

EEMI Harmonised Disclosure Template

2023 Version

Denmark

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Reporting Date: 07/05/2024

Cut-off Date: 31/03/2024



**Energy
Efficient
Mortgage
Label**

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Sub-Mortgage Assets](#)

[Worksheet EEM Harmonised Summary](#)

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	Nominal (mn)	% Total Mortgages
M.1.1.1	Residential	320.587	85.9%
M.1.1.2	Commercial	52.442	14.1%
M.1.1.3	Other	0	0.0%
M.1.1.4	Total	373.028	100.0%
OM.1.1.1	a/w Cooperative Housing	13.872	3.7%
OM.1.1.2	a/w Agriculture	189	0.3%
OM.1.1.3	a/w Owner-occupied homes	170.853	45.8%
OM.1.1.4	a/w Holiday houses	9.933	2.7%
OM.1.1.5	a/w Subsidised Housing	50.290	13.5%
OM.1.1.6	a/w Private rental	75.639	20.3%
OM.1.1.7	a/w Manufacturing and Manual Industries	5.458	1.5%
OM.1.1.8	a/w Office and Business	38.411	10.3%
OM.1.1.9	a/w Social and cultural purposes	8.327	2.2%
OM.1.1.10	a/w Other	56	0.0%
OM.1.1.11			
2. General Information		Residential Loans	Commercial Loans
M.1.2.1	Number of mortgage loans	144.931	3.667
OM.1.2.1	Optional information eq, Number of borrowers	ND1	
OM.1.2.2	Optional information eq, 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	4.1%	8.7%
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	a/w Greenland	0.0%	0.0%
OM.1.4.2	a/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%	50%	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%	19%	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					
M.1.5.12					
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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	64%	48%	62%	
M.1.6.2	Floating rate	36%	52%	38%	
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%	47%	
M.1.7.2	Amortising	53%	55%	53%	
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	12%	12%	12%	
M.1.8.2	≥ 12 - < 24 months	17%	18%	17%	
M.1.8.3	≥ 24 - < 36 months	15%	11%	14%	
M.1.8.4	≥ 36 - < 60 months	25%	26%	25%	
M.1.8.5	≥ 60 months	32%	33%	32%	
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	0,15%	0,03%	0,13%	
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)	2.212			
M.1A.10.2	By buckets (mm):				
M.1A.10.3	DKK 0 - 2m	96.876	108.763	30%	75%
M.1A.10.4	DKK 2 - 5m	83.453	28.994	26%	20%
M.1A.10.5	DKK 5 - 20m	50.148	5.524	16%	4%
M.1A.10.6	DKK 20 - 50m	34.729	1.132	11%	1%
M.1A.10.7	DKK 50 - 100m	23.893	345	7%	0%
M.1A.10.8	> DKK 100m	31.536	173	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	320.587	144.931	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</i> >100 - <=110 %	ND1			
OM.1A.11.2	<i>o/w</i> >110 - <=120 %	ND1			
OM.1A.11.3	<i>o/w</i> >120 - <=130 %	ND1			
OM.1A.11.4	<i>o/w</i> >130 - <=140 %	ND1			
OM.1A.11.5	<i>o/w</i> >140 - <=150 %	ND1			
OM.1A.11.6	<i>o/w</i> >150 %	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 (%)	44.9%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	246.166	ND1	76.8%	
M.1A.12.3	>40 - <=50 %	34.027	ND1	10.6%	
M.1A.12.4	>50 - <=60 %	22.925	ND1	7.2%	
M.1A.12.5	>60 - <=70 %	11.455	ND1	3.6%	
M.1A.12.6	>70 - <=80 %	4.392	ND1	1.4%	
M.1A.12.7	>80 - <=90 %	834	ND1	0.3%	
M.1A.12.8	>90 - <=100 %	344	ND1	0.1%	
M.1A.12.9	>100 %	444	ND1	0.1%	
M.1A.12.10	Total	320.587	0	100.0%	0.0%
OM.1A.12.1	<i>o/w</i> >100 - <=110 %	194	ND1	0.1%	
OM.1A.12.2	<i>o/w</i> >110 - <=120 %	78	ND1	0.0%	
OM.1A.12.3	<i>o/w</i> >120 - <=130 %	47	ND1	0.0%	
OM.1A.12.4	<i>o/w</i> >130 - <=140 %	36	ND1	0.0%	
OM.1A.12.5	<i>o/w</i> >140 - <=150 %	18	ND1	0.0%	
OM.1A.12.6	<i>o/w</i> >150 %	71	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	53%			
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	28%			
OM.1A.13.1	<i>o/w</i> Private rental	24%			
OM.1A.13.2	<i>o/w</i> Multi-family housing	4%			
OM.1A.13.3	<i>o/w</i> Buildings under construction	0%			
OM.1A.13.4	<i>o/w</i> Buildings land	0%			
OM.1A.13.5	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.6	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.7	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.8	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.9	<i>o/w</i> (if relevant, please specify)				
OM.1A.13.10	<i>o/w</i> (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 (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	68.069	8.793	21%	7%
M.1A.15.2	B	25.563	5.729	8%	5%
M.1A.15.3	C	74.216	20.530	23%	17%
M.1A.15.4	D	46.334	18.358	14%	15%
M.1A.15.5	E	16.735	7.268	5%	6%
M.1A.15.6	F	7.420	3.353	2%	3%
M.1A.15.7	G	3.718	1.902	1%	2%
M.1A.15.8	Estimate A	7.682	1.000	2%	1%
M.1A.15.9	Estimate B	4.432	1.055	1%	1%
M.1A.15.10	Estimate C	18.830	11.796	6%	10%
M.1A.15.11	Estimate D	18.438	25.889	6%	21%
M.1A.15.12	Estimate E	9.297	1.410	3%	1%
M.1A.15.13	Estimate F	4.964	114	2%	0%
M.1A.15.14	Estimate G	3.489	4.149	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	11.419	11.942	4%	10%
M.1A.15.19	Total	320.587	123.088	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	68.069	8.793	21%	7%
M.1A.16.2	<=70 + 2,200/M^2	25.563	5.729	8%	5%
M.1A.16.3	<=110 + 3,200/M^2	74.216	20.530	23%	17%
M.1A.16.4	<=150 + 4,200/M^2	46.334	18.358	14%	15%
M.1A.16.5	<=190 + 5,200/M^2	16.735	7.268	5%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.400	3.353	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.718	1.902	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.682	1.000	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.432	1.055	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	18.830	11.796	6%	10%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	18.438	25.689	6%	21%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	9.297	1.410	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	4.964	114	2%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.489	4.149	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	11.419	11.942	4%	10%
M.1A.16.19	Total	320.587	123.088	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	48.760	18.071	15%	15%
M.1A.17.2	1919 - 1945	40.003	17.005	12%	14%
M.1A.17.3	1946 - 1960	28.968	12.279	9%	10%
M.1A.17.4	1961 - 1970	37.059	18.844	12%	15%
M.1A.17.5	1971 - 1980	36.183	21.558	11%	18%
M.1A.17.6	1981 - 1990	14.644	8.011	5%	7%
M.1A.17.7	1991 - 2000	13.891	4.964	4%	4%
M.1A.17.8	2001 - 2005	11.878	4.335	4%	4%
M.1A.17.9	2006 - 2010	16.868	6.210	5%	5%
M.1A.17.10	2011 - 2015	31.147	4.802	10%	4%
M.1A.17.11	2016 - 2020	19.133	2.074	6%	2%
M.1A.17.12	2021 and onwards	14.794	3.329	5%	3%
M.1A.17.13	no data	7.258	1.606	2%	1%
M.1A.17.14	Total	320.587	123.088	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	137.969	89.325	43%	73%
M.1A.18.2	Flat or Apartment	3.156	343	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.472	13.537	13%	11%
M.1A.18.5	Multifamily House	137.450	19.864	43%	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	320.587	123.088	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	33.736	3.927	11%	3%
M.1A.19.2	Existing building	286.851	119.161	89%	97%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	320.587	123.088	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	163.024	82.543	11.9	
M.1A.20.2	Flat or Apartment	2.704	1.602	5.8	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	24.066	14.566	4.5	
M.1A.20.5	Multifamily House	67.668	44.094	3.1	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	366	178	9.9	
M.1A.20.8	no data	59	45	-	
M.1A.20.9	total	257.968	143.027	6.3	
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)	14.301			
By buckets (mn):					
M.1B.21.2	DKK 0 - 2m	946	879	2%	24%
M.1B.21.3	DKK 2 - 5m	3.082	932	6%	25%
M.1B.21.4	DKK 5 - 20m	13.341	1.299	25%	35%
M.1B.21.5	DKK 20 - 50m	10.777	339	21%	9%
M.1B.21.6	DKK 50 - 100m	10.033	143	19%	4%
M.1B.21.7	> DKK 100m	14.264	75	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	52.442	3.667	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 (%)	45.4%			
By LTV buckets (mn):					
M.1B.23.2	>0 - <=40 %	41.230	ND1	79%	
M.1B.23.3	>40 - <=50 %	5.961	ND1	11%	
M.1B.23.4	>50 - <=60 %	3.381	ND1	6%	
M.1B.23.5	>60 - <=70 %	1.164	ND1	2%	
M.1B.23.6	>70 - <=80 %	386	ND1	1%	
M.1B.23.7	>80 - <=90 %	165	ND1	0%	
M.1B.23.8	>90 - <=100 %	88	ND1	0%	
M.1B.23.9	>100 %	67	ND1	0%	
M.1B.23.10	Total	52.442		100%	0.0%
OM.1B.23.1	a/w >100 - <=110 %	36		0%	
OM.1B.23.2	a/w >110 - <=120 %	22		0%	
OM.1B.23.3	a/w >120 - <=130 %	7		0%	
OM.1B.23.4	a/w >130 - <=140 %	2		0%	
OM.1B.23.5	a/w >140 - <=150 %	0		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	32076.2%			
M.1B.24.2	Office	32704.1%			
M.1B.24.3	Hotel/Tourism	0.6%			
M.1B.24.4	Shopping malls	1468.6%			
M.1B.24.5	Industry	9723.8%			
M.1B.24.6	Agriculture	336.8%			
M.1B.24.7	Other commercially used	513.6%			
M.1B.24.8	Hospital	0.0%			
M.1B.24.9	School	11413.0%			
M.1B.24.10	other RE with a social relevant purpose	2521.2%			
M.1B.24.11	Land	0.0%			
M.1B.24.12	Property developers / Building under construction	0.0%			
M.1B.24.13	Other	41.0%			
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.18.25.1	A	7.591	277	14%	10%
M.18.25.2	B	5.632	201	11%	7%
M.18.25.3	C	11.456	471	22%	16%
M.18.25.4	D	7.344	335	14%	12%
M.18.25.5	E	2.691	153	5%	5%
M.18.25.6	F	1.066	63	2%	2%
M.18.25.7	G	961	45	2%	2%
M.18.25.8	Estimate A	1.740	74	3%	3%
M.18.25.9	Estimate B	1.029	61	2%	2%
M.18.25.10	Estimate C	2.173	276	4%	10%
M.18.25.11	Estimate D	1.911	369	4%	13%
M.18.25.12	Estimate E	1.128	57	2%	2%
M.18.25.13	Estimate F	718	3	1%	0%
M.18.25.14	Estimate G	933	54	2%	2%
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	6.069	423	12%	15%
M.18.25.19	Total	52.442	2.862	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	7.591	277	14%	10%
M.18.26.2	<=70 + 2,200/M^2	5.632	201	11%	7%
M.18.26.3	<=110 + 3,200/M^2	11.456	471	22%	16%
M.18.26.4	<=150 + 4,200/M^2	7.344	335	14%	12%
M.18.26.5	<=190 + 5,200/M^2	2.691	153	5%	5%
M.18.26.6	<=240 + 6,500/M^2	1.066	63	2%	2%
M.18.26.7	>240 + 6,500/M^2	961	45	2%	2%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.740	74	3%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	1.029	61	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	2.173	276	4%	10%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.911	369	4%	13%
M.18.26.12	Estimate: <=190 + 5,200/M^2	1.128	57	2%	2%
M.18.26.13	Estimate: <=240 + 6,500/M^2	718	3	1%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	933	54	2%	2%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	6.069	423	12%	15%
M.18.26.19	Total	52.442	2.862	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	11.322	465	22%	17%
M.18.27.2	1919 - 1945	3.484	212	7%	7%
M.18.27.3	1946 - 1960	2.859	154	5%	5%
M.18.27.4	1961 - 1970	6.855	341	13%	12%
M.18.27.5	1971 - 1980	5.078	326	10%	11%
M.18.27.6	1981 - 1990	5.074	324	10%	11%
M.18.27.7	1991 - 2000	3.213	197	6%	7%
M.18.27.8	2001 - 2005	2.368	164	5%	6%
M.18.27.9	2006 - 2010	3.535	201	7%	7%
M.18.27.10	2011 - 2015	3.732	164	7%	6%
M.18.27.11	2016 - 2020	1.598	50	3%	2%
M.18.27.12	2021 and onwards	1.794	112	3%	4%
M.18.27.13	no data	1.529	132	3%	5%
M.18.27.14	Total	52.442	2.862	100%	100%
OM.18.27.1					
OM.18.27.2					
OM.18.27.3					
OM.18.27.4					
OM.18.27.5					
OM.18.27.6					
OM.18.27.7					
OM.18.27.8					
OM.18.27.9					
OM.18.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.477	124	7%	4%
M.18.28.2	Existing building	48.964	2.738	93%	96%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	52.442	2.862	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.78.29.1	Retail	47.541	19.091	11	
M.78.29.2	Office	23.767	9.299	9	
M.78.29.3	Hotel/Tourism	0	0	-	
M.78.29.4	Shopping malls	781	505	12	
M.78.29.5	Industry	12.215	11.372	6	
M.78.29.6	Agriculture	3.724	3.717	988	
M.78.29.7	Other commercially used	264	116	12	
M.78.29.8	Hospital	0	0	-	
M.78.29.9	School	9.325	3.537	8	
M.78.29.10	other RE with a social relevant purpose	11.082	4.468	25	
M.78.29.11	Land	0	0	-	
M.78.29.12	Property developers / Building under construction	0	0	-	
M.78.29.13	Other	131	99	-	
M.78.29.14	no data	0	0	-	
M.78.29.15	Total	109.030	52.203	10	
M.78.29.16	Weighted Average				
M.78.29.17					
M.78.29.18					
M.78.29.19					

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	115,455	19,735	31.0%	13.3%
SM.1.1.2	other	0	0	0.0%	0.0%
SM.1.1.3	Total sustainable loans	115,455	19,735	31.0%	13.3%
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	3,340	626		
SM.2.1.2	redemptions	2,972	728		
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	115,455	19,735		
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	100,890		87.4%	
SM.2.1.2	Commercial	14,566		12.6%	
SM.2.1.3	Other	0		0.0%	
SM.2.1.4	Total	115,455		100.0%	
OSM.2.1.1	o/w Housing Cooperatives / Multi-family assets			0.0%	
OSM.2.1.2	o/w Forest & Agriculture			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	19,005	730	13%	
OSM.2.2.1	Optional information e.g. Number of borrowers				
OSM.2.2.2	Optional information e.g. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.7%	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	o/w Greenland	0.0%	0.0%	0.0%	
OSM.2.4.2	o/w Faroe Islands	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%	49%	44%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	10%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	10%	5%	9%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	23%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12%	12%	12%
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				
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SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
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	70%	54%	65%
SM.2.6.2	Floating rate	30%	46%	33%
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	48%	49%	48%
SM.2.7.2	Amortising	52%	51%	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	13%	9%	12%
SM.2.8.2	≥ 12 - < 24 months	18%	20%	18%
SM.2.8.3	≥ 24 - < 36 months	16%	9%	15%
SM.2.8.4	≥ 36 - < 60 months	25%	35%	26%
SM.2.8.5	≥ 60 months	29%	26%	28%
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)	5.309			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10.819	9.502	11%	50%
SM.2A.10.3	DKK 2 - 5m	20.714	7.126	21%	37%
SM.2A.10.4	DKK 5 - 20m	15.118	1.553	15%	8%
SM.2A.10.5	DKK 20 - 50m	15.498	489	15%	3%
SM.2A.10.6	DKK 50 - 100m	13.856	157	14%	1%
SM.2A.10.7	> DKK 100m	24.885	138	25%	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	100.880	19.005	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	a/w >100 - <=110%	ND1	ND1		
OSM.2A.11.2	a/w >110 - <=120%	ND1	ND1		
OSM.2A.11.3	a/w >120 - <=130%	ND1	ND1		
OSM.2A.11.4	a/w >130 - <=140%	ND1	ND1		
OSM.2A.11.5	a/w >140 - <=150%	ND1	ND1		
OSM.2A.11.6	a/w >150%	ND1	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 (%)	41,7%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	76.082	ND1	75%	
SM.2A.12.3	>40 - <=50%	10.706	ND1	11%	
SM.2A.12.4	>50 - <=60%	8.126	ND1	8%	
SM.2A.12.5	>60 - <=70%	4.241	ND1	4%	
SM.2A.12.6	>70 - <=80%	1.380	ND1	1%	
SM.2A.12.7	>80 - <=90%	195	ND1	0%	
SM.2A.12.8	>90 - <=100%	74	ND1	0%	
SM.2A.12.9	>100%	63	ND1	0%	
SM.2A.12.10	Total	100.880		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	48			
OSM.2A.12.2	a/w >110 - <=120%	9			
OSM.2A.12.3	a/w >120 - <=130%	11			
OSM.2A.12.4	a/w >130 - <=140%	7			
OSM.2A.12.5	a/w >140 - <=150%	6			
OSM.2A.12.6	a/w >150%	1			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	32%			
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	26%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	42%			
OSM.2A.13.2	a/w Private rental	39%			
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					

15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	68.069	8.793	67%	56%
SM.2A.15.2	B	25.563	5.729	25%	37%
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	7.132	980	7%	6%
SM.2A.15.9	Estimate B	126	71	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	100.890	15.573	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	68.069	8.793	67%	56%
SM.2A.16.2	<=70 + 2,200/M^2	25.563	5.729	25%	37%
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	7.132	980	7%	6%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	126	71	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	100.890	15.573	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	2.094	485	2%	3%
SM.2A.17.2	1919 - 1945	1.472	276	1%	2%
SM.2A.17.3	1946 - 1960	2.342	181	2%	1%
SM.2A.17.4	1961 - 1970	5.126	389	5%	2%
SM.2A.17.5	1971 - 1980	4.533	567	4%	4%
SM.2A.17.6	1981 - 1990	3.087	720	3%	5%
SM.2A.17.7	1991 - 2000	3.591	473	4%	3%
SM.2A.17.8	2001 - 2005	3.406	670	3%	4%
SM.2A.17.9	2006 - 2010	9.748	2.784	10%	18%
SM.2A.17.10	2011 - 2015	29.917	4.294	30%	28%
SM.2A.17.11	2016 - 2020	18.196	1.705	18%	11%
SM.2A.17.12	2021 and onwards	13.710	2.839	14%	16%
SM.2A.17.13	no data	3.669	190	4%	1%
SM.2A.17.14	Total	100.890	15.573	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	20.968	8.237	21%	53%
SM.2A.18.2	Flat or Apartment	612	71	1%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	20.242	3.529	20%	23%
SM.2A.18.5	Multifamily House	58.940	3.734	58%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	138	2	0%	0%
SM.2A.18.8	Total	100.890	15.573	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	32.183	3.347	32%	21%
SM.2A.19.2	Existing building	68.707	12.226	68%	79%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	100.890	15.573	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTVA adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.186	2.899	3.3	
SM.2A.20.2	Flat or Apartment	267	146	4.2	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.519	3.200	2.1	
SM.2A.20.5	Multifamily House	10.138	7.743	1.6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	18	9	3.1	
SM.2A.20.9	Total	20.128	13.998	1.9	
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	77	64	1%	9%
SM.2B.21.3	DKK 2 - 5m	458	138	3%	19%
SM.2B.21.4	DKK 5 - 20m	3.847	352	26%	48%
SM.2B.21.5	DKK 20 - 50m	3.249	105	22%	14%
SM.2B.21.6	DKK 20 - 50m	3.188	44	22%	6%
SM.2B.21.7	> DKK 100m	3.746	27	26%	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	14.566	730	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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	0,0%	0,0%
SM.2B.22.11		ND1	ND1		
OSM.2B.22.1	a/w >100 - <=110%	ND1	ND1		
OSM.2B.22.2	a/w >110 - <=120%	ND1	ND1		
OSM.2B.22.3	a/w >120 - <=130%	ND1	ND1		
OSM.2B.22.4	a/w >130 - <=140%	ND1	ND1		
OSM.2B.22.5	a/w >140 - <=150%	ND1	ND1		
OSM.2B.22.6	a/w >150%	ND1	ND1		
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	46%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	11.496	ND1		79%
SM.2B.23.3	>40 - <=50%	1.751	ND1		12%
SM.2B.23.4	>50 - <=60%	922	ND1		6%
SM.2B.23.5	>60 - <=70%	276	ND1		2%
SM.2B.23.6	>70 - <=80%	50	ND1		0%
SM.2B.23.7	>80 - <=90%	27	ND1		0%
SM.2B.23.8	>90 - <=100%	26	ND1		0%
SM.2B.23.9	>100%	19	ND1		0%
SM.2B.23.10	Total	14.566		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110%	11		0%	
OSM.2B.23.2	a/w >110 - <=120%	8		0%	
OSM.2B.23.3	a/w >120 - <=130%	0		0%	
OSM.2B.23.4	a/w >130 - <=140%	0		0%	
OSM.2B.23.5	a/w >140 - <=150%	0		0%	
OSM.2B.23.6	a/w >150%	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	82140%			
SM.2B.24.2	Office	77467%			
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	133%			
SM.2B.24.7	Other commercially used	605%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	28902%			
SM.2B.24.10	other RE with a social relevant purpose	6167%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	-195314%			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.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
SM.28.25.1	A	7.591	277	52%	50%
SM.28.25.2	B	5.632	201	39%	36%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1.181	13	8%	2%
SM.28.25.9	Estimate B	163	61	1%	11%
SM.28.25.10	Estimate C	0	0	0%	0%
SM.28.25.11	Estimate D	0	0	0%	0%
SM.28.25.12	Estimate E	0	0	0%	0%
SM.28.25.13	Estimate F	0	0	0%	0%
SM.28.25.14	Estimate G	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	14.566	552	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M^2	7.591	277	52%	50%
SM.28.26.2	<=70 + 2,200/M^2	5.632	201	39%	36%
SM.28.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1.181	13	8%	2%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	163	61	1%	11%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	14.566	552	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	592	18	4%	3%
SM.28.27.2	1919 - 1945	1.007	20	7%	4%
SM.28.27.3	1946 - 1960	343	10	2%	2%
SM.28.27.4	1961 - 1970	778	27	5%	5%
SM.28.27.5	1971 - 1980	985	26	7%	5%
SM.28.27.6	1981 - 1990	1.313	35	9%	6%
SM.28.27.7	1991 - 2000	1.423	37	10%	7%
SM.28.27.8	2001 - 2005	746	31	5%	6%
SM.28.27.9	2006 - 2010	1.497	76	10%	14%
SM.28.27.10	2011 - 2015	3.072	134	21%	24%
SM.28.27.11	2016 - 2020	1.183	36	8%	7%
SM.28.27.12	2021 and onwards	1.588	98	11%	18%
SM.28.27.13	no data	37	4	0%	1%
SM.28.27.14	Total	14.566	552	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	2.862	95	20%	17%
SM.28.28.2	Existing building	11.704	457	80%	83%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	14.566	552	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)	
SM.28.29.1	Retail	4.467	2.124	4	
SM.28.29.2	Office	2.573	1.382	4	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	28	28	11	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	2	1	12	
SM.28.29.7	Other commercially used	18	9	6	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	962	447	3	
SM.28.29.10	other RE with a social relevant purpose	251	157	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / building under construction	-	-	-	
SM.28.29.13	Other	6	1	0	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	8.307	4.147	4	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

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	95.497	18.603	82,7%	94,3%
DM.1.1.2	Do No Significant Harm (DNSH)	28.836	14.168	24,9%	71,5%
DM.1.1.3	Minimum social safeguards	29.482	14.457	25,4%	71,5%
DM.1.1.4	Taxonomy full compliance	28.836	14.168	24,9%	71,5%

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	28.836	14.168	7,7%	9,4%
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	28.836	14.168	7,7%	9,4%
OOM.2.1.1					
OOM.2.1.2					
OOM.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	2.804	560	0,8%	0,4%
DM.2.2.2	repayments	2.400	695	0,6%	0,5%
OOM.2.2.1					
OOM.2.2.2					
OOM.2.2.3					
OOM.2.2.4					
3. EEM 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	28.836	14.168		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
OOM.2.3.1	<i>o/w (if relevant, please specify)</i>				
OOM.2.3.2	<i>o/w (if relevant, please specify)</i>				
OOM.2.3.3	<i>o/w (if relevant, please specify)</i>				