
Harmonised Transparency Template

2024 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 07/05/2024

Cut-off Date: 31/03/2024

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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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1. Basic Facts	
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6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Labelled Cover Pool Name	Capital Centre B			
G.1.1.4	Link to Issuer's Website	www.jyskerealkredit.com			
OG.1.1.1	Cut-off date	31-03-2024			
OG.1.1.2	Optional information e.g. Contact names	Contact			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Link			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	13.551			
G.3.1.2	Outstanding Covered Bonds	12.575			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	7,8%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	977			
OG.3.2.3					
OG.3.2.4	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.5	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	12.646	93%		
G.3.3.2	Public Sector	0	0%		
G.3.3.3	Shipping	0	0%		
G.3.3.4	Substitute Assets	905	7%		
G.3.3.5	Other	0	0%		
G.3.3.6	Total	13.551	100%		
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	22,15	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	965	ND1	7%	
G.3.4.3	1 - 2 Y	601	ND1	4%	
G.3.4.4	2 - 3 Y	535	ND1	4%	
G.3.4.5	3 - 4 Y	627	ND1	5%	
G.3.4.6	4 - 5 Y	507	ND1	4%	
G.3.4.7	5 - 10 Y	3.027	ND1	22%	
G.3.4.8	10+ Y	7.291	ND1	54%	
G.3.4.9	Total	13.551	0	100%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,63	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	5.303	ND1	42%	
G.3.5.3	1 - 2 Y	2.220	ND1	18%	
G.3.5.4	2 - 3 Y	2.009	ND1	16%	
G.3.5.5	3 - 4 Y	647	ND1	5%	
G.3.5.6	4 - 5 Y	211	ND1	2%	
G.3.5.7	5 - 10 Y	255	ND1	2%	
G.3.5.8	10+ Y	1.931	ND1	15%	
G.3.5.9					
G.3.5.10	Total	12.575	0,00	100%	0,00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	12.575	12.575	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	ISK	0	0	0,0%	0,0%
G.3.6.11	JPY	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	12.575	12.575	100,0%	100,0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	12.575	12.575	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	0	0	0,0%	0,0%
OG.3.7.19	Total	12.575	12.575	100,0%	100,0%
G.3.7.20					
G.3.7.21					
G.3.7.22					
G.3.7.23					
G.3.7.24					
G.3.7.25					
G.3.7.26					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	8.589	8.589	68%	68%
G.3.8.2	Floating coupon	3.986	3.986	32%	32%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	12.575	12.575	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0		0%	
G.3.9.3	Exposures to central banks	0		0%	
G.3.9.4	Exposures to credit institutions	905		100%	
G.3.9.5	Other	0		0%	
G.3.9.6	Total	905		100%	
OG.3.9.1	Other	ND1			
OG.3.9.2	Total	ND1			
OG.3.9.3	<i>o/w EU gvts or quasi gvts</i>	ND1			
OG.3.9.4	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1			
OG.3.9.6	<i>o/w EU central banks</i>	ND1			
OG.3.9.7	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1			
OG.3.9.8	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1			
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	905	100%	
G.3.10.2	Eurozone	0	0%	
G.3.10.3	Rest of European Union (EU)	0	0%	
G.3.10.4	European Economic Area (not member of EU)	0	0%	
G.3.10.5	Switzerland	0	0%	
G.3.10.6	Australia	0	0%	
G.3.10.7	Brazil	0	0%	
G.3.10.8	Canada	0	0%	
G.3.10.9	Japan	0	0%	
G.3.10.10	Korea	0	0%	
G.3.10.11	New Zealand	0	0%	
G.3.10.12	Singapore	0	0%	
G.3.10.13	US	0	0%	
G.3.10.14	Other	0	0%	
G.3.10.15	Total EU	905	0%	
G.3.10.16	Total	905	100%	
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0%	0%
G.3.11.2	Central bank eligible assets	905	7%	7%
G.3.11.3	Other	0	0%	0%
G.3.11.4	Total	905	7%	7%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	Link		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y		
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics		
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y		
G.3.14.5	If yes. Further details are available in Tab F	F1_Tab	F2_Tab	
G.3.14.6	Is sustainability based on other criteria?	Y		
G.3.14.7	If yes, please provide further details	Green Finance Framework		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				

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

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	39		
G.4.1.2	(a)	Value of outstanding covered bonds:	40		
G.4.1.3	(b)	List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/pool/2		
G.4.1.4	(c)	Geographical distribution:	44 for Mortgage Assets		
G.4.1.5	(c)	Type of cover assets:	53		
G.4.1.6	(c)	Loan size:	187 for Residential Mortgage Assets	425 for Commercial Mortgage Assets	
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15		
G.4.1.8	(d)	Interest rate risk - cover pool:	150 for Mortgage Assets		
G.4.1.9	(d)	Currency risk - cover pool:	112		
G.4.1.10	(d)	Interest rate risk - covered bond:	164		
G.4.1.11	(d)	Currency risk - covered bond:	138		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
OG.4.1.1	(d)	Market Risk:	230 Derivatives and Swaps		
OG.4.1.2	(d)	Hedging Strategy	19 for Harmonised Glossary		
OG.4.1.3	(e)	Maturity Structure - cover assets:	66		
OG.4.1.4	(e)	Maturity Structure - covered bond:	89		
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG.1.7		
OG.4.1.6	(f)	Levels of OC:	44		
OG.4.1.7	(g)	Percentage of loans in default:	180 for Mortgage Assets		
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	0,0
OG.5.1.1	Exposure to credit institute credit quality step 2	
OG.5.1.2	Exposure to credit institute credit quality step 3	
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	6. Other relevant information	ND1
OG.6.1.2	1. Optional information e.g. Rating triggers	ND1
OG.6.1.3	NPV Test (passed/failed)	ND1
OG.6.1.4	Interest Coverage Test (passed/failed)	Jyske Bank A/S
OG.6.1.5	Cash Manager	Nordea Bank Abp
OG.6.1.6	Account Bank	ND1
OG.6.1.7	Stand-by Account Bank	ND1
OG.6.1.8	Service	ND1
OG.6.1.9	Interest Rate Swap Provider	ND1
OG.6.1.10	Covered Bond Swap Provider	ND1
OG.6.1.11	Paying Agent	ND1
OG.6.1.12	Other optional/relevant information	ND1
OG.6.1.13	Other optional/relevant information	ND1
OG.6.1.14	Other optional/relevant information	ND1
OG.6.1.15	Other optional/relevant information	ND1
OG.6.1.16	Other optional/relevant information	ND1
OG.6.1.17	Other optional/relevant information	ND1
OG.6.1.18	Other optional/relevant information	ND1
OG.6.1.19	Other optional/relevant information	ND1
OG.6.1.20	Other optional/relevant information	ND1
OG.6.1.21	Other optional/relevant information	ND1
OG.6.1.22	Other optional/relevant information	ND1
OG.6.1.23	Other optional/relevant information	ND1
OG.6.1.24	Other optional/relevant information	ND1
OG.6.1.25	Other optional/relevant information	ND1
OG.6.1.26	Other optional/relevant information	ND1
OG.6.1.27	Other optional/relevant information	ND1
OG.6.1.28	Other optional/relevant information	ND1
OG.6.1.29	Other optional/relevant information	ND1
OG.6.1.30	Other optional/relevant information	ND1
OG.6.1.31	Other optional/relevant information	ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.33	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.43	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	DKK
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CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	12.415	98,2%
M.7.1.2	Commercial	231	1,8%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	12.646	100,0%
OM.7.1.1	o/w Cooperative Housing	17	
OM.7.1.2	o/w Agriculture	0	
OM.7.1.3	o/w Owner-occupied homes	11.075	
OM.7.1.4	o/w Holiday houses	1.229	
OM.7.1.5	o/w Subsidised Housing	38	
OM.7.1.6	o/w Private rental	55	
OM.7.1.7	o/w Manufacturing and Manual Industries	25	
OM.7.1.8	o/w Office and Business	12	
OM.7.1.9	o/w Social and cultural purposes	194	
OM.7.1.10	o/w Other	0	
OM.7.1.11			
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	11.117	36
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1	11.153
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1,6%	95,0%
OM.7.3.1			2,4%
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	99,8%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
OM.7.4.1		o/w Greenland	0,0%
OM.7.4.2		o/w Faroe Islands	0,2%
OM.7.4.3			
OM.7.4.4			
OM.7.4.5			
OM.7.4.6			
OM.7.4.7			
OM.7.4.8			
OM.7.4.9			
OM.7.4.10			



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	0%	44%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	2%	12%
M.7.5.3	Northern Jutland (Region Nordjylland)	4%	1%	4%
M.7.5.4	Eastern Jutland (Region Midtjylland)	26%	81%	27%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	12%	17%	12%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	56%	1%	66%
M.7.6.2	Floating rate	22%	0%	74%
M.7.6.3	Other	0%	0%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0%	0%	0%
OM.7.6.3	o/w Adjustable Rate Mortgages	83%	0%	83%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	10%	0%	10%
OM.7.6.6	o/w Capped floaters	0%	0%	0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	41%	0%	40%
M.7.7.2	Amortising	37%	1%	36%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0%	0%	0%
M.7.8.2	> 12 - ≤ 24 months	6%	0%	6%
M.7.8.3	> 24 - ≤ 36 months	22%	0%	21%
M.7.8.4	> 36 - ≤ 60 months	30%	60%	31%
M.7.8.5	> 60 months	42%	40%	42%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,34%	0,05%	0,34%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	1.117			
By buckets (mn):					
M.7A.10.2	DKK 0 - 2m	6.982	9,470	56%	85%
M.7A.10.3	DKK 2 - 5m	4.220	1,487	34%	13%
M.7A.10.4	DKK 5 - 20m	1.111	156	9%	1%
M.7A.10.5	DKK 20 - 50m	101	4	1%	0%
M.7A.10.6	DKK 50 - 100m	0	0	0%	0%
M.7A.10.7	> DKK 100m	0	0	0%	0%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	12,415	11,117	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	<i>a/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>a/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>a/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>a/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>a/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>a/w >150 %</i>	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52,02%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	9,376	ND1	76%	
M.7A.12.3	>40 - <=50 %	1,468	ND1	12%	
M.7A.12.4	>50 - <=60 %	937	ND1	8%	
M.7A.12.5	>60 - <=70 %	419	ND1	3%	
M.7A.12.6	>70 - <=80 %	143	ND1	1%	
M.7A.12.7	>80 - <=90 %	36	ND1	0%	
M.7A.12.8	>90 - <=100 %	16	ND1	0%	
M.7A.12.9	>100%	20	ND1	0%	
M.7A.12.10	Total	12,415		100%	0,00%
OM.7A.12.1	<i>a/w >100 - <=110 %</i>	9		0%	
OM.7A.12.2	<i>a/w >110 - <=120 %</i>	7		0%	
OM.7A.12.3	<i>a/w >120 - <=130 %</i>	4		0%	
OM.7A.12.4	<i>a/w >130 - <=140 %</i>	0		0%	
OM.7A.12.5	<i>a/w >140 - <=150 %</i>	0		0%	0,00%
OM.7A.12.6	<i>a/w >150 %</i>	0		0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied			89,2%	
M.7A.13.2	Second home/Holiday houses			9,9%	
M.7A.13.3	Buy-to-let/Non-owner occupied			0,0%	
M.7A.13.4	Subsidised housing			0,3%	
M.7A.13.5	Other			0,0%	
OM.7A.13.1	<i>a/w Subsidised housing</i>			0,6%	
OM.7A.13.2	<i>a/w Private rental</i>			0,4%	
OM.7A.13.3	<i>a/w Multi-family housing</i>			0,1%	
OM.7A.13.4	<i>a/w Buildings under construction</i>			0,0%	
OM.7A.13.5	<i>a/w Buildings land</i>			0,0%	
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks			100,0%	
M.7A.14.2	Guaranteed			0,0%	
M.7A.14.3	Other			0,0%	
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	805	310	6%	3%
M.7A.15.2	B	470	221	4%	2%
M.7A.15.3	C	1.810	1.054	15%	10%
M.7A.15.4	D	1.536	909	12%	9%
M.7A.15.5	E	594	327	5%	3%
M.7A.15.6	F	207	124	2%	1%
M.7A.15.7	G	128	79	1%	1%
M.7A.15.8	Estimate A	242	148	2%	1%
M.7A.15.9	Estimate B	491	371	4%	4%
M.7A.15.10	Estimate C	1.484	1.473	12%	14%
M.7A.15.11	Estimate D	1.636	1.779	13%	17%
M.7A.15.12	Estimate E	954	1.038	8%	10%
M.7A.15.13	Estimate F	569	650	5%	6%
M.7A.15.14	Estimate G	425	548	3%	5%
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	1.067	1.218	9%	12%
M.7A.15.19	Total	12.415	10.249	100%	100%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	805	310	6%	3%
M.7A.16.2	<=70 + 2,200/M^2	470	221	4%	2%
M.7A.16.3	<=110 + 3,200/M^2	1.810	1.054	15%	10%
M.7A.16.4	<=150 + 4,200/M^2	1.536	909	12%	9%
M.7A.16.5	<=190 + 5,200/M^2	594	327	5%	3%
M.7A.16.6	<=240 + 6,500/M^2	207	124	2%	1%
M.7A.16.7	>240 + 6,500/M^2	128	79	1%	1%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	242	148	2%	1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	491	371	4%	4%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	1.484	1.473	12%	14%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	1.636	1.779	13%	17%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	954	1.038	8%	10%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	569	650	5%	6%
M.7A.16.14	Estimate: >240 + 6,500/M^2	425	548	3%	5%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	1.067	1.218	9%	12%
M.7A.16.19	Total	12.415	10.249	100%	100%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	2.010	1.723	16%	17%
M.7A.17.2	1919 - 1945	1.874	1.413	15%	14%
M.7A.17.3	1946 - 1960	1.256	1.105	10%	11%
M.7A.17.4	1961 - 1970	1.761	1.675	14%	16%
M.7A.17.5	1971 - 1980	1.829	1.952	15%	19%
M.7A.17.6	1981 - 1990	698	660	6%	6%
M.7A.17.7	1991 - 2000	501	391	4%	4%
M.7A.17.8	2001 - 2005	545	336	4%	3%
M.7A.17.9	2006 - 2010	739	463	6%	5%
M.7A.17.10	2011 - 2015	369	170	3%	2%
M.7A.17.11	2016 - 2020	568	227	5%	2%
M.7A.17.12	2021 and onwards	196	68	2%	1%
M.7A.17.13	no data	69	66	1%	1%
M.7A.17.14	Total	12.415	10.249	100%	100%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	9.409	8.105	76%	79%
M.7A.18.2	Flat or Apartment	1.678	1.086	14%	11%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	1.216	976	10%	10%
M.7A.18.5	Multifamily House	111	82	1%	1%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	0	0%	0%
M.7A.18.8	Total	12.415	10.249	100%	100%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	426	165	3%	2%
M.7A.19.2	Existing property	11,989	10,084	97%	98%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	12,415	10,249	100%	100%
M.7A.19.6					
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.7A.20.1	House, detached or semi-detached	15,158	6,920	14	
M.7A.20.2	Flat or Apartment	55	34	9	
M.7A.20.3	Bungalow	0	0		
M.7A.20.4	Terraced House	1,222	535	9	
M.7A.20.5	Multifamily House	1,323	543	5	
M.7A.20.6	Land Only	0	0		
M.7A.20.7	other	0	0		
M.7A.20.8	no data	0	0		
M.7A.20.9	Total	17,759	8,032	12	
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7.B Commercial Cover Pool					
21. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.21.1	Average loan size (000s)	6.428			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	5	23	2%	64%
M.7B.21.3	DKK 2 - 5m	15	5	7%	14%
M.7B.21.4	DKK 5 - 20m	46	4	20%	11%
M.7B.21.5	DKK 20 - 50m	96	3	41%	8%
M.7B.21.6	DKK 20 - 50m	69	1	30%	3%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	231	36	100%	100%



22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0	0	0,00%	0,00%
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100 %	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	a/w >100 - <=110 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	82,21%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	11	ND1	5%	
M.7B.23.3	>40 - <=50 %	20	ND1	9%	
M.7B.23.4	>50 - <=60 %	49	ND1	21%	
M.7B.23.5	>60 - <=70 %	54	ND1	23%	
M.7B.23.6	>70 - <=80 %	51	ND1	22%	
M.7B.23.7	>80 - <=90 %	31	ND1	14%	
M.7B.23.8	>90 - <=100 %	17	ND1	7%	
M.7B.23.9	>100 %	0	ND1	0%	
M.7B.23.10	Total	231	0	100%	0%
OM.7B.23.1	a/w >100 - <=110 %	0		0%	
OM.7B.23.2	a/w >110 - <=120 %	0		0%	
OM.7B.23.3	a/w >120 - <=130 %	0		0%	
OM.7B.23.4	a/w >130 - <=140 %	0		0%	
OM.7B.23.5	a/w >140 - <=150 %	0		0%	
OM.7B.23.6	a/w >150 %	0		0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail			0,2%	
M.7B.24.2	Office			5,0%	
M.7B.24.3	Hotel/Tourism			0,0%	
M.7B.24.4	Shopping malls			0,0%	
M.7B.24.5	Industry			11,0%	
M.7B.24.6	Agriculture			0,0%	
M.7B.24.7	Other commercially used			0,0%	
M.7B.24.8	Hospital			0,0%	
M.7B.24.9	School			81,4%	
M.7B.24.10	other RE with a social relevant purpose			2,4%	
M.7B.24.11	Land			0,0%	
M.7B.24.12	Property developers / Building under construction			0,0%	
M.7B.24.13	Other			0,0%	
OM.7B.24.1	a/w Cultural purposes			0,0%	
OM.7B.24.2	a/w [if relevant, please specify]			ND1	
OM.7B.24.3	a/w [if relevant, please specify]			ND1	
OM.7B.24.4	a/w [if relevant, please specify]			ND1	
OM.7B.24.5	a/w [if relevant, please specify]			ND1	
OM.7B.24.6	a/w [if relevant, please specify]			ND1	
OM.7B.24.7	a/w [if relevant, please specify]			ND1	
OM.7B.24.8	a/w [if relevant, please specify]			ND1	
OM.7B.24.9	a/w [if relevant, please specify]			ND1	
OM.7B.24.10	a/w [if relevant, please specify]			ND1	
OM.7B.24.11	a/w [if relevant, please specify]			ND1	
OM.7B.24.12	a/w [if relevant, please specify]			ND1	
OM.7B.24.13	a/w [if relevant, please specify]			ND1	
OM.7B.24.14	a/w [if relevant, please specify]			ND1	



25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	106	1	46%	4%
M.7B.25.2	B	0	0	0%	0%
M.7B.25.3	C	6	4	2%	16%
M.7B.25.4	D	70	0	30%	0%
M.7B.25.5	E	0	0	0%	0%
M.7B.25.6	F	0	0	0%	0%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	2	1	1%	5%
M.7B.25.9	Estimate B	1	1	0%	3%
M.7B.25.10	Estimate C	4	3	2%	11%
M.7B.25.11	Estimate D	6	3	2%	13%
M.7B.25.12	Estimate E	5	3	2%	12%
M.7B.25.13	Estimate F	3	2	1%	9%
M.7B.25.14	Estimate G	2	1	1%	4%
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	26	6	11%	24%
M.7B.25.19	Total	231	25	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	106	1	46%	4%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0%	0%
M.7B.26.3	<=135 + 3,200/M^2	6	4	2%	16%
M.7B.26.4	<=175 + 4,200/M^2	70	0	30%	0%
M.7B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
M.7B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
M.7B.26.7	>265 + 6,500/M^2	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	2	1	1%	5%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	1	1	0%	3%
M.7B.26.10	Estimate: <=135 + 3,200/M^2	4	3	2%	11%
M.7B.26.11	Estimate: <=175 + 4,200/M^2	6	3	2%	13%
M.7B.26.12	Estimate: <=215 + 5,200/M^2	5	3	2%	12%
M.7B.26.13	Estimate: <=265 + 6,500/M^2	3	2	1%	9%
M.7B.26.14	Estimate: >265 + 6,500/M^2	2	1	1%	4%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	26	6	11%	24%
M.7B.26.19	Total	231	25	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	33	10	14,4%	40,0%
M.7B.27.2	1919 - 1945	1	1	0,3%	4,0%
M.7B.27.3	1946 - 1960	0	0	0,0%	0,0%
M.7B.27.4	1961 - 1970	88	5	38,1%	20,0%
M.7B.27.5	1971 - 1980	1	7	0,6%	28,0%
M.7B.27.6	1981 - 1990	0	0	0,0%	0,0%
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	0	0,0%	0,0%
M.7B.27.9	2006 - 2010	2	1	0,9%	4,0%
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2016 - 2020	106	1	45,7%	4,0%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	0	0	0,0%	0,0%
M.7B.27.14	Total	231	25	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	106	1	45,7%	4,0%
M.7B.28.2	Existing Property	126	24	54,3%	96,0%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	231	25	100,0%	100,0%
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	344	247	22	
M.7B.29.2	Office	24	5	7	
M.7B.29.3	Hotel/Tourism	0	0	0	
M.7B.29.4	Shopping malls	0	0		
M.7B.29.5	Industry	98	86	9	
M.7B.29.6	Agriculture	0	0		
M.7B.29.7	Other commercially used	5	0	7	
M.7B.29.8	Hospital	0	0		
M.7B.29.9	School	151	127	6	
M.7B.29.10	other RE with a social relevant purpose	119	22	8	
M.7B.29.11	Land	0	0		
M.7B.29.12	Property developers / Bulding under construction	0	0		
M.7B.29.13	Other	0	0		
M.7B.29.14	no data	0	0		
M.7B.29.15	Total	741	488	10	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
	Interest Rate Types	
		<p>Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p>Fixed-rate loans: The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p>Adjustable Rate Mortgages: Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p>Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	Maturity Extension Triggers	Bekendtgørelse af lov om realkreditlån og realkreditobligationer m.v. (retsinformation.dk)
HG.1.7	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.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	Valuation Method	AVM and physical valuations
HG.1.15	NPV assumptions (when stated)	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B label/estimate or equivalent labelled properties
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	https://lyskereakredit.com/wps/wcm/connect/bf1com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&CID=n1XGv4m
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



E. Optional ECB-ECAs data

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Reporting in Domestic Currency

DKK

CONTENT OF TAB E

1. Swap Transaction Counterparties
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Service	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4	BUS facilitator	0	0			
E.1.1.5	Cash manager	Jyske Realkredit	529900R9HQZRT20XB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3MSE1GGK17HIGCPN30			
E.1.1.8	Standby account bank	Nordea Bank Abp	529900D0J047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10	Trustee	0	0			
E.1.1.11	Cover Pool Monitor	Jyske Realkredit	529900R9HQZRT20XB26			
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4	Counterparty 4	0	0	0		
E.2.1.5	Counterparty 5	0	0	0		
E.2.1.6	Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11	Counterparty 11	0	0	0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.13	Counterparty 13	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17	Counterparty 17	0	0	0		
E.2.1.18	Counterparty 18	0	0	0		
E.2.1.19	Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	0		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24	Counterparty 24	0	0	0		
E.2.1.25	Counterparty 25	0	0	0		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		17,0			
E.3.1.2	Weighted Average Maturity (years)		22,1			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.2	30-60 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.3	60-90 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.4	90-180 days	0,0%	0,0%	0,0%	0,0%	0,0%
E.3.2.5	>= 180 days	0,0%	0,0%	0,0%	0,0%	0,0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	1.838	847	15%	8%
SM.1.1.2	Social impact mortgage loans	34	98	0%	1%
SM.1.1.3	other	0	0	0%	0%
SM.1.1.4	Total sustainable mortgage loans	1.872	945	15%	8%
OSM.1.1.1	a/w [if relevant, please specify]				
OSM.1.1.2	a/w [if relevant, please specify]				
OSM.1.1.3	a/w [if relevant, please specify]				
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			% Total sustainable Mortgages		
SM.2.1.1	Residential	1.764		94%	
SM.2.1.2	Commercial	108		6%	
SM.2.1.3	Other	0		0%	
SM.2.1.4	Total	1.872		100%	
OSM.2.1.1	a/w Forest & Agriculture	0		0%	
OSM.2.1.2	a/w EE residential	1.730		92%	
OSM.2.1.3	a/w EE commercial	108		6%	
OSM.2.1.4	a/w EE other	0		0%	
OSM.2.1.5	EE total	0		0%	
OSM.2.1.6	a/w Social residential	34		2%	
OSM.2.1.7	a/w Social Commercial				
OSM.2.1.8	a/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information			Residential Loans	Commercial Loans	% Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	941		4	100%
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information eg. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks			% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	6,4%		100,0%	10,5%
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

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

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	39%	0%	37%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	14%	0%	13%
SM.2.5.3	Northern Jutland (Region Nordjylland)	3%	0%	3%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	34%	66%	36%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	34%	11%
SM.2.5.6	TBC at a country level	ND1	ND1	ND1
SM.2.5.7	TBC at a country level	ND1	ND1	ND1
SM.2.5.8	TBC at a country level	ND1	ND1	ND1
SM.2.5.9	TBC at a country level	ND1	ND1	ND1
SM.2.5.10	TBC at a country level	ND1	ND1	ND1
SM.2.5.11	TBC at a country level	ND1	ND1	ND1
SM.2.5.12	TBC at a country level	ND1	ND1	ND1
SM.2.5.13	TBC at a country level	ND1	ND1	ND1
SM.2.5.14	TBC at a country level	ND1	ND1	ND1
SM.2.5.15	TBC at a country level	ND1	ND1	ND1
SM.2.5.16	TBC at a country level	ND1	ND1	ND1
SM.2.5.17	TBC at a country level	ND1	ND1	ND1
SM.2.5.18	TBC at a country level	ND1	ND1	ND1
SM.2.5.19	TBC at a country level	ND1	ND1	ND1
SM.2.5.20	TBC at a country level	ND1	ND1	ND1
SM.2.5.21	TBC at a country level	ND1	ND1	ND1
SM.2.5.22	TBC at a country level	ND1	ND1	ND1
SM.2.5.23	TBC at a country level	ND1	ND1	ND1
SM.2.5.24	TBC at a country level	ND1	ND1	ND1
SM.2.5.25	TBC at a country level	ND1	ND1	ND1
SM.2.5.26	TBC at a country level	ND1	ND1	ND1
SM.2.5.27	TBC at a country level	ND1	ND1	ND1
SM.2.5.28	TBC at a country level	ND1	ND1	ND1
SM.2.5.29	TBC at a country level	ND1	ND1	ND1
SM.2.5.30	TBC at a country level	ND1	ND1	ND1
SM.2.5.31	TBC at a country level	ND1	ND1	ND1
SM.2.5.32	TBC at a country level	ND1	ND1	ND1
SM.2.5.33	TBC at a country level	ND1	ND1	ND1
SM.2.5.34	TBC at a country level	ND1	ND1	ND1
SM.2.5.35	TBC at a country level	ND1	ND1	ND1
SM.2.5.36	TBC at a country level	ND1	ND1	ND1
SM.2.5.37	TBC at a country level	ND1	ND1	ND1
SM.2.5.38	TBC at a country level	ND1	ND1	ND1
SM.2.5.39	TBC at a country level	ND1	ND1	ND1
SM.2.5.40	TBC at a country level	ND1	ND1	ND1
SM.2.5.41	TBC at a country level	ND1	ND1	ND1
SM.2.5.42	TBC at a country level	ND1	ND1	ND1
SM.2.5.43	TBC at a country level	ND1	ND1	ND1
SM.2.5.44	TBC at a country level	ND1	ND1	ND1
SM.2.5.45	TBC at a country level	ND1	ND1	ND1
SM.2.5.46	TBC at a country level	ND1	ND1	ND1
SM.2.5.47	TBC at a country level	ND1	ND1	ND1
SM.2.5.48	TBC at a country level	ND1	ND1	ND1
SM.2.5.49	TBC at a country level	ND1	ND1	ND1
SM.2.5.50	TBC at a country level	ND1	ND1	ND1

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	64%	0%	58%	
SM.2.6.2	Floating rate	35%	100%	42%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	a/w Index loans	0%	0%	0%	
OSM.2.6.3	a/w Adjustable Rate Mortgages	69%	0%	65%	
OSM.2.6.4	a/w Money market based loans	0%	0%	0%	
OSM.2.6.5	a/w Non capped floaters	27%	100%	31%	
OSM.2.6.6	a/w Capped floaters	2%	0%	2%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / Interest only	45%	0%	42%	
SM.2.7.2	Amortising	55%	100%	58%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	0%	0%	0%	
SM.2.8.2	≥ 12 - < 24 months	10%	0%	10%	
SM.2.8.3	≥ 24 - < 36 months	29%	0%	27%	
SM.2.8.4	≥ 36 - < 60 months	35%	98%	39%	
SM.2.8.5	≥ 60 months	26%	2%	23%	
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	0,0%	0,0%	0,0%	
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					
2.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)	1.875		0%	
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	597	591	34%	
SM.2A.10.3	DKK 2 - 5m	930	318	53%	
SM.2A.10.4	DKK 5 - 20m	212	31	12%	
SM.2A.10.5	DKK 20 - 50m	25	1	1%	
SM.2A.10.6	DKK 50 - 100m	0	0	0%	
SM.2A.10.7	> DKK 100m	0	0	0%	
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	1.764	941	100,0%	0,0%
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			
OSM.2A.11.2	a/w >110 - <=120 %	ND1			
OSM.2A.11.3	a/w >120 - <=130 %	ND1			
OSM.2A.11.4	a/w >130 - <=140 %	ND1			
OSM.2A.11.5	a/w >140 - <=150 %	ND1			
OSM.2A.11.6	a/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	56.8%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	1246	ND1	70.6%	
SM.2A.12.3	>40 - <=50 %	235	ND1	13.3%	
SM.2A.12.4	>50 - <=60 %	167	ND1	9.5%	
SM.2A.12.5	>60 - <=70 %	77	ND1	4.4%	
SM.2A.12.6	>70 - <=80 %	24	ND1	1.4%	
SM.2A.12.7	>80 - <=90 %	6	ND1	0.3%	
SM.2A.12.8	>90 - <=100 %	3	ND1	0.2%	
SM.2A.12.9	>100 %	5	ND1	0.3%	
SM.2A.12.10	Total	1764	0	100.0%	0.0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	90.2%			
SM.2A.13.2	Second home/Holiday houses	2.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.1%			
SM.2A.13.4	Subsidised housing	2.1%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	5.6%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	0.1%			
OSM.2A.13.3	a/w Buildings under construction	0.0%			
OSM.2A.13.4	a/w Buildings land	0.0%			
OSM.2A.13.5	a/w [f relevant, please specify]				
OSM.2A.13.6	a/w [f relevant, please specify]				
OSM.2A.13.7	a/w [f relevant, please specify]				
OSM.2A.13.8	a/w [f relevant, please specify]				
OSM.2A.13.9	a/w [f relevant, please specify]				
OSM.2A.13.10	a/w [f relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100.0%			
SM.2A.14.2	Guaranteed	0.0%			
SM.2A.14.3	Other	0.0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	804.5	210.0	45.6%	37.8%
SM.2A.15.2	B	470.2	221.0	26.7%	27.0%
SM.2A.15.3	C	20.7	21.0	1.2%	2.6%
SM.2A.15.4	D	3.4	11.0	0.2%	1.3%
SM.2A.15.5	E	0.9	2.0	0.1%	0.2%
SM.2A.15.6	F	0.0	0.0	0.0%	0.0%
SM.2A.15.7	G	1.2	2.0	0.1%	0.2%
SM.2A.15.8	Estimate A	182.6	85.8	10.4%	10.5%
SM.2A.15.9	Estimate B	268.3	150.8	15.2%	18.4%
SM.2A.15.10	Estimate C	7.1	7.8	0.4%	0.9%
SM.2A.15.11	Estimate D	2.0	5.2	0.1%	0.6%
SM.2A.15.12	Estimate E	0.9	1.8	0.1%	0.2%
SM.2A.15.13	Estimate F	0.6	0.4	0.0%	0.0%
SM.2A.15.14	Estimate G	1.7	1.3	0.1%	0.2%
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	0.0%	0.0%
SM.2A.15.19	Total	1,764.2	820.0	100.0%	100.0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=22.5 + 1,650/M^2	804.5	210.0	45.6%	37.8%
SM.2A.16.2	<=70 + 2,200/M^2	470.2	221.0	26.7%	27.0%
SM.2A.16.3	<=110 + 3,200/M^2	20.7	21.0	1.2%	2.6%
SM.2A.16.4	<=150 + 4,200/M^2	3.4	11.0	0.2%	1.3%
SM.2A.16.5	<=190 + 5,200/M^2	0.9	2.0	0.1%	0.2%
SM.2A.16.6	<=240 + 6,500/M^2	0.0	0.0	0.0%	0.0%
SM.2A.16.7	>240 + 6,500/M^2	1.2	2.0	0.1%	0.2%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	182.6	85.8	10.4%	10.5%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	268.3	150.8	15.2%	18.4%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	7.1	7.8	0.4%	0.9%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	2.0	5.2	0.1%	0.6%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0.9	1.8	0.1%	0.2%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0.6	0.4	0.0%	0.0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	1.7	1.3	0.1%	0.2%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0		
SM.2A.16.19	Total	1,764.2	820.0	100.0%	100.0%
SM.2A.16.20					
SM.2A.16.21					

17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	77.0	29.0	4%	4%
SM.2A.17.2	1919 - 1945	28.4	18.0	2%	2%
SM.2A.17.3	1946 - 1960	29.1	29.0	2%	4%
SM.2A.17.4	1961 - 1970	48.8	33.0	3%	4%
SM.2A.17.5	1971 - 1980	50.2	38.0	3%	5%
SM.2A.17.6	1981 - 1990	52.8	38.0	3%	5%
SM.2A.17.7	1991 - 2000	65.1	24.0	4%	3%
SM.2A.17.8	2001 - 2005	80.5	38.0	5%	5%
SM.2A.17.9	2006 - 2010	371.8	200.0	21%	24%
SM.2A.17.10	2011 - 2015	322.1	135.0	18%	16%
SM.2A.17.11	2016 - 2020	454.3	181.0	26%	22%
SM.2A.17.12	2021 and onwards	156.1	47.0	9%	6%
SM.2A.17.13	no data	28.0	10.0	2%	1%
SM.2A.17.14	Total	1,764.2	820.0	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	1,091.9	444.0	62%	54%
SM.2A.18.2	Flat or Apartment	356.2	153.0	20%	19%
SM.2A.18.3	Bungalow	0.0	0.0	0%	0%
SM.2A.18.4	Terraced House	272.9	184.0	15%	22%
SM.2A.18.5	Multifamily House	43.2	39.0	2%	5%
SM.2A.18.6	Land Only	0.0	0.0	0%	0%
SM.2A.18.7	other	0.0	0.0	0%	0%
SM.2A.18.8	Total	1,764.2	820.0	100%	100%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	348.4	126.0	20%	15%
SM.2A.19.2	Existing Property	1,415.9	694.0	80%	85%
SM.2A.19.3	other	0.0	0.0	0%	0%
SM.2A.19.4	no data	0.0	0.0	0%	0%
SM.2A.19.5	Total	1,764.2	820.0	100%	100%
OSM.2A.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)	% No. of Dwellings
SM.2A.20.1	House, detached or semi-detached	305	162	4	
SM.2A.20.2	Flat or Apartment	4	4	5	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	80	43	4	
SM.2A.20.5	Multifamily House	177	88	2	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	0	0	0	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	567	297	3	
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					

2.B Sustainable Commercial Cover Pool						
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.28.20.1	Average loan size (000s)	26,966				
By buckets (mn):						
SM.28.20.2	DKK 0 - 2m	0,0	0,0	0,0%		0,0%
SM.28.20.3	DKK 2 - 5m	2,0	1,0	1,9%		25,0%
SM.28.20.4	DKK 5 - 20m	11,3	1,0	10,5%		25,0%
SM.28.20.5	DKK 20 - 50m	25,5	1,0	23,6%		25,0%
SM.28.20.6	DKK 20 - 50m	69,1	1,0	64,1%		25,0%
SM.28.20.7	> DKK 100m	0,0	0,0	0,0%		0,0%
SM.28.20.8	TBC at a country level	ND1	ND1			
SM.28.20.9	TBC at a country level	ND1	ND1			
SM.28.20.10	TBC at a country level	ND1	ND1			
SM.28.20.11	TBC at a country level	ND1	ND1			
SM.28.20.12	TBC at a country level	ND1	ND1			
SM.28.20.13	TBC at a country level	ND1	ND1			
SM.28.20.14	TBC at a country level	ND1	ND1			
SM.28.20.15	TBC at a country level	ND1	ND1			
SM.28.20.16	TBC at a country level	ND1	ND1			
SM.28.20.17	TBC at a country level	ND1	ND1			
SM.28.20.18	TBC at a country level	ND1	ND1			
SM.28.20.19	TBC at a country level	ND1	ND1			
SM.28.20.20	TBC at a country level	ND1	ND1			
SM.28.20.21	TBC at a country level	ND1	ND1			
SM.28.20.22	TBC at a country level	ND1	ND1			
SM.28.20.23	TBC at a country level	ND1	ND1			
SM.28.20.24	TBC at a country level	ND1	ND1			
SM.28.20.25	TBC at a country level	ND1	ND1			
SM.28.20.26	Total	107,9	4,0	100,0%		100,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.28.21.1	Weighted Average LTV (%)	ND1				
By LTV buckets (mn):						
SM.28.21.2	>0 - <=40 %	ND1	ND1			
SM.28.21.3	>40 - <=50 %	ND1	ND1			
SM.28.21.4	>50 - <=60 %	ND1	ND1			
SM.28.21.5	>60 - <=70 %	ND1	ND1			
SM.28.21.6	>70 - <=80 %	ND1	ND1			
SM.28.21.7	>80 - <=90 %	ND1	ND1			
SM.28.21.8	>90 - <=100 %	ND1	ND1			
SM.28.21.9	>100 %	ND1	ND1			
SM.28.21.10	Total	0,0	0	0,0%		0,0%
OSM.28.21.1	a/w >100 - <=110 %	ND1	ND1			
OSM.28.21.2	a/w >110 - <=120 %	ND1	ND1			
OSM.28.21.3	a/w >120 - <=130 %	ND1	ND1			
OSM.28.21.4	a/w >130 - <=140 %	ND1	ND1			
OSM.28.21.5	a/w >140 - <=150 %	ND1	ND1			
OSM.28.21.6	a/w >150 %	ND1	ND1			
OSM.28.21.7						
OSM.28.21.8						
OSM.28.21.9						
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.28.22.1	Weighted Average LTV (%)	90%				
By LTV buckets (mn):						
SM.28.22.2	>0 - <=40 %	0,7	ND1	0,6%		
SM.28.22.3	>40 - <=50 %	1,7	ND1	1,6%		
SM.28.22.4	>50 - <=60 %	19,7	ND1	18,2%		
SM.28.22.5	>60 - <=70 %	27,4	ND1	25,4%		
SM.28.22.6	>70 - <=80 %	27,4	ND1	25,4%		
SM.28.22.7	>80 - <=90 %	15,4	ND1	14,3%		
SM.28.22.8	>90 - <=100 %	15,3	ND1	14,2%		
SM.28.22.9	>100 %	0,3	ND1	0,2%		
SM.28.22.10	Total	107,9	0	100,0%		0,0%
OSM.28.22.1	a/w >100 - <=110 %	0,3				
OSM.28.22.2	a/w >110 - <=120 %	0,0				
OSM.28.22.3	a/w >120 - <=130 %	0,0				
OSM.28.22.4	a/w >130 - <=140 %	0,0				
OSM.28.22.5	a/w >140 - <=150 %	0,0				
OSM.28.22.6	a/w >150 %	0,0				
OSM.28.22.7						
OSM.28.22.8						
OSM.28.22.9						
24. Breakdown by Type		% Commercial loans	% CRE			
SM.28.23.1	Retail	0,0%				
SM.28.23.2	Office	0,0%				
SM.28.23.3	Hotel/Tourism	0,0%				
SM.28.23.4	Shopping malls	0,0%				
SM.28.23.5	Industry	0,0%				
SM.28.23.6	Agriculture	0,0%				
SM.28.23.7	Other commercially used	0,0%				
SM.28.23.8	Hospital	0,0%				
SM.28.23.9	School	100,0%				
SM.28.23.10	other RE with a social relevant purpose	0,0%				
SM.28.23.11	Land	0,0%				
SM.28.23.12	Property developers / Building under construction	0,0%				
SM.28.23.13	Other	0,0%				
OSM.28.23.1	a/w Cultural purposes					
OSM.28.23.2	a/w [f relevant, please specify]					
OSM.28.23.3	a/w [f relevant, please specify]					
OSM.28.23.4	a/w [f relevant, please specify]					
OSM.28.23.5	a/w [f relevant, please specify]					
OSM.28.23.6	a/w [f relevant, please specify]					
OSM.28.23.7	a/w [f relevant, please specify]					
OSM.28.23.8	a/w [f relevant, please specify]					
OSM.28.23.9	a/w [f relevant, please specify]					
OSM.28.23.10	a/w [f relevant, please specify]					
OSM.28.23.11	a/w [f relevant, please specify]					
OSM.28.23.12	a/w [f relevant, please specify]					
OSM.28.23.13	a/w [f relevant, please specify]					
OSM.28.23.14	a/w [f relevant, please specify]					

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	106	1	100.0%	100.0%
SM.28.24.2	B	0	0	0.0%	0.0%
SM.28.24.3	C	0	0	0.0%	0.0%
SM.28.24.4	D	0	0	0.0%	0.0%
SM.28.24.5	E	0	0	0.0%	0.0%
SM.28.24.6	F	0	0	0.0%	0.0%
SM.28.24.7	G	0	0	0.0%	0.0%
SM.28.24.8	Estimate A	ND1	ND1		
SM.28.24.9	Estimate B	ND1	ND1		
SM.28.24.10	Estimate C	ND1	ND1		
SM.28.24.11	Estimate D	ND1	ND1		
SM.28.24.12	Estimate E	ND1	ND1		
SM.28.24.13	Estimate F	ND1	ND1		
SM.28.24.14	Estimate G	ND1	ND1		
SM.28.24.15	TBC at a country level	ND1	ND1		
SM.28.24.16	TBC at a country level	ND1	ND1		
SM.28.24.17	TBC at a country level	ND1	ND1		
SM.28.24.18	no data	0	0	0.0%	0.0%
SM.28.24.19	Total	105.9	1.0	100.0%	100.0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52.5 + 1,650/M*2	105.9	1.0	100.0%	100.0%
SM.28.25.2	<=70 + 2,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.3	<=110 + 3,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.4	<=150 + 4,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.5	<=190 + 5,200/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.6	<=240 + 6,500/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.7	>240 + 6,500/M*2	0.0	0.0	0.0%	0.0%
SM.28.25.8	Estimate: <=52.5 + 1,650/M*2	ND1	ND1		
SM.28.25.9	Estimate: <=70 + 2,200/M*2	ND1	ND1		
SM.28.25.10	Estimate: <=110 + 3,200/M*2	ND1	ND1		
SM.28.25.11	Estimate: <=150 + 4,200/M*2	ND1	ND1		
SM.28.25.12	Estimate: <=190 + 5,200/M*2	ND1	ND1		
SM.28.25.13	Estimate: <=240 + 6,500/M*2	ND1	ND1		
SM.28.25.14	Estimate: >240 + 6,500/M*2	ND1	ND1		
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0.0%	0.0%
SM.28.25.19	Total	105.9	1	100.0%	100.0%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	2	1	1.9%	50.0%
SM.28.27.2	1919 - 1945	0	0	0.0%	0.0%
SM.28.27.3	1946 - 1960	0	0	0.0%	0.0%
SM.28.27.4	1961 - 1970	0	0	0.0%	0.0%
SM.28.27.5	1971 - 1980	0	0	0.0%	0.0%
SM.28.27.6	1981 - 1990	0	0	0.0%	0.0%
SM.28.27.7	1991 - 2000	0	0	0.0%	0.0%
SM.28.27.8	2001 - 2005	0	0	0.0%	0.0%
SM.28.27.9	2006 - 2010	0	0	0.0%	0.0%
SM.28.27.10	2011 - 2015	0	0	0.0%	0.0%
SM.28.27.11	2016 - 2020	106	1	98.1%	50.0%
SM.28.27.12	2021 and onwards	0	0	0.0%	0.0%
SM.28.27.13	no data	0	0	0.0%	0.0%
SM.28.27.14	Total	108	2	100.0%	100.0%
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 Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New property	106	1	98.1%	50.0%
SM.28.27.2	Existing property	2	1	1.9%	50.0%
SM.28.27.3	other	0	0	0.0%	0.0%
SM.28.27.4	no data	0	0	0.0%	0.0%
SM.28.27.5	Total	108	2	100.0%	100.0%
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)	% No. of CRE
SM.28.29.1	Retail	0	0		
SM.28.29.2	Office	0	0		
SM.28.29.3	Hotel/Tourism	0	0		
SM.28.29.4	Shopping malls	0	0		
SM.28.29.5	Industry	0	0		
SM.28.29.6	Agriculture	0	0		
SM.28.29.7	Other commercially used	0	0		
SM.28.29.8	Hospital	0	0		
SM.28.29.9	School	18	17	2	
SM.28.29.10	other RE with a social relevant purpose	0	0		
SM.28.29.11	Land	0	0		
SM.28.29.12	Property developers / Building under construction	0	0		
SM.28.29.13	Other	0	0		
SM.28.29.14	no data	0	0		
SM.28.29.15	Total	18	17	2	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2024

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

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

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0,0%	0,0%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
1. types of granted payment holiday (original duration)							
		1 month	2 months	3 months	4 to 6 months	over 6 months	total
COV.2.1.1	in % nominal (mn) of affected national amount to total cover pool						
COV.2.1.2	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.5	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.6	a/w // relevant, please specify						0,0%
OCOV.2.1.7	a/w // relevant, please specify						0,0%
OCOV.2.1.8	a/w // relevant, please specify						0,0%
OCOV.2.1.9	a/w // relevant, please specify						0,0%
OCOV.2.1.10	a/w // relevant, please specify						0,0%

ECBC Label Template

Capital Centre B, Q1 2024

Published 7 May 2024 • Data per 31 March 2024



As of **31 March 2024**

Specialised finance institutes

General Issuer Detail

A [General Issuer Detail](#)

Cover Pool Information

G1.1 [General cover pool information](#)
 G2 [Outstanding CBs](#)
 G3 [Legal ALM \(balance principle\) adherence](#)
 G4 [Additional characteristics of ALM business model for issued CBs](#)

M1/B1 [Number of loans by property category](#)
 M2/B2 [Lending by property category, DKKbn](#)
 M3/B3 [Lending, by loan size, DKKbn](#)
 M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)
 M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)
 M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \(Entire loan entered under the top LTV bracket\)](#)
 M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \(Entire loan entered under the top LTV bracket\)](#)
 M5/B5 [Lending by region, DKKbn](#)
 M6/B6 [Lending by loan type - IO Loans, DKKbn](#)
 M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)
 M8/B8 [Lending by loan type - All loans, DKKbn](#)
 M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)
 M10/B10 [Lending by remaining maturity, DKKbn](#)
 M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)
 M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)
 M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %](#)
 M12/B12 [Realised losses \(DKKm\)](#)
 M12a/B12a [Realised losses \(%\)](#)

Key Concepts

X1 [Key Concepts Explanation](#)
 X2 [Key Concept Explanation](#)
 X3 [General explanation](#)

Voluntary information

V1 [Regulatory requirement](#)

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

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

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

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

Non-specialised bank CBs issuers
 Tables G1.1 (except total capital coverage), G2-4, B1-B1, X1-3

Voluntary tables
 The issuer can insert voluntary tables that contain information in addition to what is contained in the Danish ECBC label template. It shall be possible to distinguish mandatory and voluntary tables.
 The voluntary tables must be named V1....Vn, where n is the number of voluntary tables.
 Voluntary tables must be marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q1 2024	Q4 2023	Q3 2023	Q2 2023
Total Balance Sheet Assets	385,2	383,0	369,2	366,8
Total Customer Loans(fair value)	351,5	352,7	337,6	338,0
of which: Used/registered for covered bond collateral pool	351,5	352,7	337,6	338,0
Tier 1 Ratio (%)	28,4%	27,5%	28,7%	29,1%
Solvency Ratio (%)	28,4%	27,5%	28,7%	29,1%
Outstanding Covered Bonds (fair value)	350,9	352,5	337,4	338,3
Outstanding Senior Unsecured Liabilities	0,8	0,8	0,8	0,8
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	41,8	41,2	38,7	38,8
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	373,0	373,6	370,2	369,4
Composition by				
Maturity				
- 0 <= 1 year	0,1	0,1	0,1	0,1
- < 1 <= 5 years	2,3	2,1	2,1	2,1
- over 5 years	370,7	371,4	368,0	367,1
Currency				
- DKK	373,0	373,6	370,1	369,4
- EUR	0,0	0,0	0,0	0,0
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	270,3	271,9	269,8	270,2
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	52,4	51,8	50,7	50,6
- Subsidised	50,3	50,0	49,7	48,6
eligibility as covered bond collateral	373,0	373,6	370,2	369,4
Non-performing loans (See definition in table X1)	0,07	0,06	0,07	0,05
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,35	0,35	0,32	0,32



Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q1 2024	Q4 2023	Q3 2023	Q2 2023
Nominal cover pool (total value)		13,6	14,4	15,0	15,8
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,9	1,1	1,0	1,0
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		12,6	13,3	14,0	14,8
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,0	0,0	0,0	0,0
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		0,9	1,1	1,0	1,0
Total capital coverage (rating compliant capital)		0,9	1,1	1,0	1,0
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,8	0,9	0,2	0,2

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2024	Q4 2023	Q3 2023	Q2 2023
Nominal value of outstanding CBs		12,6	13,3	14,0	14,8
Fair value of outstanding CBs (marked value)		12,5	13,2	14,0	14,6
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	5,2	5,5	3,4	3,2
	1 year	-	-	-	-
	> 1 and ≤ 2 years	2,2	2,1	3,3	1,8
	> 2 and ≤ 3 years	2,0	2,1	2,3	2,2
	> 3 and ≤ 4 years	0,6	0,9	2,8	3,8
	> 4 and ≤ 5 years	0,2	0,2	0,0	1,2
	5-10 years	0,3	0,3	0,0	0,1
	10-20 years	2,0	2,1	2,2	2,3
	> 20 years	0,0	0,0	-	-
Amortisation profile of issued CBs	Bullet	82,7%	82,9%	67,5%	65,9%
	Annuity	17,3%	17,1%	32,5%	34,1%
	Serial	0,0%	0,0%	0,0%	0,0%
	Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	68,3%	68,7%	70,2%
	Floating rate (Floating rate constant for less than 1 year)	18,9%	18,6%	19,7%	19,3%
	Capped floating rate	12,8%	12,7%	10,1%	12,1%
Currency denomination profile of issued CBs	DKK	12,5	13,2	14,0	14,6
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
	UCITS compliant	100%	100%	100%	100%
CRD compliant	74%	74%	74%	74%	
Eligible for central bank repo	100%	100%	100%	100%	
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-
		-	-	-	-

Table G2.1a-f – Cover assets and maturity structure

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	0,9	-	-	-	-	-	-	-	-	-
0-≤1 year	0,4	-	-	-	-	-	-	-	-	-
>1- ≤5 years	0,5	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	0,9	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	0,9	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,9	-	-	-	-	-	-	-	-	-

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

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	0,4	0,5	-	0,9
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0,4	0,5	-	0,9

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

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0,1
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Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	12,6
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which...	0%

Table G3 – Legal ALM (balance principle) adherence¹

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	9.539	1.356	119	33	70	5	15	-	16	-	11.153
In %	85,5%	12,2%	1,1%	0,3%	0,6%	0,0%	0,1%	0,0%	0,1%	0,0%	

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	11,1	1,2	0,0	0,0	0,1	0,0	0,0	-	0,2	-	12,6
In %	87,6%	9,7%	0,3%	0,1%	0,4%	0,2%	0,1%	0,0%	1,5%	0,0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	7,0	4,2	1,2	0,2	0,1	-	12,6
In %	55,3%	33,5%	9,1%	1,6%	0,5%	0,0%	



Table M4a/B4a

Lending, by-loan to-value (LTV), current property value, DKKbn

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	4,6	3,7	2,2	0,4	0,1	0,0	0,0	0,0	0,0	0,0
Holiday houses	0,5	0,4	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-
Cooperative Housing	0,0	0,0	-	-	0,0	0,0	-	-	-	-
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0
Manufacturing and Manual Industries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-
Office and Business	0,0	0,0	0,0	0,0	0,0	0,0	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	-	-	-	-	-	-	-	-	-	-
Total	5,2	4,2	2,5	0,5	0,2	0,0	0,0	0,0	0,0	0,0

Table M4b/B4b

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	41,3%	33,7%	19,7%	3,5%	1,2%	0,2%	0,1%	0,1%	0,1%	0,2%
Holiday houses	44,0%	34,4%	17,8%	2,5%	0,8%	0,1%	0,1%	0,1%	0,1%	0,2%
Subsidised Housing	69,6%	23,9%	1,8%	3,0%	1,7%	0,0%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	83,1%	8,3%	0,0%	0,0%	7,1%	1,5%	0,0%	0,0%	0,0%	0,0%
Private rental	76,2%	16,4%	4,6%	1,3%	0,3%	0,1%	0,1%	0,0%	0,0%	1,1%
Manufacturing and Manual Industries	2,8%	10,3%	44,7%	22,4%	11,2%	2,5%	2,5%	2,5%	1,2%	0,0%
Office and Business	15,0%	5,4%	37,9%	17,6%	17,6%	6,5%	0,0%	0,0%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	0,3%	2,2%	27,0%	23,6%	23,6%	8,7%	6,5%	4,0%	4,0%	0,1%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	41,1%	33,1%	19,6%	3,7%	1,5%	0,3%	0,2%	0,1%	0,1%	0,2%

Table M4c/B4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,4	2,3	4,5	2,2	1,2	0,2	0,1	0,0	0,0	0,1	52,5%
Holiday houses	0,0	0,3	0,6	0,2	0,1	0,0	0,0	0,0	0,0	0,0	50,1%
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	-	-	-	-	16,7%
Cooperative Housing	0,0	0,0	-	-	0,0	0,0	-	-	-	-	8,7%
Private rental	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0	28,0%
Manufacturing and Manual Industries	0,0	-	-	-	0,0	-	-	-	0,0	-	78,8%
Office and Business	0,0	0,0	0,0	-	-	0,0	-	-	-	-	72,5%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	-	0,0	0,0	0,0	-	-	0,1	83,3%
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0,6	2,6	5,1	2,4	1,3	0,2	0,1	0,0	0,0	0,2	52,6%

Table M4d/B4d

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	4,0%	20,4%	40,6%	19,9%	10,6%	1,8%	0,9%	0,4%	0,2%	1,1%	52,5%
Holiday houses	3,5%	24,7%	46,5%	15,7%	7,6%	0,4%	0,3%	0,2%	0,2%	0,8%	50,1%
Subsidised Housing	67,8%	23,8%	1,4%	4,6%	2,4%	0,0%	0,0%	0,0%	0,0%	0,0%	16,7%
Cooperative Housing	78,5%	12,8%	0,0%	0,0%	7,1%	1,5%	0,0%	0,0%	0,0%	0,0%	8,7%
Private rental	48,9%	31,2%	10,8%	1,9%	1,4%	3,6%	0,0%	1,0%	0,0%	1,1%	28,0%
Manufacturing and Manual Industries	2,8%	0,0%	0,0%	0,0%	67,5%	0,0%	0,0%	0,0%	29,7%	0,0%	78,8%
Office and Business	9,0%	3,4%	8,6%	0,0%	0,0%	79,1%	0,0%	0,0%	0,0%	0,0%	72,5%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	-
Properties for social and cultural purposes	0,2%	1,2%	11,5%	0,0%	23,4%	13,4%	13,8%	0,0%	0,0%	36,5%	83,3%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	-
Total	4,4%	20,5%	40,3%	19,0%	10,5%	1,9%	1,0%	0,4%	0,3%	1,6%	52,6%


Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	5,2	1,3	0,4	2,9	1,3	0,0	11,1
Holiday houses	0,4	0,2	0,1	0,3	0,2	-	1,2
Subsidised Housing	0,0	0,0	0,0	0,0	0,0	-	0,0
Cooperative Housing	0,0	0,0	-	0,0	0,0	-	0,0
Private rental	0,0	0,0	0,0	0,0	0,0	-	0,1
Manufacturing and Manual Industries	0,0	-	-	0,0	0,0	-	0,0
Office and Business	0,0	0,0	0,0	0,0	0,0	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	0,0	0,0	0,2	0,0	-	0,2
Other	-	-	-	-	-	-	-
Total	5,6	1,5	0,5	3,5	1,5	0,0	12,6



Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	3,4	0,4	-	0,0	-	-	-	-	-	-	3,8
- rate fixed ≤ 1 year	0,6	0,1	-	-	-	-	-	-	-	-	0,7
- rate fixed > 1 and ≤ 3 years	0,5	0,1	-	-	-	-	-	-	-	-	0,6
- rate fixed > 3 and ≤ 5 years	2,0	0,2	-	0,0	-	-	-	-	-	-	2,2
- rate fixed > 5 years	0,3	0,1	-	-	-	-	-	-	-	-	0,3
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,1	0,2	-	-	-	-	-	-	-	-	1,3
Capped floaters	0,0	-	-	-	-	-	-	-	-	-	0,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4,5	0,5	-	0,0	-	-	-	-	-	-	5,1

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

Table M7/B7

Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0,2	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,3
Fixed-rate shorter period than maturity (ARM's etc.)	3,8	0,5	-	-	-	-	-	-	-	-	4,3
- rate fixed ≤ 1 year	0,7	0,1	-	-	-	-	-	-	-	-	0,8
- rate fixed > 1 and ≤ 3 years	0,8	0,1	-	-	-	-	-	-	-	-	0,9
- rate fixed > 3 and ≤ 5 years	2,1	0,3	-	-	-	-	-	-	-	-	2,3
- rate fixed > 5 years	0,3	0,0	-	-	-	-	-	-	-	-	0,3
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	4,0	0,5	0,0	0,0	0,0	0,0	0,0	-	0,0	-	4,6

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0,2	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,3
Fixed-rate shorter period than maturity (ARM's etc.)	7,2	0,9	-	0,0	-	-	-	-	-	-	8,1
- rate fixed ≤ 1 year	1,2	0,2	-	-	-	-	-	-	-	-	1,4
- rate fixed > 1 and ≤ 3 years	1,3	0,1	-	-	-	-	-	-	-	-	1,5
- rate fixed > 3 and ≤ 5 years	4,1	0,5	-	0,0	-	-	-	-	-	-	4,5
- rate fixed > 5 years	0,6	0,1	-	-	-	-	-	-	-	-	0,7
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	1,1	0,2	-	-	-	-	-	-	-	-	1,3
Capped floaters	0,0	-	-	-	-	-	-	-	-	-	0,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	8,6	1,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	9,7



Table M9/B9

Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	0,1	0,0	-	-	-	-	-	-	-	-	0,2
≥ 12 - ≤ 24 months	0,0	0,0	-	-	0,0	0,0	-	-	-	-	0,1
≥ 24 - ≤ 36 months	0,2	0,0	-	-	-	-	0,0	-	-	-	0,3
≥ 36 - ≤ 60 months	0,6	0,0	-	-	0,0	-	-	-	-	-	0,6
≥ 60 months	10,1	1,2	0,0	0,0	0,0	0,0	0,0	-	0,2	-	11,6
Total	11,1	1,2	0,0	0,0	0,1	0,0	0,0	-	0,2	-	12,6

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,0	0,0	0,0	0,0	0,0	-	0,0	-	-	-	0,0
≥ 1 - ≤ 3 Years	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-	0,0	-	0,0
≥ 3 - ≤ 5 Years	0,0	0,0	0,0	0,0	-	-	0,0	-	-	-	0,0
≥ 5 - ≤ 10 Years	0,2	0,0	0,0	0,0	0,0	-	-	-	0,0	-	0,2
≥ 10 - ≤ 20 Years	2,6	0,2	0,0	0,0	0,0	0,0	0,0	-	0,0	-	2,9
≥ 20 Years	8,3	1,0	-	0,0	-	-	-	-	0,2	-	9,5
Total	11,1	1,2	0,0	0,0	0,1	0,0	0,0	-	0,2	-	12,6

Table M11/B11

90 day Non-performing loans by property type, as percentage of total payments, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,56	0,44	-	-	1,68	-	-	-	0,12	-	0,54

Note: 90-days arrear as of Q4 2023 (See definition in table X1)

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,30	0,49	-	-	2,03	-	-	-	0,06	-	0,33

Note: 90-days arrear as of Q4 2023 (See definition in table X1)

Table M11b/B11b

90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0,27	0,45	-	-	2,03	-	-	-	0,06	-	0,29
60-69.9 per cent LTV	0,01	0,03	-	-	-	-	-	-	-	-	0,02
70-79.9 per cent LTV	0,01	0,01	-	-	-	-	-	-	-	-	0,01
80-89.9 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0,01
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	0,00

Table M12/B12

Realised losses (DKKbn)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses	1,4	-	-	-	0,2	-	-	-	0,1	-	1,6

Table M12a/B12a

Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total realised losses, %	0,01	-	-	-	0,00	-	-	-	0,00	-	0,01