
M.1.4.8	Denmark	99,4%		100,0%	99,5%
M.1.4.9	Estonia	0,0%		0,0%	0,0%
M.1.4.10	Finland	0,0%		0,0%	0,0%
M.1.4.11	France	0,0%		0,0%	0,0%
M.1.4.12	Germany	0,0%		0,0%	0,0%
M.1.4.13	Greece	0,0%		0,0%	0,0%
M.1.4.14	Netherlands	0,0%		0,0%	0,0%
M.1.4.15	Hungary	0,0%		0,0%	0,0%
M.1.4.16	Ireland	0,0%		0,0%	0,0%
M.1.4.17	Italy	0,0%		0,0%	0,0%
M.1.4.18	Latvia	0,0%		0,0%	0,0%
M.1.4.19	Lithuania	0,0%		0,0%	0,0%
M.1.4.20	Luxembourg	0,0%		0,0%	0,0%
M.1.4.21	Malta	0,0%		0,0%	0,0%
M.1.4.22	Poland	0,0%		0,0%	0,0%
M.1.4.23	Portugal	0,0%		0,0%	0,0%
M.1.4.24	Romania	0,0%		0,0%	0,0%
M.1.4.25	Slovakia	0,0%		0,0%	0,0%
M.1.4.26	Slovenia	0,0%		0,0%	0,0%
M.1.4.27	Spain	0,0%		0,0%	0,0%
M.1.4.28	Sweden	0,0%		0,0%	0,0%
M.1.4.29	European Economic Area (not member of EU)	0,0%		0,0%	0,0%
M.1.4.30	Iceland	0,0%		0,0%	0,0%
M.1.4.31	Liechtenstein	0,0%		0,0%	0,0%
M.1.4.32	Norway	0,0%		0,0%	0,0%
M.1.4.33	Other	0,7%		0,0%	0,6%
M.1.4.34	Switzerland	0,0%		0,0%	0,0%
M.1.4.35	United Kingdom	0,0%		0,0%	0,0%
M.1.4.36	Australia	0,0%		0,0%	0,0%
M.1.4.37	Brazil	0,0%		0,0%	0,0%
M.1.4.38	Canada	0,0%		0,0%	0,0%
M.1.4.39	Japan	0,0%		0,0%	0,0%
M.1.4.40	Korea	0,0%		0,0%	0,0%
M.1.4.41	New Zealand	0,0%		0,0%	0,0%
M.1.4.42	Singapore	0,0%		0,0%	0,0%
M.1.4.43	US	0,0%		0,0%	0,0%
M.1.4.44	Other	0,7%		0,0%	0,6%
OM.1.4.1	a/w Greenland	0,0%		0,0%	0,0%
OM.1.4.2	a/w Faeroe Islands	0,0%		0,0%	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					
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%		53%	46%
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%		9%	12%
M.1.5.3	Northern Jutland (Region Nordjylland)	8%		5%	7%
M.1.5.4	Eastern Jutland (Region Midtjylland)	21%		17%	20%
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	14%		15%	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					
M.1.5.12					
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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					
M.1.6.1	Fixed rate	74%		56%	71%
M.1.6.2	Floating rate	26%		44%	29%
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	42%	47%	43%	
M.1.7.2	Amortising	58%	53%	57%	
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 12 months	19%	17%	19%	
M.1.8.2	≥ 12 - < 24 months	25%	23%	25%	
M.1.8.3	≥ 24 - < 36 months	13%	11%	13%	
M.1.8.4	≥ 36 - < 60 months	17%	20%	17%	
M.1.8.5	≥ 60 months	26%	29%	27%	
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	0.17%	0.62%	0.23%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
I.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)	1,990			
By buckets (mm):					
M.1A.10.2	DKK 0 - 2m	100,285	113,898	34%	78%
M.1A.10.3	DKK 2 - 5m	74,449	26,255	26%	18%
M.1A.10.4	DKK 5 - 20m	42,176	4,603	14%	3%
M.1A.10.5	DKK 20 - 50m	31,178	1,031	1%	1%
M.1A.10.6	DKK 50 - 100m	18,622	271	6%	0%
M.1A.10.7	> DKK 100m	24,144	139	8%	0%
M.1A.10.8	TBC at a country level	ND1	ND1		
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	290,955	146,197	100.0%	100.0%
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 (mm):					
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	a/w >100 - <=110 %	ND1	ND1		
OM.1A.11.2	a/w >110 - <=120 %	ND1	ND1		
OM.1A.11.3	a/w >120 - <=130 %	ND1	ND1		
OM.1A.11.4	a/w >130 - <=140 %	ND1	ND1		
OM.1A.11.5	a/w >140 - <=150 %	ND1	ND1		
OM.1A.11.6	a/w >150 %	ND1	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 (%)	48.8%			
By LTV buckets (mm):					
M.1A.12.2	>0 - <=40 %	210,317	ND1	72.3%	
M.1A.12.3	>40 - <=50 %	32,386	ND1	11.1%	
M.1A.12.4	>50 - <=60 %	24,922	ND1	8.4%	
M.1A.12.5	>60 - <=70 %	15,185	ND1	5.2%	
M.1A.12.6	>70 - <=80 %	5,879	ND1	2.0%	
M.1A.12.7	>80 - <=90 %	1,253	ND1	0.4%	
M.1A.12.8	>90 - <=100 %	673	ND1	0.2%	
M.1A.12.9	>100 %	909	ND1	0.3%	
M.1A.12.10	Total	290,955	0	100.0%	0.0%
OM.1A.12.1	a/w >100 - <=110 %	457	ND1	0.2%	
OM.1A.12.2	a/w >110 - <=120 %	231	ND1	0.1%	
OM.1A.12.3	a/w >120 - <=130 %	112	ND1	0.0%	
OM.1A.12.4	a/w >130 - <=140 %	55	ND1	0.0%	
OM.1A.12.5	a/w >140 - <=150 %	25	ND1	0.0%	
OM.1A.12.6	a/w >150 %	28	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	56%			
M.1A.13.2	Second home/holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsided housing	17%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	25%			
OM.1A.13.1	a/w Private rental	20%			
OM.1A.13.2	a/w Multi-family housing	5%			
OM.1A.13.3	a/w Buildings under construction	0%			
OM.1A.13.4	a/w Buildings land	0%			
OM.1A.13.5	a/w (If relevant, please specify)				
OM.1A.13.6	a/w (If relevant, please specify)				
OM.1A.13.7	a/w (If relevant, please specify)				
OM.1A.13.8	a/w (If relevant, please specify)				
OM.1A.13.9	a/w (If relevant, please specify)				
OM.1A.13.10	a/w (If relevant, please specify)				
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 (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	42,187	6,401	14%	5%
M.1A.15.2	B	18,188	4,773	6%	4%
M.1A.15.3	C	59,720	17,404	21%	14%
M.1A.15.4	D	49,044	17,800	17%	15%
M.1A.15.5	E	19,342	7,604	7%	6%
M.1A.15.6	F	7,615	3,615	3%	3%
M.1A.15.7	G	4,051	2,033	1%	2%
M.1A.15.8	Estimate A	6,600	983	2%	1%
M.1A.15.9	Estimate B	2,365	1,046	1%	1%
M.1A.15.10	Estimate C	16,731	9,538	6%	8%
M.1A.15.11	Estimate D	46,582	30,760	16%	25%
M.1A.15.12	Estimate E	2,195	2,124	1%	2%
M.1A.15.13	Estimate F	425	486	0%	0%
M.1A.15.14	Estimate G	5,888	6,467	2%	5%
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	10,010	11,616	3%	9%
M.1A.15.19	Total	290,955	122,640	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2)		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M ²	42,187	6,401	14%	5%
M.1A.16.2	<=70 + 2,200/M ²	15,188	4,773	6%	4%
M.1A.16.3	<=110 + 3,200/M ²	59,720	17,404	21%	14%
M.1A.16.4	<=150 + 4,200/M ²	49,044	17,800	17%	15%
M.1A.16.5	<=190 + 5,200/M ²	19,342	7,604	7%	6%
M.1A.16.6	<=240 + 6,500/M ²	7,615	3,615	3%	3%
M.1A.16.7	>240 + 6,500/M ²	4,051	2,033	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M ²	6,600	983	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M ²	2,365	1,046	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M ²	16,731	9,528	6%	8%
M.1A.16.11	Estimate: <=150 + 4,200/M ²	46,582	30,760	16%	25%
M.1A.16.12	Estimate: <=190 + 5,200/M ²	2,195	2,124	1%	2%
M.1A.16.13	Estimate: <=240 + 6,500/M ²	435	486	0%	0%
M.1A.16.14	Estimate: >240 + 6,500/M ²	5,898	6,467	2%	5%
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	10,010	11,616	3%	9%
M.1A.16.19	Total	290,955	122,640	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					

17. Dwelling Age Structure		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.17.1	older than 1919	45,017	18,623	15%	15%
M.1A.17.2	1919 - 1945	38,139	17,374	13%	14%
M.1A.17.3	1945 - 1960	27,320	12,686	9%	10%
M.1A.17.4	1961 - 1970	35,170	19,211	12%	16%
M.1A.17.5	1971 - 1980	36,240	22,037	12%	18%
M.1A.17.6	1981 - 1990	14,501	8,496	5%	7%
M.1A.17.7	1991 - 2000	14,250	5,004	5%	4%
M.1A.17.8	2001 - 2005	11,860	4,406	4%	4%
M.1A.17.9	2006 and later	62,098	14,103	21%	11%
M.1A.17.10	no data	6,360	700	2%	1%
M.1A.17.11	Total	290,955	122,640	100%	100%
OM.1A.17.1					

18. Dwelling Type		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.18.1	House, detached or semi-detached	130,916	89,315	45%	73%
M.1A.18.2	Flat or Apartment	26,667	14,561	9%	12%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	37,097	13,455	13%	11%
M.1A.18.5	Multifamily House	96,275	5,309	33%	4%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	0	0	0%	0%
M.1A.18.8	Total	290,955	122,640	100%	100%
OM.1A.18.1					

19. New Residential Building		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.19.1	New Building	29,051	4,538	10%	4%
M.1A.19.2	Existing building	261,902	118,102	90%	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	290,955	122,640	100%	100%
OM.1A.19.1					
OM.1A.19.2					
OM.1A.19.3					
OM.1A.19.4					
OM.1A.19.5					
OM.1A.19.6					
OM.1A.19.7					
OM.1A.19.8					
OM.1A.19.9					
OM.1A.19.10					
OM.1A.19.11					
OM.1A.19.12					
OM.1A.19.13					
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OM.1A.19.15					
OM.1A.19.16					
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OM.1A.19.20					
OM.1A.19.21					
OM.1A.19.22					
OM.1A.19.23					
OM.1A.19.24					
OM.1A.19.25					
OM.1A.19.26					
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OM.1A.19.30					
OM.1A.19.31					
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OM.1A.19.38					
OM.1A.19.39					
OM.1A.19.40					
OM.1A.19.41					
OM.1A.19.42					
OM.1A.19.43					
OM.1A.19.44					
OM.1A.19.45					
OM.1A.19.46					
OM.1A.19.47					
OM.1A.19.48					
OM.1A.19.49					
OM.1A.19.50					

18 Commercial Cover Pool

20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.20.1	Average loan size (000s)	13,075			
By buckets (mm):					
M.18.20.2	DKK 0 - 2m	953	891	2%	26%
M.18.20.3	DKK 2 - 5m	2,763	835	6%	24%
M.18.20.4	DKK 5 - 20m	12,507	1,212	28%	35%
M.18.20.5	DKK 20 - 50m	10,033	326	22%	9%
M.18.20.6	DKK 20 - 50m	8,772	127	19%	4%
M.18.20.7	> DKK 100m	10,054	57	22%	2%
M.18.20.8	TBC at a country level	ND1	ND1		
M.18.20.9	TBC at a country level	ND1	ND1		
M.18.20.10	TBC at a country level	ND1	ND1		
M.18.20.11	TBC at a country level	ND1	ND1		
M.18.20.12	TBC at a country level	ND1	ND1		
M.18.20.13	TBC at a country level	ND1	ND1		
M.18.20.14	TBC at a country level	ND1	ND1		
M.18.20.15	TBC at a country level	ND1	ND1		
M.18.20.16	TBC at a country level	ND1	ND1		
M.18.20.17	TBC at a country level	ND1	ND1		
M.18.20.18	TBC at a country level	ND1	ND1		
M.18.20.19	TBC at a country level	ND1	ND1		
M.18.20.20	TBC at a country level	ND1	ND1		
M.18.20.21	TBC at a country level	ND1	ND1		
M.18.20.22	TBC at a country level	ND1	ND1		
M.18.20.23	TBC at a country level	ND1	ND1		
M.18.20.24	TBC at a country level	ND1	ND1		
M.18.20.25	TBC at a country level	ND1	ND1		
M.18.20.26	Total	45,082	3,448	100.0%	100.0%

21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mm):					
M.18.21.2	>0 - <=40%	ND1	ND1		
M.18.21.3	>40 - <=50%	ND1	ND1		
M.18.21.4	>50 - <=60%	ND1	ND1		
M.18.21.5	>60 - <=70%	ND1	ND1		
M.18.21.6	>70 - <=80%	ND1	ND1		
M.18.21.7	>80 - <=90%	ND1	ND1		
M.18.21.8	>90 - <=100%	ND1	ND1		
M.18.21.9	>100%	ND1	ND1		
M.18.21.10	Total	0.0	0	0.0%	0.0%
OM.18.21.1	a/w >100 - <=110%	ND1			
OM.18.21.2	a/w >110 - <=120%	ND1			
OM.18.21.3	a/w >120 - <=130%	ND1			
OM.18.21.4	a/w >130 - <=140%	ND1			
OM.18.21.5	a/w >140 - <=150%	ND1			
OM.18.21.6	a/w >150%	ND1			
OM.18.21.7					
OM.18.21.8					
OM.18.21.9					

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.22.1	Weighted Average LTV (%)	49.7%			
By LTV buckets (mn):					
M.18.22.2	>0 - <=40 %	33,540	ND1	74%	
M.18.22.3	>40 - <=50 %	5,882	ND1	13%	
M.18.22.4	>50 - <=60 %	3,429	ND1	8%	
M.18.22.5	>60 - <=70 %	1,221	ND1	3%	
M.18.22.6	>70 - <=80 %	355	ND1	1%	
M.18.22.7	>80 - <=90 %	241	ND1	1%	
M.18.22.8	>90 - <=100 %	161	ND1	0%	
M.18.22.9	>100%	252	ND1	1%	
M.18.22.10	Total	45,082	0	100%	0.0%
OM.18.22.1	a/w >100 - <=110 %	107	ND1	0%	
OM.18.22.2	a/w >110 - <=120 %	69	ND1	0%	
OM.18.22.3	a/w >120 - <=130 %	38	ND1	0%	
OM.18.22.4	a/w >130 - <=140 %	28	ND1	0%	
OM.18.22.5	a/w >140 - <=150 %	10	ND1	0%	
OM.18.22.6	a/w >150 %	0	ND1	0%	
OM.18.22.7					
OM.18.22.8					
OM.18.22.9					
23. Breakdown by Type % Commercial loans					
M.18.23.1	Resort	36.1%			
M.18.23.2	Office	35.9%			
M.18.23.3	Hotel/Tourism	0.0%			
M.18.23.4	Shopping malls	3.3%			
M.18.23.5	Industry	5.0%			
M.18.23.6	Agriculture	0.3%			
M.18.23.7	Other commercially used	0.6%			
M.18.23.8	Hospital	0.0%			
M.18.23.9	School	0.8%			
M.18.23.10	other RE with a social relevant purpose	17.3%			
M.18.23.11	Land	0.0%			
M.18.23.12	Property developers / Building under construction	0.0%			
M.18.23.13	Other	0.2%			
OM.18.23.1	a/w Cultural purposes				
OM.18.23.2	a/w (If relevant, please specify)				
OM.18.23.3	a/w (If relevant, please specify)				
OM.18.23.4	a/w (If relevant, please specify)				
OM.18.23.5	a/w (If relevant, please specify)				
OM.18.23.6	a/w (If relevant, please specify)				
OM.18.23.7	a/w (If relevant, please specify)				
OM.18.23.8	a/w (If relevant, please specify)				
OM.18.23.9	a/w (If relevant, please specify)				
OM.18.23.10	a/w (If relevant, please specify)				
OM.18.23.11	a/w (If relevant, please specify)				
OM.18.23.12	a/w (If relevant, please specify)				
OM.18.23.13	a/w (If relevant, please specify)				
OM.18.23.14	a/w (If relevant, please specify)				
24. EPC Information of the financed CRE					
M.18.24.1	A	6,274	203	14%	7%
M.18.24.2	B	3,374	133	7%	5%
M.18.24.3	C	8,986	394	20%	14%
M.18.24.4	D	7,858	364	17%	13%
M.18.24.5	E	3,830	185	8%	7%
M.18.24.6	F	1,278	89	3%	3%
M.18.24.7	G	808	48	2%	2%
M.18.24.8	Estimate A	1,305	93	3%	3%
M.18.24.9	Estimate B	893	58	2%	2%
M.18.24.10	Estimate C	1,136	158	3%	6%
M.18.24.11	Estimate D	4,652	453	10%	16%
M.18.24.12	Estimate E	488	63	1%	2%
M.18.24.13	Estimate F	398	20	1%	1%
M.18.24.14	Estimate G	1,568	188	3%	7%
M.18.24.15	TBC at a country level	ND1	ND1		
M.18.24.16	TBC at a country level	ND1	ND1		
M.18.24.17	TBC at a country level	ND1	ND1		
M.18.24.18	no data	2,235	322	5%	12%
M.18.24.19	Total	45,082	2,771	100%	100%
OM.18.24.1					
OM.18.24.2					
OM.18.24.3					
25. Average energy use intensity (kWh/m2)					
M.18.25.1	<=52.5 + 1,650/M^2	6,274	203	14%	7%
M.18.25.2	<=70 + 2,200/M^2	3,374	133	7%	5%
M.18.25.3	<=110 + 3,200/M^2	8,986	394	20%	14%
M.18.25.4	<=150 + 4,200/M^2	7,858	364	17%	13%
M.18.25.5	<=190 + 5,200/M^2	3,830	185	8%	7%
M.18.25.6	<=240 + 6,500/M^2	1,278	89	3%	3%
M.18.25.7	>240 + 6,500/M^2	808	48	2%	2%
M.18.25.8	Estimate: <=52.5 + 1,650/M^2	1,305	93	3%	3%
M.18.25.9	Estimate: <=70 + 2,200/M^2	893	58	2%	2%
M.18.25.10	Estimate: <=110 + 3,200/M^2	1,136	158	3%	6%
M.18.25.11	Estimate: <=150 + 4,200/M^2	4,652	453	10%	16%
M.18.25.12	Estimate: <=190 + 5,200/M^2	488	63	1%	2%
M.18.25.13	Estimate: <=240 + 6,500/M^2	398	20	1%	1%
M.18.25.14	Estimate: >240 + 6,500/M^2	1,568	188	3%	7%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	2,235	322	5%	12%
M.18.25.19	Total	45,082	2,771	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. CRE Age Structure					
M.18.26.1	older than 1919	8,364	468	19%	17%
M.18.26.2	1919 - 1945	2,572	200	6%	7%
M.18.26.3	1945 - 1960	2,728	158	6%	6%
M.18.26.4	1961 - 1970	5,608	314	12%	11%
M.18.26.5	1971 - 1980	3,609	345	8%	12%
M.18.26.6	1981 - 1990	5,045	325	11%	12%
M.18.26.7	1991 - 2000	3,569	204	8%	7%
M.18.26.8	2001 - 2005	2,254	179	5%	6%
M.18.26.9	2006 and later	9,309	466	21%	17%
M.18.26.10	no data	1,964	112	4%	4%
M.18.26.11	Total	45,082	2,771	100%	100%
OM.18.26.1					
27. New Commercial Building					
M.18.27.1	New Building	2,796	154	6%	0%
M.18.27.2	Existing building	42,286	119,863	94%	100%
M.18.27.3	other	0	0	0%	0%
M.18.27.4	no data	0	0	0%	0%
M.18.27.5	Total	45,082	120,017	100%	100%

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2021

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	78.030	15.048	23,2%	10,1%
SM.1.1.2	other	0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	78.030	15.048	23,2%	10,1%
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	4.184	692		
SM.2.1.2	redemptions	2.497	709		
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	78.030	15.048		
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	66.923	85,8%		
SM.2.1.2	Commercial	11.107	14,2%		
SM.2.1.3	Other	0	0,0%		
SM.2.1.4	Total	78.030	100,0%		
OSM.2.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0,0%		
OSM.2.1.2	<i>a/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	14.494	554	10,1%	
OSM.2.2.1	<i>Optional information eg. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information ea. 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 Mortgages		
SM.2.3.1	10 largest exposures	15,2%	23,7%	8,6%	
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 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>a/w Greenland</i>	0,0%	0,0%	0,0%	
OSM.2.4.2	<i>a/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)	41.3%	53.8%	43.1%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10.0%	11.2%	10.1%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	9.2%	4.4%	8.5%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	26.0%	18.5%	24.9%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13.5%	12.1%	13.3%	
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					
SM.2.5.14					
SM.2.5.15					
SM.2.5.16					
SM.2.5.17					
SM.2.5.18					
SM.2.5.19					
SM.2.5.20					
SM.2.5.21					
SM.2.5.22					
SM.2.5.23					
SM.2.5.24					
SM.2.5.25					
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SM.2.5.27					
SM.2.5.28					
SM.2.5.29					
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SM.2.5.41					
SM.2.5.42					
SM.2.5.43					
SM.2.5.44					
SM.2.5.45					
SM.2.5.46					
SM.2.5.47					
SM.2.5.48					
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	78%	50%	74%	
SM.2.6.2	Floating rate	22%	50%	26%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2					
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	45%	44%	45%	
SM.2.7.2	Amortising	55%	56%	55%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	22%	21%	22%	
SM.2.8.2	≥ 12 - < 24 months	26%	24%	26%	
SM.2.8.3	≥ 24 - < 36 months	18%	16%	18%	
SM.2.8.4	≥ 36 - < 60 months	17%	10%	16%	
SM.2.8.5	≥ 60 months	16%	30%	18%	
OSM.7.8.1					
OSM.7.8.2					
OSM.7.8.3					
OSM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0,01%	0,00%	0,01%	
OSM.7.9.1					
OSM.7.9.2					
OSM.7.9.3					
OSM.7.9.4					
OSM.7.9.5					
OSM.7.9.6					
OSM.7.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.617			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	8.702	7.451	13%	51%
SM.2A.10.3	DKK 2 - 5m	16.065	5.659	24%	39%
SM.2A.10.4	DKK 5 - 20m	8.415	853	13%	6%
SM.2A.10.5	DKK 20 - 50m	10.675	334	16%	2%
SM.2A.10.6	DKK 50 - 100m	8.352	118	12%	1%
SM.2A.10.7	> DKK 100m	14.715	79	22%	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	66.923	14.494	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	o/w >100 - <=110 %	ND1			
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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	46.5%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	47.488	ND1	71%	
SM.2A.12.3	>40 - <=50 %	7.298	ND1	11%	
SM.2A.12.4	>50 - <=60 %	6.105	ND1	9%	
SM.2A.12.5	>60 - <=70 %	4.081	ND1	6%	
SM.2A.12.6	>70 - <=80 %	1.526	ND1	2%	
SM.2A.12.7	>80 - <=90 %	150	ND1	0%	
SM.2A.12.8	>90 - <=100 %	87	ND1	0%	
SM.2A.12.9	>100%	188	ND1	0%	
SM.2A.12.10	Total	66.923	0	100%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %	77	ND1	0%	
OSM.2A.12.2	a/w >110 - <=120 %	54	ND1	0%	
OSM.2A.12.3	a/w >120 - <=130 %	23	ND1	0%	
OSM.2A.12.4	a/w >130 - <=140 %	18	ND1	0%	
OSM.2A.12.5	a/w >140 - <=150 %	8	ND1	0%	
OSM.2A.12.6	a/w >150 %	8	ND1	0%	
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	37%			
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	23%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	39%			
OSM.2A.13.2	a/w Private rental	36%			
OSM.2A.13.3	a/w Multi-family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
OSM.2A.13.11	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
OSM.2A.14.4					
OSM.2A.14.5					
OSM.2A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	42.187	6.401	63%	53%
SM.2A.15.2	B	18.188	4.773	27%	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	6.362	857	10%	7%
SM.2A.15.9	Estimate B	186	66	0%	1%
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	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	66.923	12.097	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	42.187	6.401	63%	53%
SM.2A.16.2	<=70 + 2,200/M^2	18.188	4.773	27%	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	6.362	857	10%	7%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	186	66	0%	1%
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	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	66.923	12.097	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
OSM.2A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.17.1	older than 1919	1.229	321	2%	3%
SM.2A.17.2	1919 - 1945	758	196	1%	2%
SM.2A.17.3	1945 - 1960	1.588	127	2%	1%
SM.2A.17.4	1961 - 1970	1.814	255	3%	2%
SM.2A.17.5	1971 - 1980	2.293	417	3%	3%
SM.2A.17.6	1981 - 1990	1.031	505	2%	4%
SM.2A.17.7	1991 - 2000	1.402	284	2%	2%
SM.2A.17.8	2001 - 2005	2.783	558	4%	5%
SM.2A.17.9	2006 and later	51.013	9.248	76%	76%
SM.2A.17.10	no data	3.013	186	5%	2%
SM.2A.17.11	Total	66.923	12.097	100%	100%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.18.1	House, detached or semi-detached	16.285	6.469	24%	53%
SM.2A.18.2	Flat or Apartment	5.174	2.092	8%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	14.231	2.861	21%	24%
SM.2A.18.5	Multifamily House	31.233	675	47%	6%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	66.923	12.097	100%	100%
OSM.2A.18.4					

19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.19.1	New Building	27.430	3.917	41%	32%
SM.2A.19.2	Existing building	39.493	8.180	59%	68%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	66.923	12.097	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					
2B Commercial Cover Pool					
20. Loan Size Information					
Average loan size (000s)		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1		20			
By buckets (mn):					
SM.2B.20.2	DKK 0 - 2m	87	73	1%	13%
SM.2B.20.3	DKK 2 - 5m	368	108	3%	19%
SM.2B.20.4	DKK 5 - 20m	2.985	260	27%	47%
SM.2B.20.5	DKK 20 - 50m	1.892	66	17%	12%
SM.2B.20.6	DKK 20 - 50m	1.754	25	16%	5%
SM.2B.20.7	> DKK 100m	4.021	22	36%	4%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	11.107	554	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED					
Weighted Average LTV (%)		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1		ND1			
By LTV buckets (mn):					
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100 %	ND1	ND1		
SM.2B.21.10	Total	0,0	0	0,0%	0,0%
SM.2B.21.11					
OSM.2B.21.1	a/w >100 - <=110 %	ND1			
OSM.2B.21.2	a/w >110 - <=120 %	ND1			
OSM.2B.21.3	a/w >120 - <=130 %	ND1			
OSM.2B.21.4	a/w >130 - <=140 %	ND1			
OSM.2B.21.5	a/w >140 - <=150 %	ND1			
OSM.2B.21.6	a/w >150 %	ND1			
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
22. Loan to Value (LTV) Information - INDEXED					
Weighted Average LTV (%)		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1		48%			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	8.210	ND1	74%	
SM.2B.22.3	>40 - <=50 %	1.602	ND1	14%	
SM.2B.22.4	>50 - <=60 %	866	ND1	8%	
SM.2B.22.5	>60 - <=70 %	255	ND1	2%	
SM.2B.22.6	>70 - <=80 %	80	ND1	1%	
SM.2B.22.7	>80 - <=90 %	46	ND1	0%	
SM.2B.22.8	>90 - <=100 %	23	ND1	0%	
SM.2B.22.9	>100 %	23	ND1	0%	
SM.2B.22.10	Total	11.107	0	100%	0,0%
OSM.2B.22.1	a/w >100 - <=110 %	15	ND1	0%	
OSM.2B.22.2	a/w >110 - <=120 %	4	ND1	0%	
OSM.2B.22.3	a/w >120 - <=130 %	2	ND1	0%	
OSM.2B.22.4	a/w >130 - <=140 %	1	ND1	0%	
OSM.2B.22.5	a/w >140 - <=150 %	1	ND1	0%	
OSM.2B.22.6	a/w >150 %	0	ND1	0%	
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

23. Breakdown by Type		% Commercial loans			
SM.2B.23.1	Retail			36%	
SM.2B.23.2	Office			34%	
SM.2B.23.3	Hotel/Tourism			0%	
SM.2B.23.4	Shopping malls			6%	
SM.2B.23.5	Industry			5%	
SM.2B.23.6	Agriculture			0%	
SM.2B.23.7	Other commercially used			0%	
SM.2B.23.8	Hospital			0%	
SM.2B.23.9	School			0%	
SM.2B.23.10	other RE with a social relevant purpose			18%	
SM.2B.23.11	Land			0%	
SM.2B.23.12	Property developers / Building under construction			0%	
SM.2B.23.13	Other			0%	
OSM.2B.23.1				<i>a/w Cultural purposes</i>	
OSM.2B.23.2				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.3				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.4				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.5				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.6				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.7				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.8				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.9				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.10				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.11				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.12				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.13				<i>a/w [if relevant, please specify]</i>	
OSM.2B.23.14				<i>a/w [if relevant, please specify]</i>	
24. EPC information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.24.1	A	6.274	203	56%	47%
SM.2B.24.2	B	3.374	133	30%	31%
SM.2B.24.3	C	0	0	0%	0%
SM.2B.24.4	D	0	0	0%	0%
SM.2B.24.5	E	0	0	0%	0%
SM.2B.24.6	F	0	0	0%	0%
SM.2B.24.7	G	0	0	0%	0%
SM.2B.24.8	Estimate A	1.197	80	11%	18%
SM.2B.24.9	Estimate B	262	20	2%	5%
SM.2B.24.10	Estimate C	0	0	0%	0%
SM.2B.24.11	Estimate D	0	0	0%	0%
SM.2B.24.12	Estimate E	0	0	0%	0%
SM.2B.24.13	Estimate F	0	0	0%	0%
SM.2B.24.14	Estimate G	0	0	0%	0%
SM.2B.24.15	TBC at a country level	ND1	ND1		
SM.2B.24.16	TBC at a country level	ND1	ND1		
SM.2B.24.17	TBC at a country level	ND1	ND1		
SM.2B.24.18	no data	0	0	0%	0%
SM.2B.24.19	Total	11.107	436	100%	100%
25. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	<=52.5 + 1,650/M^2	6.274	203	56%	47%
SM.2B.25.2	<=70 + 2,200/M^2	3.374	133	30%	31%
SM.2B.25.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.2B.25.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.2B.25.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.2B.25.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.8	Estimate: <=52.5 + 1,650/M^2	1.197	80	11%	18%
SM.2B.25.9	Estimate: <=70 + 2,200/M^2	262	20	2%	5%
SM.2B.25.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.2B.25.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.2B.25.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.25.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0	0%	0%
SM.2B.25.19	Total	11.107	436	100%	100%
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	older than 1919	498	15	4%	3%
SM.2B.26.2	1919 - 1945	220	8	2%	2%
SM.2B.26.3	1945 - 1960	136	7	1%	2%
SM.2B.26.4	1961 - 1970	1.040	13	9%	3%
SM.2B.26.5	1971 - 1980	180	9	2%	2%
SM.2B.26.6	1981 - 1990	694	21	6%	5%
SM.2B.26.7	1991 - 2000	712	13	6%	3%
SM.2B.26.8	2001 - 2005	362	24	3%	6%
SM.2B.26.9	2006 and later	7.044	319	63%	73%
SM.2B.26.10	no data	221	7	2%	2%
SM.2B.26.11	Total	11.107	436	100%	100%
27. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2B.27.1	New Building	2.784	150	25%	34%
SM.2B.27.2	Existing building	8.323	286	75%	66%
SM.2B.27.3	other	0	0	0%	0%
SM.2B.27.4	no data	0	0	0%	0%
SM.2B.27.5	Total	11.107	436	100%	100%

C. Harmonised Disclosure Template - Glossary

EEM HDT 2021

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.
OHG.1.1	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment falling to pay instalments and / or interests.
OHG.1.2	NPV assumptions (when stated)	
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		