

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2022

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

Field Number	1. Mortgage Assets			
1. Property Type Information				
		Nominal (mn)		% Total Mortgages
M.1.1.1	Residential	296.131		86,1%
M.1.1.2	Commercial	47.849		13,9%
M.1.1.3	Other	0		0,0%
M.1.1.4	Total	343.980		100,0%
OM.1.1.1	a/w Cooperative Housing	14.035		4,1%
OM.1.1.2	a/w Agriculture	149		0,0%
OM.1.1.3	a/w Owner-occupied homes	157.810		45,9%
OM.1.1.4	a/w Holiday houses	8.371		2,4%
OM.1.1.5	a/w Subsidised Housing	47.444		13,8%
OM.1.1.6	a/w Private rental	68.471		19,9%
OM.1.1.7	a/w Manufacturing and Manual Industries	2.822		0,8%
OM.1.1.8	a/w Office and Business	36.066		10,5%
OM.1.1.9	a/w Social and cultural purposes	8.752		2,5%
OM.1.1.10	a/w Other	60		0,0%
OM.1.1.11				0,0%
2. General Information				
		Residential Loans	Commercial Loans	Total Mortgages
M.1.2.1	Number of mortgage loans	140.242	3.516	143.758
OM.1.2.1	Optional information eg. Number of borrowers	ND1		
OM.1.2.2	Optional information ea. 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	% Total Mortgages
M.1.3.1	10 largest exposures	4,3%	9,2%	2,7%
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	% Total Mortgages
M.1.4.1	European Union	99,4%	100,0%	99,5%
M.1.4.2	Austria	0,0%	0,0%	0,0%
M.1.4.3	Belgium	0,0%	0,0%	0,0%
M.1.4.4	Bulgaria	0,0%	0,0%	0,0%
M.1.4.5	Croatia	0,0%	0,0%	0,0%
M.1.4.6	Cyprus	0,0%	0,0%	0,0%
M.1.4.7	Czechia	0,0%	0,0%	0,0%
M.1.4.8	Denmark	99,4%	100,0%	99,5%
M.1.4.9	Estonia	0,0%	0,0%	0,0%
M.1.4.10	Finland	0,0%	0,0%	0,0%
M.1.4.11	France	0,0%	0,0%	0,0%
M.1.4.12	Germany	0,0%	0,0%	0,0%
M.1.4.13	Greece	0,0%	0,0%	0,0%
M.1.4.14	Netherlands	0,0%	0,0%	0,0%
M.1.4.15	Hungary	0,0%	0,0%	0,0%
M.1.4.16	Ireland	0,0%	0,0%	0,0%
M.1.4.17	Italy	0,0%	0,0%	0,0%
M.1.4.18	Latvia	0,0%	0,0%	0,0%
M.1.4.19	Lithuania	0,0%	0,0%	0,0%
M.1.4.20	Luxembourg	0,0%	0,0%	0,0%
M.1.4.21	Malta	0,0%	0,0%	0,0%
M.1.4.22	Poland	0,0%	0,0%	0,0%
M.1.4.23	Portugal	0,0%	0,0%	0,0%
M.1.4.24	Romania	0,0%	0,0%	0,0%
M.1.4.25	Slovakia	0,0%	0,0%	0,0%
M.1.4.26	Slovenia	0,0%	0,0%	0,0%
M.1.4.27	Spain	0,0%	0,0%	0,0%
M.1.4.28	Sweden	0,0%	0,0%	0,0%
M.1.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.1.4.30	Iceland	0,0%	0,0%	0,0%
M.1.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.1.4.32	Norway	0,0%	0,0%	0,0%
M.1.4.33	Other	0,7%	0,0%	0,6%
M.1.4.34	Switzerland	0,0%	0,0%	0,0%
M.1.4.35	United Kingdom	0,0%	0,0%	0,0%
M.1.4.36	Australia	0,0%	0,0%	0,0%
M.1.4.37	Brazil	0,0%	0,0%	0,0%
M.1.4.38	Canada	0,0%	0,0%	0,0%
M.1.4.39	Japan	0,0%	0,0%	0,0%
M.1.4.40	Korea	0,0%	0,0%	0,0%
M.1.4.41	New Zealand	0,0%	0,0%	0,0%
M.1.4.42	Singapore	0,0%	0,0%	0,0%
M.1.4.43	US	0,0%	0,0%	0,0%
M.1.4.44	Other	0,7%	0,0%	0,6%
OM.1.4.1	a/w Greenland	0,0%	0,0%	0,0%
OM.1.4.2	a/w Faroe Islands	0,0%	0,0%	0,5%
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%	53%	46%
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	12%
M.1.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%
M.1.5.4	Eastern Jutland (Region Midtjylland)	21%	18%	21%
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	16%	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				
M.1.5.13				
M.1.5.14				
M.1.5.15				
M.1.5.16				
M.1.5.17				
M.1.5.18				
M.1.5.19				
M.1.5.20				
M.1.5.21				
M.1.5.22				
M.1.5.23				
M.1.5.24				
M.1.5.25				
M.1.5.26				
M.1.5.27				
M.1.5.28				
M.1.5.29				
M.1.5.30				
M.1.5.31				
M.1.5.32				
M.1.5.33				
M.1.5.34				
M.1.5.35				
M.1.5.36				
M.1.5.37				
M.1.5.38				
M.1.5.39				
M.1.5.40				
M.1.5.41				
M.1.5.42				
M.1.5.43				
M.1.5.44				
M.1.5.45				
M.1.5.46				
M.1.5.47				
M.1.5.48				
M.1.5.49				
M.1.5.50				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.6.1	Fixed rate	72%	55%	70%
M.1.6.2	Floating rate	28%	45%	30%
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	45%	47%	45%
M.1.7.2	Amortising	55%	53%	55%
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	19%	21%	19%
M.1.8.2	≥ 12 - < 24 months	15%	14%	15%
M.1.8.3	≥ 24 - < 36 months	19%	19%	19%
M.1.8.4	≥ 36 - < 60 months	18%	19%	18%
M.1.8.5	≥ 60 months	28%	28%	28%
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	0.12%	0.01%	0.11%
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
M.1A.10.1	Average loan size (000s)	2.112		
	By buckets (mn):			
M.1A.10.2	DKK 0 - 2m	95.226	107.712	32%
M.1A.10.3	DKK 2 - 5m	74.662	26.079	25%
M.1A.10.4	DKK 5 - 20m	45.320	4.935	15%
M.1A.10.5	DKK 20 - 50m	32.391	1.061	11%
M.1A.10.6	DKK 50 - 100m	20.479	300	7%
M.1A.10.7	> DKK 100m	28.052	155	
M.1A.10.8	TBC at a country level	ND1	ND1	
M.1A.10.9	TBC at a country level	ND1	ND1	
M.1A.10.10	TBC at a country level	ND1	ND1	
M.1A.10.11	TBC at a country level	ND1	ND1	
M.1A.10.12	TBC at a country level	ND1	ND1	
M.1A.10.13	TBC at a country level	ND1	ND1	
M.1A.10.14	TBC at a country level	ND1	ND1	
M.1A.10.15	TBC at a country level	ND1	ND1	
M.1A.10.16	TBC at a country level	ND1	ND1	
M.1A.10.17	TBC at a country level	ND1	ND1	
M.1A.10.18	TBC at a country level	ND1	ND1	
M.1A.10.19	TBC at a country level	ND1	ND1	
M.1A.10.20	TBC at a country level	ND1	ND1	
M.1A.10.21	TBC at a country level	ND1	ND1	
M.1A.10.22	TBC at a country level	ND1	ND1	
M.1A.10.23	TBC at a country level	ND1	ND1	
M.1A.10.24	TBC at a country level	ND1	ND1	
M.1A.10.25	TBC at a country level	ND1	ND1	
M.1A.10.26	Total	296.131	140.242	100,0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans
M.1A.11.1	Weighted Average LTV (%)	ND1		
M.1A.11.2	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%
OM.1A.11.1	a/w >100 - <=110 %	ND1		
OM.1A.11.2	a/w >110 - <=120 %	ND1		
OM.1A.11.3	a/w >120 - <=130 %	ND1		
OM.1A.11.4	a/w >130 - <=140 %	ND1		
OM.1A.11.5	a/w >140 - <=150 %	ND1		
OM.1A.11.6	a/w >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
M.1A.12.1	Weighted Average LTV (%)	42.4%		
M.1A.12.2	By LTV buckets (mn):			
M.1A.12.2	>0 - <=40 %	234.039	ND1	79.0%
M.1A.12.3	>40 - <=50 %	30.872	ND1	10.4%
M.1A.12.4	>50 - <=60 %	19.142	ND1	6.5%
M.1A.12.5	>60 - <=70 %	8.287	ND1	2.8%
M.1A.12.6	>70 - <=80 %	2.579	ND1	0.9%
M.1A.12.7	>80 - <=90 %	561	ND1	0.2%
M.1A.12.8	>90 - <=100 %	289	ND1	0.1%
M.1A.12.9	>100 %	361	ND1	0.1%
M.1A.12.10	Total	296.131	0	100.0%
OM.1A.12.1	a/w >100 - <=110 %	175	ND1	0.1%
OM.1A.12.2	a/w >110 - <=120 %	87	ND1	0.0%
OM.1A.12.3	a/w >120 - <=130 %	60	ND1	0.0%
OM.1A.12.4	a/w >130 - <=140 %	20	ND1	0.0%
OM.1A.12.5	a/w >140 - <=150 %	7	ND1	0.0%
OM.1A.12.6	a/w >150 %	12	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	a/w Private rental	23%		
OM.1A.13.2	a/w Multi-family housing	5%		
OM.1A.13.3	a/w Buildings under construction	0%		
OM.1A.13.4	a/w Buildings land	0%		
OM.1A.13.5	a/w [if relevant, please specify]			
OM.1A.13.6	a/w [if relevant, please specify]			
OM.1A.13.7	a/w [if relevant, please specify]			
OM.1A.13.8	a/w [if relevant, please specify]			
OM.1A.13.9	a/w [if relevant, please specify]			
OM.1A.13.10	a/w [if relevant, please specify]			
14. Loan by Ranking		% Residential Loans		
M.1A.14.1	1st lien / No prior ranks	100%		
M.1A.14.2	Guaranteed	0%		
M.1A.14.3	Other	0%		
OM.1A.14.1				
OM.1A.14.2				
OM.1A.14.3				
OM.1A.14.4				
OM.1A.14.5				
OM.1A.14.6				
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans
M.1A.15.1	A	60.905	6.896	20%
M.1A.15.2	Estimate A	80	1.178	0%
M.1A.15.3	B	25.411	4.846	9%
M.1A.15.4	Estimate B	92	1.465	0%
M.1A.15.5	C	85.347	17.904	29%
M.1A.15.6	Estimate C	37	10.173	0%
M.1A.15.7	D	67.502	16.938	23%
M.1A.15.8	Estimate D	37	27.887	0%
M.1A.15.9	E	28.535	7.105	10%
M.1A.15.10	Estimate E	21	1.786	0%
M.1A.15.11	F	15.453	3.263	5%
M.1A.15.12	Estimate F	338	574	0%
M.1A.15.13	G	12.972	1.895	4%
M.1A.15.14	Estimate G	698	5.960	0%
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	0	20.316	0%
M.1A.15.19	Total	297.428	128.186	100%
OM.1A.15.1				
OM.1A.15.2				
OM.1A.15.3				

16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans
M.1A.16.1	<=52.5 + 1,650/M^2	60.903	6.896	20%
M.1A.16.2	Estimate: <=52.5 + 1,650/M^2	80	1.178	0%
M.1A.16.3	<=70 + 2,200/M^2	25.411	4.846	23%
M.1A.16.4	Estimate: <=70 + 2,200/M^2	92	1.465	0%
M.1A.16.5	<=110 + 3,200/M^2	85.347	17.904	29%
M.1A.16.6	Estimate: <=110 + 3,200/M^2	37	10.173	0%
M.1A.16.7	<=150 + 4,200/M^2	67.502	16.938	23%
M.1A.16.8	Estimate: <=150 + 4,200/M^2	37	27.887	0%
M.1A.16.9	<=190 + 5,200/M^2	28.535	7.105	10%
M.1A.16.10	Estimate: <=190 + 5,200/M^2	21	1.786	0%
M.1A.16.11	<=240 + 6,500/M^2	15.453	3.263	5%
M.1A.16.12	Estimate: <=240 + 6,500/M^2	338	574	0%
M.1A.16.13	>240 + 6,500/M^2	12.972	1.895	4%
M.1A.16.14	Estimate: >240 + 6,500/M^2	698	5.960	0%
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	0	20.316	0%
M.1A.16.19	Total	297.428	128.186	100%
OM.1A.16.1				
OM.1A.16.2				
OM.1A.16.3				
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans
M.1A.17.1	older than 1919	45.457	17.822	15%
M.1A.17.2	1919 - 1945	38.490	16.587	13%
M.1A.17.3	1945 - 1960	26.824	12.056	9%
M.1A.17.4	1961 - 1970	34.582	18.249	12%
M.1A.17.5	1971 - 1980	35.389	21.001	12%
M.1A.17.6	1981 - 1990	14.121	8.140	5%
M.1A.17.7	1991 - 2000	13.717	4.811	5%
M.1A.17.8	2001 - 2005	11.831	4.234	4%
M.1A.17.9	2006 and later	69.218	14.221	23%
M.1A.17.10	no data	6.500	749	2%
M.1A.17.11	Total	296.131	117.870	100%
OM.1A.17.1				
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans
M.1A.18.1	House, detached or semi-detached	127.111	85.333	43%
M.1A.18.2	Flat or Apartment	4.016	410	1%
M.1A.18.3	Bungalow	0	0	0%
M.1A.18.4	Terraced House	38.160	13.036	13%
M.1A.18.5	Multifamily House	126.463	19.071	43%
M.1A.18.6	Land Only	0	0	0%
M.1A.18.7	other	382	20	0%
M.1A.18.8	Total	296.131	117.870	100%
OM.1A.18.1				
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans
M.1A.19.1	New Building	33.997	4.305	11%
M.1A.19.2	Existing bulding	262.234	113.565	89%
M.1A.19.3	other	0	0	0%
M.1A.19.4	no data	0	0	0%
M.1A.19.5	Total	296.131	117.870	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	198.720	100.135	15.2
M.1A.20.2	Flat or Apartment	4.679	2.554	7.4
M.1A.20.3	Bungalow	0	0	-
M.1A.20.4	Terraced House	28.778	17.523	5.7
M.1A.20.5	Multifamily House	79.475	51.825	3.8
M.1A.20.6	Land Only	0	0	0.0
M.1A.20.7	other	74	45	12.3
M.1A.20.8	no data	753	325	-
M.1A.20.9	total	312.479	172.407	7.9
M.1A.20.10	Weighted Average	0	0	0.0
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
M.1B.21.1	Average loan size (000s)	13.609		
	By buckets (mn):			
M.1B.21.2	DKK 0 - 2m	941	870	2%
M.1B.21.3	DKK 2 - 5m	2.940	877	6%
M.1B.21.4	DKK 5 - 20m	12.770	1.244	27%
M.1B.21.5	DKK 20 - 50m	10.098	327	21%
M.1B.21.6	DKK 50 - 100m	9.429	137	20%
M.1B.21.7	> DKK 100m	11.671	61	
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	47.849	3.516	100,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial 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%
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
M.1B.23.1	Weighted Average LTV (%)	45,4%		
	By LTV buckets (mn):			
M.1B.23.2	>0 - <=40 %	38.139	ND1	80%
M.1B.23.3	>40 - <=50 %	5.542	ND1	12%
M.1B.23.4	>50 - <=60 %	2.629	ND1	5%
M.1B.23.5	>60 - <=70 %	963	ND1	2%
M.1B.23.6	>70 - <=80 %	263	ND1	1%
M.1B.23.7	>80 - <=90 %	157	ND1	0%
M.1B.23.8	>90 - <=100 %	92	ND1	0%
M.1B.23.9	>100%	64	ND1	0%
M.1B.23.10	Total	47.849	0	100%
OM.1B.23.1	a/w >100 - <=110 %	32	ND1	0%
OM.1B.23.2	a/w >110 - <=120 %	19	ND1	0%
OM.1B.23.3	a/w >120 - <=130 %	10	ND1	0%
OM.1B.23.4	a/w >130 - <=140 %	3	ND1	0%
OM.1B.23.5	a/w >140 - <=150 %	1	ND1	0%
OM.1B.23.6	a/w >150 %	0	ND1	0%
OM.1B.23.7				
OM.1B.23.8				
OM.1B.23.9				
	24. Breakdown by Type	% Commercial loans		
M.1B.24.1	Retail	36,1%		
M.1B.24.2	Office	34,1%		
M.1B.24.3	Hotel/Tourism	0,0%		
M.1B.24.4	Shopping malls	1,7%		
M.1B.24.5	Industry	6,0%		
M.1B.24.6	Agriculture	0,3%		
M.1B.24.7	Other commercially used	0,6%		
M.1B.24.8	Hospital	0,0%		
M.1B.24.9	School	1,3%		
M.1B.24.10	other RE with a social relevant purpose	19,8%		
M.1B.24.11	Land	0,0%		
M.1B.24.12	Property developers / Building under construction	0,0%		
M.1B.24.13	Other	0,1%		
OM.1B.24.1	a/w Cultural purposes			
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
M.18.25.1	A	8.194	232	17%
M.18.25.2	Estimate A	124	90	0%
M.18.25.3	B	5.385	152	11%
M.18.25.4	Estimate B	300	136	1%
M.18.25.5	C	13.144	420	27%
M.18.25.6	Estimate C	186	240	0%
M.18.25.7	D	10.448	347	21%
M.18.25.8	Estimate D	31	440	0%
M.18.25.9	E	5.256	174	11%
M.18.25.10	Estimate E	59	42	0%
M.18.25.11	F	2.689	80	6%
M.18.25.12	Estimate F	4	26	0%
M.18.25.13	G	2.727	51	6%
M.18.25.14	Estimate G	58	82	0%
M.18.25.15	TBC at a country level	ND1	ND1	0%
M.18.25.16	TBC at a country level	ND1	ND1	0%
M.18.25.17	TBC at a country level	ND1	ND1	0%
M.18.25.18	no data	0	316	0%
M.18.25.19	Total	48.605	2.828	100%
OM.18.25.1				
OM.18.25.2				
OM.18.25.3				
26. Average energy use intensity [kWh/m ²]		Nominal (mn)	Number of CRE	% Commercial Loans
M.18.26.1	<=52.5 + 1,650/M ²	8.194	232	17%
M.18.26.2	Estimate: <=52.5 + 1,650/M ²	124	90	0%
M.18.26.3	<=70 + 2,200/M ²	5.385	152	11%
M.18.26.4	Estimate: <=70 + 2,200/M ²	300	136	1%
M.18.26.5	<=110 + 3,200/M ²	13.144	420	27%
M.18.26.6	Estimate: <=110 + 3,200/M ²	186	240	0%
M.18.26.7	<=150 + 4,200/M ²	10.448	347	21%
M.18.26.8	Estimate: <=150 + 4,200/M ²	31	440	0%
M.18.26.9	<=190 + 5,200/M ²	5.256	174	11%
M.18.26.10	Estimate: <=190 + 5,200/M ²	59	42	0%
M.18.26.11	<=240 + 6,500/M ²	2.689	80	6%
M.18.26.12	Estimate: <=240 + 6,500/M ²	4	26	0%
M.18.26.13	>240 + 6,500/M ²	2.727	51	6%
M.18.26.14	Estimate: >240 + 6,500/M ²	58	82	0%
M.18.26.15	TBC at a country level	ND1	ND1	0%
M.18.26.16	TBC at a country level	ND1	ND1	0%
M.18.26.17	TBC at a country level	ND1	ND1	0%
M.18.26.18	no data	0	316	0%
M.18.26.19	Total	48.605	2.828	100%
OM.18.26.1				
OM.18.26.2				
OM.18.26.3				
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans
M.18.27.1	older than 1919	10.203	480	21%
M.18.27.2	1919 - 1945	2.777	199	6%
M.18.27.3	1945 - 1960	2.546	154	5%
M.18.27.4	1961 - 1970	5.281	330	11%
M.18.27.5	1971 - 1980	4.146	331	9%
M.18.27.6	1981 - 1990	5.184	331	11%
M.18.27.7	1991 - 2000	3.415	202	7%
M.18.27.8	2001 - 2005	2.401	179	5%
M.18.27.9	2006 and later	10.341	503	22%
M.18.27.10	no data	1.556	119	3%
M.18.27.11	Total	47.849	2.828	100%
OM.18.27.1				
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans
M.18.28.1	New Building	3.550	150	7%
M.18.28.2	Existing building	44.299	2.678	93%
M.18.28.3	other	0	0	0%
M.18.28.4	no data	0	0	0%
M.18.28.5	Total	47.849	2.828	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m ² (per year)
M.78.29.1	Retail	44.817	21.171	14
M.78.29.2	Office	17.214	8.764	9
M.78.29.3	Hotel/Tourism	0	0	-
M.78.29.4	Shopping malls	908	626	14
M.78.29.5	Industry	7.932	7.481	10
M.78.29.6	Agriculture	2.807	2.798	961
M.78.29.7	Other commercially used	368	179	14
M.78.29.8	Hospital	0	0	-
M.78.29.9	School	374	224	7
M.78.29.10	other RE with a social relevant purpose	1.311	801	15
M.78.29.11	Land	0	0	-
M.78.29.12	Property developers / building under construction	0	0	-
M.78.29.13	Other	0	0	-
M.78.29.14	no data	0	0	-
M.78.29.15	Total	75.731	42.043	12
M.78.29.16	Weighted Average	0	0	0
M.78.29.17				
M.78.29.18				
M.78.29.19				



████████████████████

████████████████████

████████████████████

████████████████████

████████████████████

████████████████████
% No. of Loans

77%
19%
4%
1%
0%

100.0%

% No. of Loans

0,0%

% No. of Loans

0,0%

% No. of Dwellings

5%
1%
4%
1%
14%
8%
33%
22%
6%
1%
3%
0%
1%
5%

16%
100%

% No. of Dwellings

5%
1%
4%
1%
14%
8%
3%
22%
6%
1%
3%
0%
1%
5%

16%
100%

% No. of Dwellings

15%
14%
10%
15%
18%
7%
4%
4%
12%
1%
100%

% No. of Dwellings

72%
0%
0%
11%
16%
0%
0%
100%

% No. of Dwellings

4%
96%
0%
0%
100%

% No. of Loans

25%
25%
35%
9%
4%

100.0%
% No. of Loans

0,0%

% No. of Loans

0,0%

% No. of CRE

8%
3%
5%
5%
15%
8%
12%
16%
6%
1%
3%
1%
2%
3%

11%
100%

% No. of CRE

8%
3%
5%
5%
15%
8%
12%
16%
6%
1%
3%
1%
2%
3%

11%
100%

% No. of CRE

17%
7%
5%
12%
12%
12%
7%
6%
18%
4%
100%

% No. of CRE

5%
95%
0%
0%
100%

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2022

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	93637,56687	16505	0	23%	10%
SM.1.1.2	other	0	0	0	0%	0%
SM.1.1.3	Total sustainable loans	93637,56687	16505	0	23%	10%
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	6.052	1.151			
SM.2.1.2	redemptions	3.715	1.196			
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	93.638	16.505			
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	80.666	86,1%			
SM.2.1.2	Commercial	12.963	13,8%			
SM.2.1.3	Other	9	0,0%			
SM.2.1.4	Total	93.638	100,0%			
OSM.2.1.1	<i>q/w Housing Cooperatives / Multi-family assets</i>		0,0%			
OSM.2.1.2	<i>q/w Forest & Agriculture</i>		0,0%			
OSM.2.1.3			0,0%			
OSM.2.1.4			0,0%			
OSM.2.1.5			0,0%			
OSM.2.1.6			0,0%			
OSM.2.1.7			0,0%			
OSM.2.1.8			0,0%			
OSM.2.1.9			0,0%			
OSM.2.1.10			0,0%			
OSM.2.1.11			0,0%			
OSM.2.1.12			0,0%			
OSM.2.1.13			0,0%			
OSM.2.1.14			0,0%			
OSM.2.1.15			0,0%			
OSM.2.1.16			0,0%			
OSM.2.1.17			0,0%			
OSM.2.1.18			0,0%			
2. General Information						
		Residential Loans	Commercial Loans	% Total sustainable Mortgages		
SM.2.2.1	Number of EEMI mortgage loans	15.776	724	11%		
OSM.2.2.1	<i>Optional information eq. Number of borrowers</i>					
OSM.2.2.2	<i>Optional information eq. Number of guarantors</i>					
OSM.2.2.3						
OSM.2.2.4						
OSM.2.2.5						
OSM.2.2.6						
3. Concentration Risks						
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages		
SM.2.3.1	10 largest exposures	13,8%	17,6%	7,6%		
OSM.2.3.1						
OSM.2.3.2						
OSM.2.3.3						
OSM.2.3.4						
OSM.2.3.5						
OSM.2.3.6						
4. Breakdown by Geography						
		% Residential Loans	% Commercial Loans	% Total sustainable Mortgages		
SM.2.4.1	European Union	99,6%	100,0%	99,7%		
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	99,6%	100,0%	99,7%		
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	0,4%	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	0,4%	0,0%	0,0%		
OSM.2.4.1	<i>q/w Greenland</i>	0,0%	0,0%	0,0%		
OSM.2.4.2	<i>q/w Faroe Islands</i>	0,4%	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)	42.8%	46.1%	43.2%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10.2%	10.7%	10.2%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9.5%	5.0%	8.0%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24.5%	22.3%	24.2%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12.6%	16.1%	13.1%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
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	75%	57%	73%
SM.2.6.2	Floating rate	25%	43%	27%
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%	40%	47%
SM.2.7.2	Amortising	52%	60%	53%
SM.2.7.3	Other	0%	0%	0%
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	22%	25%	23%
SM.2.8.2	≥ 12 - < 24 months	16%	19%	16%
SM.2.8.3	≥ 24 - < 36 months	19%	22%	20%
SM.2.8.4	≥ 36 - < 60 months	22%	16%	21%
SM.2.8.5	≥ 60 months	20%	19%	20%
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	0,01%	0,00%	0,01%
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)	5.113			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9.469	8.145	0	1
SM.2A.10.3	DKK 2 - 5m	16.799	5.865	0	0
SM.2A.10.4	DKK 5 - 20m	10.865	1.099	0	0
SM.2A.10.5	DKK 20 - 50m	12.735	405	0	0
SM.2A.10.6	DKK 50 - 100m	10.505	151	0	0
SM.2A.10.7	> DKK 100m	20.293	111	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	80.666	15.776	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 (%)	40,2%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	62.189	ND1	77%	
SM.2A.12.3	>40 - <=50%	8.861	ND1	11%	
SM.2A.12.4	>50 - <=60%	6.151	ND1	8%	
SM.2A.12.5	>60 - <=70%	2.639	ND1	3%	
SM.2A.12.6	>70 - <=80%	665	ND1	1%	
SM.2A.12.7	>80 - <=90%	66	ND1	0%	
SM.2A.12.8	>90 - <=100%	43	ND1	0%	
SM.2A.12.9	>100%	72	ND1	0%	
SM.2A.12.10	Total	80.666		100%	0,0%
OSM.2A.12.1	a/w >100 - <=110%	32			
OSM.2A.12.2	a/w >110 - <=120%	15			
OSM.2A.12.3	a/w >120 - <=130%	16			
OSM.2A.12.4	a/w >130 - <=140%	2			
OSM.2A.12.5	a/w >140 - <=150%	0			
OSM.2A.12.6	a/w >150%	8			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	33%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0%			
SM.2A.13.4	Subsidised housing	23%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	44%			
OSM.2A.13.2	a/w Private rental	41%			
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	52.378	6.337	65%	53%
SM.2A.15.2	Estimate A	7.984	980	0%	8%
SM.2A.15.3	B	20.081	4.666	25%	38%
SM.2A.15.4	Estimate B	222	147	0%	1%
SM.2A.15.5	C	0	0	0%	0%
SM.2A.15.6	Estimate C	0	0	0%	0%
SM.2A.15.7	D	0	0	0%	0%
SM.2A.15.8	Estimate D	0	0	0%	0%
SM.2A.15.9	E	0	0	0%	0%
SM.2A.15.10	Estimate E	0	0	0%	0%
SM.2A.15.11	F	0	0	0%	0%
SM.2A.15.12	Estimate F	0	0	0%	0%
SM.2A.15.13	G	0	0	10%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0		
SM.2A.15.19	Total	80.666	13.038	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	52.378	6.335	65%	53%
SM.2A.16.2	Estimate: <=52.5 + 1,650/M^2	7.984	1.019	9,90%	7,82%
SM.2A.16.3	<=70 + 2,200/M^2	20.081	4.941	24,89%	37,90%
SM.2A.16.4	Estimate: <=70 + 2,200/M^2	222	143	0,28%	1,10%
SM.2A.16.5	<=110 + 3,200/M^2	0	0	0,00%	0,00%
SM.2A.16.6	Estimate: <=110 + 3,200/M^2	0	0	0,00%	0,00%
SM.2A.16.7	<=150 + 4,200/M^2	0	0	0,00%	0,00%
SM.2A.16.8	Estimate: <=150 + 4,200/M^2	0	0	0,00%	0,00%
SM.2A.16.9	<=190 + 5,200/M^2	0	0	0,00%	0,00%
SM.2A.16.10	Estimate: <=190 + 5,200/M^2	0	0	0,00%	0,00%
SM.2A.16.11	<=240 + 6,500/M^2	0	0	0,00%	0,00%
SM.2A.16.12	Estimate: <=240 + 6,500/M^2	0	0	0,00%	0,00%
SM.2A.16.13	>240 + 6,500/M^2	0	0	0,00%	0,00%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	ND1	ND1		
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	80.666	13.038	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
OSM.2A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	1.537	370	2%	3%
SM.2A.17.2	1919 - 1945	1.287	230	2%	2%
SM.2A.17.3	1945 - 1960	1.971	146	2%	1%
SM.2A.17.4	1961 - 1970	2.184	274	3%	2%
SM.2A.17.5	1971 - 1980	3.494	453	4%	3%
SM.2A.17.6	1981 - 1990	1.445	551	2%	4%
SM.2A.17.7	1991 - 2000	2.323	335	3%	3%
SM.2A.17.8	2001 - 2005	3.092	590	4%	5%
SM.2A.17.9	2006 and later	59.397	9.866	74%	76%
SM.2A.17.10	no data	0	223	5%	2%
SM.2A.17.11	Total	80.666	13.038	100%	100%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.18.1	House, detached or semi-detached	17.251	6.889	21%	53%
SM.2A.18.2	Flat or Apartment	602	71	1%	1%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	16.487	3.027	20%	23%
SM.2A.18.5	Multifamily House	46.281	3.049	57%	23%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	44	2	0%	0%
SM.2A.18.8	Total	80.666	13.038	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	32.811	3.824	41%	29%
SM.2A.19.2	Existing building	47.854	9.214	59%	71%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	80.666	13.038	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.637	3.126	4	
SM.2A.20.2	Flat or Apartment	291	158	5	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.303	2.890	3	
SM.2A.20.5	Multifamily House	8.756	6.317	2	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	13	7	4	
SM.2A.20.8	no data	-	-	-	
SM.2A.20.9	Total	19.001	12.497	3	
SM.2A.20.10	Weighted Average	0	0	0	
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)	18			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	103	89	1%	12%
SM.2B.21.3	DKK 2 - 5m	455	134	4%	18%
SM.2B.21.4	DKK 5 - 20m	3.942	363	30%	50%
SM.2B.21.5	DKK 20 - 50m	2.512	87	19%	12%
SM.2B.21.6	DKK 20 - 50m	2.314	34	18%	5%
SM.2B.21.7	> DKK 100m	3.645	22	28%	3%
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	12.972	729	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%	10.262	ND1	79%	
SM.2B.23.3	>40 - <=50%	1.644	ND1	13%	
SM.2B.23.4	>50 - <=60%	757	ND1	6%	
SM.2B.23.5	>60 - <=70%	225	ND1	2%	
SM.2B.23.6	>70 - <=80%	31	ND1	0%	
SM.2B.23.7	>80 - <=90%	18	ND1	0%	
SM.2B.23.8	>90 - <=100%	18	ND1	0%	
SM.2B.23.9	>100%	16	ND1	0%	
SM.2B.23.10	Total	12.972	0	100%	0.0%
OSM.2B.23.1	a/w >100 - <=110%	9		0%	
OSM.2B.23.2	a/w >110 - <=120%	3		0%	
OSM.2B.23.3	a/w >120 - <=130%	2		0%	
OSM.2B.23.4	a/w >130 - <=140%	1		0%	
OSM.2B.23.5	a/w >140 - <=150%	1		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	37%			
SM.2B.24.2	Office	30%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	10%			
SM.2B.24.6	Agriculture	0%			
SM.2B.24.7	Other commercially used	0%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	2%			
SM.2B.24.10	other RE with a social relevant purpose	20%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	0%			
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	6.036	250	47%	44%
SM.28.25.2	Estimate A	1.772	73	14%	13%
SM.28.25.3	B	4.122	157	32%	27%
SM.28.25.4	Estimate B	0	0	0%	0%
SM.28.25.5	C	0	0	0%	0%
SM.28.25.6	Estimate C	0	0	0%	0%
SM.28.25.7	D	0	0	0%	0%
SM.28.25.8	Estimate D	0	0	0%	0%
SM.28.25.9	E	1.042	91	8%	16%
SM.28.25.10	Estimate E	0	0	0%	0%
SM.28.25.11	F	0	0	0%	0%
SM.28.25.12	Estimate F	0	0	0%	0%
SM.28.25.13	G	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	12.972	571	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	6.036	250	47%	44%
SM.28.26.2	Estimate: <=52.5 + 1,650/M^2	1.772	73	14%	13%
SM.28.26.3	<=70 + 2,200/M^2	4.122	157	32%	27%
SM.28.26.4	Estimate: <=70 + 2,200/M^2	0	0	0%	0%
SM.28.26.5	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.6	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.7	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.9	<=190 + 5,200/M^2	1.042	91	8%	16%
SM.28.26.10	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.11	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.13	>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	12.972	571	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	333	23	3%	4%
SM.28.27.2	1919 - 1945	480	15	4%	3%
SM.28.27.3	1945 - 1960	186	8	1%	1%
SM.28.27.4	1961 - 1970	606	18	5%	3%
SM.28.27.5	1971 - 1980	499	11	4%	2%
SM.28.27.6	1981 - 1990	1,054	30	8%	5%
SM.28.27.7	1991 - 2000	925	23	7%	4%
SM.28.27.8	2001 - 2005	574	31	4%	5%
SM.28.27.9	2006 and later	7,450	345	57%	60%
SM.28.27.10	no data	866	67	7%	12%
SM.28.27.11	Total	12.972	571	100%	100%
OSM.28.27.1					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	3,474	139	27%	24%
SM.28.28.2	Existing building	9,497	433	73%	76%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	12.971	571	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	3.707	1.778	5	
SM.28.29.2	Office	2.149	1.147	4	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	-	-	-	
SM.28.29.5	Industry	231	131	1	
SM.28.29.6	Agriculture	228	225	363	
SM.28.29.7	Other commercially used	23	11	7	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	71	45	4	
SM.28.29.10	other RE with a social relevant purpose	1,071	518	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / Building under construction	0	0	0	
SM.28.29.13	Other	-	-	-	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	7,479	3,855	4	
SM.28.29.16	Weighted Average	0	0	0	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

C. Harmonised Disclosure Template - Glossary

EEM HDT 2022

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 falling 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		