
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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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 5			
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	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	Link			
OG.2.1.1					
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	31.856			
G.3.1.2	Outstanding Covered Bonds	31.003			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Voluntary	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	2,7%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	852,3326592			
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	31.003		97,3%	
G.3.3.2	Public Sector	0		0,0%	
G.3.3.3	Shipping	0		0,0%	
G.3.3.4	Substitute Assets	852		2,7%	
G.3.3.5	Other	0		0,0%	
G.3.3.6	Total	31.856		100,0%	
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)	20,81	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2.045	ND1	6,4%	
G.3.4.3	1 - 2 Y	2.485	ND1	7,8%	
G.3.4.4	2 - 3 Y	1.618	ND1	5,1%	
G.3.4.5	3 - 4 Y	1.612	ND1	5,1%	
G.3.4.6	4 - 5 Y	1.615	ND1	5,1%	
G.3.4.7	5 - 10 Y	7.672	ND1	24,1%	
G.3.4.8	10+ Y	14.809	ND1	46,5%	
G.3.4.9	Total	31.856	0	100,0%	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)	4,95	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	742	ND1	2,4%	
G.3.5.3	1 - 2 Y	1.502	ND1	4,8%	
G.3.5.4	2 - 3 Y	1.501	ND1	4,8%	
G.3.5.5	3 - 4 Y	1.635	ND1	5,3%	
G.3.5.6	4 - 5 Y	15.276	ND1	49,3%	
G.3.5.7	5 - 10 Y	10.347	ND1	33,4%	
G.3.5.8	10+ Y	0	ND1	0,0%	
G.3.5.9					
G.3.5.10	Total	31.003	0,00	100,0%	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	31.003	31.003	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	31.003	31.003	100,0%	100,0%
OG.3.6.1	Total	31.003	31.003	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	31.003	31.003	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	31.003	31.003	100,0%	100,0%
OG.3.7.1	Total	31.003	31.003	100,0%	100,0%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
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	31.003	31.003	100,0%	100,0%
G.3.8.2	Floating coupon	0	0	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	31.003	31.003	100,0%	100,0%
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	0,0%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0,0%		
G.3.9.3	Exposures to central banks	0	0,0%		
G.3.9.4	Exposures to credit institutions	852	100,0%		
G.3.9.5	Other	0	0,0%		
G.3.9.6	Total	852	100,0%		
OG.3.9.1	a/w EU gvts or quasi govts	ND1			
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	ND1			
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	ND1			
OG.3.9.4	a/w EU central banks	ND1			
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks	ND1			
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1			
OG.3.9.7	a/w CQS1 credit institutions	ND1			
OG.3.9.8	a/w CQS2 credit institutions	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)	852		100,00%
G.3.10.2	Eurozone	0		0,00%
G.3.10.3	Rest of European Union (EU)	0		0,00%
G.3.10.4	European Economic Area (not member of EU)	0		0,00%
G.3.10.5	Switzerland	0		0,00%
G.3.10.6	Australia	0		0,00%
G.3.10.7	Brazil	0		0,00%
G.3.10.8	Canada	0		0,00%
G.3.10.9	Japan	0		0,00%
G.3.10.10	Korea	0		0,00%
G.3.10.11	New Zealand	0		0,00%
G.3.10.12	Singapore	0		0,00%
G.3.10.13	US	0		0,00%
G.3.10.14	Other	0		0,00%
G.3.10.15		Total EU	852	100,00%
G.3.10.16		Total	852	100,00%
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%	0,0%
G.3.11.2	Central bank eligible assets	852	2,7%	2,7%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4		Total	2,7%	2,7%
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				
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:	38		
G.4.1.2	(a)	Value of outstanding covered bonds:	39		
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]		
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets		
G.4.1.5	(c)	Type of cover assets:	52		
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 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:	149 for Mortgage Assets		
G.4.1.9	(d)	Currency risk - cover pool:	111		
G.4.1.10	(d)	Interest rate risk - covered bond:	163		
G.4.1.11	(d)	Currency risk - covered bond:	137		
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	18 for Harmonised Glossary		
OG.4.1.3	(e)	Maturity Structure - cover assets:	65		
OG.4.1.4	(e)	Maturity Structure - covered bond:	88		
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:	179 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	852
OG.5.1.1	Exposure to credit institute credit quality step 2	0
OG.5.1.2	Exposure to credit institute credit quality step 3	0
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	NPV Test (passed/failed)	ND1
OG.6.1.2	Interest Coverage Test (passed/failed)	ND1
OG.6.1.3	Cash Manager	ND1
OG.6.1.4	Account Bank	ND1
OG.6.1.5	Stand-by Account Bank	ND1
OG.6.1.6	Servicer	ND1
OG.6.1.7	Interest Rate Swap Provider	ND1
OG.6.1.8	Covered Bond Swap Provider	ND1
OG.6.1.9	Paying Agent	ND1
OG.6.1.10	Other optional/relevant information	ND1
OG.6.1.11	Other optional/relevant information	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		30.976	99,9%	
M.7.1.2	Commercial		27	0,1%	
M.7.1.3	Other		0	0,0%	
M.7.1.4		Total	31.003	100,0%	
OM.7.1.1	o/w Cooperative Housing		0		
OM.7.1.2	o/w Agriculture		0		
OM.7.1.3	o/w Owner-occupied homes		0		
OM.7.1.4	o/w Holiday houses		0		
OM.7.1.5	o/w Subsidised Housing		30.889		
OM.7.1.6	o/w Private rental		87		
OM.7.1.7	o/w Manufacturing and Manual Industries		0		
OM.7.1.8	o/w Office and Business		0		
OM.7.1.9	o/w Social and cultural purposes		27		
OM.7.1.10	o/w Other		0		
OM.7.1.11					
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		1.901	5	1.906
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		ND1		
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	% Total Mortgages
M.7.3.1	10 largest exposures		9,0%	100,0%	9,0%
OM.7.3.1					
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	% Total Mortgages
M.7.4.1	<u>European Union</u>		<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria		0,0%	0,0%	0,0%
M.7.4.3	Belgium		0,0%	0,0%	0,0%
M.7.4.4	Bulgaria		0,0%	0,0%	0,0%
M.7.4.5	Croatia		0,0%	0,0%	0,0%
M.7.4.6	Cyprus		0,0%	0,0%	0,0%
M.7.4.7	Czech Republic		0,0%	0,0%	0,0%
M.7.4.8	Denmark		100,0%	100,0%	100,0%
M.7.4.9	Estonia		0,0%	0,0%	0,0%
M.7.4.10	Finland		0,0%	0,0%	0,0%
M.7.4.11	France		0,0%	0,0%	0,0%
M.7.4.12	Germany		0,0%	0,0%	0,0%
M.7.4.13	Greece		0,0%	0,0%	0,0%
M.7.4.14	Netherlands		0,0%	0,0%	0,0%
M.7.4.15	Hungary		0,0%	0,0%	0,0%
M.7.4.16	Ireland		0,0%	0,0%	0,0%
M.7.4.17	Italy		0,0%	0,0%	0,0%
M.7.4.18	Latvia		0,0%	0,0%	0,0%
M.7.4.19	Lithuania		0,0%	0,0%	0,0%
M.7.4.20	Luxembourg		0,0%	0,0%	0,0%
M.7.4.21	Malta		0,0%	0,0%	0,0%
M.7.4.22	Poland		0,0%	0,0%	0,0%
M.7.4.23	Portugal		0,0%	0,0%	0,0%
M.7.4.24	Romania		0,0%	0,0%	0,0%
M.7.4.25	Slovakia		0,0%	0,0%	0,0%
M.7.4.26	Slovenia		0,0%	0,0%	0,0%
M.7.4.27	Spain		0,0%	0,0%	0,0%
M.7.4.28	Sweden		0,0%	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>		<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)		0,0%	0,0%	0,0%
M.7.4.31	Iceland		0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein		0,0%	0,0%	0,0%
M.7.4.33	<u>Norway</u>		<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other		0,0%	0,0%	0,0%
M.7.4.35	Switzerland		0,0%	0,0%	0,0%
M.7.4.36	Australia		0,0%	0,0%	0,0%
M.7.4.37	Brazil		0,0%	0,0%	0,0%
M.7.4.38	Canada		0,0%	0,0%	0,0%
M.7.4.39	Japan		0,0%	0,0%	0,0%
M.7.4.40	Korea		0,0%	0,0%	0,0%
M.7.4.41	New Zealand		0,0%	0,0%	0,0%
M.7.4.42	Singapore		0,0%	0,0%	0,0%
M.7.4.43	US		0,0%	0,0%	0,0%
M.7.4.44	Other		0,0%	0,0%	0,0%
OM.7.4.1	o/w Greenland		0,0%	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands		0,0%	0,0%	0,0%
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)	39,2%	0,0%	39,2%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	13,9%	0,0%	13,8%
M.7.5.3	Northern Jutland (Region Nordjylland)	16,3%	0,0%	16,3%
M.7.5.4	Eastern Jutland (Region Midtjylland)	16,2%	0,0%	16,2%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	14,4%	100,0%	14,5%
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	100,0%	100,0%	100,0%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	0,0%	0,0%	0,0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	0,0%	0,0%	0,0%
OM.7.6.3	o/w Adjustable Rate Mortgages	100,0%	100,0%	100,0%
OM.7.6.4	o/w Money market based loans	0,0%	0,0%	0,0%
OM.7.6.5	o/w Non capped floaters	0,0%	0,0%	0,0%
OM.7.6.6	o/w Capped floaters	0,0%	0,0%	0,0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	100,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	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	6,5%	51,3%	6,5%
M.7.8.2	> 12 - ≤ 24 months	6,0%	0,0%	6,0%
M.7.8.3	> 24 - ≤ 36 months	7,1%	0,0%	7,1%
M.7.8.4	> 36 - ≤ 60 months	20,9%	0,0%	20,9%
M.7.8.5	> 60 months	59,5%	48,7%	59,5%
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	0,00%	0,00%	0,00%
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)	16.295			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	432	791	1,4%	41,6%
M.7A.10.3	DKK 2 - 5m	878	259	2,8%	13,6%
M.7A.10.4	DKK 5 - 20m	4.653	430	15,0%	22,6%
M.7A.10.5	DKK 20 - 50m	8.139	251	26,3%	13,2%
M.7A.10.6	DKK 50 - 100m	8.166	114	26,4%	6,0%
M.7A.10.7	> DKK 100m	8.708	56	28,1%	2,9%
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	30.976	1.901	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>o/w >100 - <=110 %</i>	ND1			
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	ND1			
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	ND1			
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	ND1			
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	ND1			
OM.7A.11.6	<i>o/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 (%)	0,00%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	30.976	ND1	100,0%	
M.7A.12.3	>40 - <=50 %	0	ND1	0,0%	
M.7A.12.4	>50 - <=60 %	0	ND1	0,0%	
M.7A.12.5	>60 - <=70 %	0	ND1	0,0%	
M.7A.12.6	>70 - <=80 %	0	ND1	0,0%	
M.7A.12.7	>80 - <=90 %	0	ND1	0,0%	
M.7A.12.8	>90 - <=100 %	0	ND1	0,0%	
M.7A.12.9	>100%	0	ND1	0,0%	
M.7A.12.10	Total	30.976	0,00%	100,0%	0,00%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	0	0,00%	0,0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	0	0,00%	0,0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	0	0,00%	0,0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	0	0,00%	0,0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0	0,00%	0,0%	
OM.7A.12.6	<i>o/w >150 %</i>	0	0,00%	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			0,0%	
M.7A.13.2	Second home/Holiday houses			0,0%	
M.7A.13.3	Buy-to-let/Non-owner occupied			0,0%	
M.7A.13.4	Subsidised housing			99,7%	
M.7A.13.5	Agricultural			0,0%	
OM.7A.13.1	Other			0,3%	
OM.7A.13.2	<i>o/w Private rental</i>			0,3%	
OM.7A.13.3	<i>o/w Multi-family housing</i>			0,0%	
OM.7A.13.4	<i>o/w Buildings under construction</i>			0,0%	
OM.7A.13.5	<i>o/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	14250	235	46,0%	29,8%
M.7A.15.2	B	4862	165	15,7%	20,9%
M.7A.15.3	C	7469	240	24,1%	30,5%
M.7A.15.4	D	813	32	2,6%	4,1%
M.7A.15.5	E	252	9	0,8%	1,1%
M.7A.15.6	F	3	1	0,0%	0,1%
M.7A.15.7	G	0	0	0,0%	0,0%
M.7A.15.8	Estimate A	676	17	2,2%	2,1%
M.7A.15.9	Estimate B	197	12	0,6%	1,6%
M.7A.15.10	Estimate C	812	43	2,6%	5,4%
M.7A.15.11	Estimate D	928	22	3,0%	2,8%
M.7A.15.12	Estimate E	218	5	0,7%	0,7%
M.7A.15.13	Estimate F	280	4	0,9%	0,5%
M.7A.15.14	Estimate G	218	3	0,7%	0,3%
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	0	0	0,0%	0,0%
M.7A.15.19	Total	30976	788,02	100,0%	100,0%
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	14250	235	46,0%	29,8%
M.7A.16.2	<=70 + 2,200/M^2	4862	165	15,7%	20,9%
M.7A.16.3	<=110 + 3,200/M^2	7469	240	24,1%	30,5%
M.7A.16.4	<=150 + 4,200/M^2	813	32	2,6%	4,1%
M.7A.16.5	<=190 + 5,200/M^2	252	9	0,8%	1,1%
M.7A.16.6	<=240 + 6,500/M^2	3	1	0,0%	0,1%
M.7A.16.7	>240 + 6,500/M^2	0	0	0,0%	0,0%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	676	17	2,2%	2,1%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	197	12	0,6%	1,6%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	812	43	2,6%	5,4%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	928	22	3,0%	2,8%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	218	5	0,7%	0,7%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	280	4	0,9%	0,5%
M.7A.16.14	Estimate: >240 + 6,500/M^2	218	3	0,7%	0,3%
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	0	0	0,0%	0,0%
M.7A.16.19	Total	30976	788,02	100,0%	100,0%
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	363	17	1,2%	2,2%
M.7A.17.2	1919 - 1945	618	29	2,0%	3,7%
M.7A.17.3	1946 - 1960	2902	47	9,4%	6,0%
M.7A.17.4	1961 - 1970	4906	105	15,8%	13,3%
M.7A.17.5	1971 - 1980	5805	86	18,7%	10,9%
M.7A.17.6	1981 - 1990	1363	44	4,4%	5,6%
M.7A.17.7	1991 - 2000	431	38	1,4%	4,8%
M.7A.17.8	2001 - 2005	1400	146	4,5%	18,5%
M.7A.17.9	2006 - 2010	1139	55	3,7%	7,0%
M.7A.17.10	2011 - 2015	5894	118	19,0%	15,0%
M.7A.17.11	2016 - 2020	3179	55	10,3%	7,0%
M.7A.17.12	2021 and onwards	1832	26	5,9%	3,3%
M.7A.17.13	no data	1146	22	3,7%	2,8%
M.7A.17.14	Total	30976	788	100,0%	100,0%
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	482	14	2%	2%
M.7A.18.2	Flat or Apartment	5	2	0%	0%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	6238	244	20%	31%
M.7A.18.5	Multifamily House	24251	528	78%	67%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	0	0	0%	0%
M.7A.18.8	Total	30976	788	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	2907	45	9%	6%
M.7A.19.2	Existing property	28069	743	91%	94%
M.7A.19.3	other	0	0	0%	0%
M.7A.19.4	no data	0	0	0%	0%
M.7A.19.5	Total	30976	788	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	451	451	7
M.7A.20.2	Flat or Apartment	5	5	3
M.7A.20.3	Bungalow	0	0	
M.7A.20.4	Terraced House	2.247	2.247	2
M.7A.20.5	Multifamily House	9.072	8.985	2
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	11.775	11.688	2
M.7A.20.10				
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)	5,403			
		0			
	By buckets (mn):	0			
M.7B.21.2	DKK 0 - 2m	3	2	10%	40%
M.7B.21.3	DKK 2 - 5m	5	1	17%	20%
M.7B.21.4	DKK 5 - 20m	20	2	73%	40%
M.7B.21.5	DKK 20 - 50m	0	0	0%	0%
M.7B.21.6	DKK 20 - 50m	0	0	0%	0%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	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	27	5	0%	0%



22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1	0		
		0	0		
	By LTV buckets (mn):	0	0		
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		
OM.7B.22.1	>80 - <=90 %	ND1	0		
OM.7B.22.2	>90 - <=100 %	ND1	0		
OM.7B.22.3	>100 %	ND1	0		
OM.7B.22.4	Total	ND1	0		
OM.7B.22.5	o/w >100 - <=110 %	ND1	0		
OM.7B.22.6	o/w >110 - <=120 %	ND1	0		
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 (%)	0	0		
		0	0		
	By LTV buckets (mn):	0	0		
M.7B.23.2	>0 - <=40 %	27	ND1	100%	
M.7B.23.3	>40 - <=50 %	0	ND1	0%	
M.7B.23.4	>50 - <=60 %	0	ND1	0%	
M.7B.23.5	>60 - <=70 %	0	ND1	0%	
M.7B.23.6	>70 - <=80 %	0	ND1	0%	
M.7B.23.7	>80 - <=90 %	0	ND1	0%	
M.7B.23.8	>90 - <=100 %	0	ND1	0%	
M.7B.23.9	>100 %	0	ND1	0%	
M.7B.23.10	Total	27	0	100%	
OM.7B.23.1	o/w >100 - <=110 %	0	0		
OM.7B.23.2	o/w >110 - <=120 %	0	0		
OM.7B.23.3	o/w >120 - <=130 %	0	0		
OM.7B.23.4	o/w >130 - <=140 %	0	0		0,00%
OM.7B.23.5	o/w >140 - <=150 %	0	0		
OM.7B.23.6	o/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%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			
M.7B.24.11	Land	0%			
M.7B.24.12	Property developers / Building under construction	0%			
M.7B.24.13	Other	0%			
OM.7B.24.1	o/w Social & Cultural purposes	0%			
OM.7B.24.2	o/w [If relevant, please specify]	ND1			
OM.7B.24.3	o/w [If relevant, please specify]	ND1			
OM.7B.24.4	o/w [If relevant, please specify]	ND1			
OM.7B.24.5	o/w [If relevant, please specify]	ND1			
OM.7B.24.6	o/w [If relevant, please specify]	ND1			
OM.7B.24.7	o/w [If relevant, please specify]	ND1			
OM.7B.24.8	o/w [If relevant, please specify]	ND1			
OM.7B.24.9	o/w [If relevant, please specify]	ND1			
OM.7B.24.10	o/w [If relevant, please specify]	ND1			
OM.7B.24.11	o/w [If relevant, please specify]	ND1			
OM.7B.24.12	o/w [If relevant, please specify]	ND1			
OM.7B.24.13	o/w [If relevant, please specify]	ND1			
OM.7B.24.14	o/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	13	1	48,7%	100,0%
M.7B.25.2	B	0	0	0,0%	0,0%
M.7B.25.3	C	0	0	0,0%	0,0%
M.7B.25.4	D	0	0	0,0%	0,0%
M.7B.25.5	E	0	0	0,0%	0,0%
M.7B.25.6	F	0	0	0,0%	0,0%
M.7B.25.7	G	0	0	0,0%	0,0%
M.7B.25.8	Estimate A	8	0	29,7%	0,0%
M.7B.25.9	Estimate B	4	0	14,8%	0,0%
M.7B.25.10	Estimate C	1	0	4,9%	0,0%
M.7B.25.11	Estimate D	0	0	0,6%	0,0%
M.7B.25.12	Estimate E	0	0	0,0%	0,0%
M.7B.25.13	Estimate F	0	0	0,6%	0,0%
M.7B.25.14	Estimate G	0	0	0,6%	0,0%
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	0	0	0,0%	0,0%
M.7B.25.19	Total	27	1	100,0%	100,0%
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	13	1	48,7%	100,0%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0,0%	0,0%
M.7B.26.3	<=135 + 3,200/M^2	0	0	0,0%	0,0%
M.7B.26.4	<=175 + 4,200/M^2	0	0	0,0%	0,0%
M.7B.26.5	<=215 + 5,200/M^2	0	0	0,0%	0,0%
M.7B.26.6	<=265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.7	>265 + 6,500/M^2	0	0	0,0%	0,0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	8	0	29,7%	0,0%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	4	0	14,8%	0,0%
M.7B.26.10	Estimate:<=135 + 3,200/M^2	1	0	4,9%	0,0%
M.7B.26.11	Estimate:<=175 + 4,200/M^2	0	0	0,6%	0,0%
M.7B.26.12	Estimate:<=215 + 5,200/M^2	0	0	0,0%	0,0%
M.7B.26.13	Estimate:<=265 + 6,500/M^2	0	0	0,6%	0,0%
M.7B.26.14	Estimate:>265 + 6,500/M^2	0	0	0,6%	0,0%
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	0	0	0,0%	0,0%
M.7B.26.19	Total	27	1	100,0%	100,0%
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	0	0	0,0%	0,0%
M.7B.27.2	1919 - 1945	0	0	0,0%	0,0%
M.7B.27.3	1946 - 1960	0	0	0,0%	0,0%
M.7B.27.4	1961 - 1970	0	0	0,0%	0,0%
M.7B.27.5	1971 - 1980	0	0	0,0%	0,0%
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	0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	14	0	51,3%	0,0%
M.7B.27.11	2016 - 2020	13	1	48,7%	100,0%
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	27	1	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
M.7B.27.16					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	14	0	51,3%	0,0%
M.7B.28.2	Existing Property	13	1	48,7%	100,0%
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	27	1	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	0	0		
M.7B.29.2	Office	0	0		
M.7B.29.3	Hotel/Tourism	0	0		
M.7B.29.4	Shopping malls	0	0		
M.7B.29.5	Industry	0	0		
M.7B.29.6	Agriculture	0	0		
M.7B.29.7	Other commercially used	0	0		
M.7B.29.8	Hospital	0	0		
M.7B.29.9	School	0	0		
M.7B.29.10	other RE with a social relevant purpose	3	3	3	
M.7B.29.11	Land	0	0		
M.7B.29.12	Property developers / Building under construction	0	0		
M.7B.29.13	Other	0	0		
M.7B.29.14	no data	0	0		
M.7B.29.15	Total	3	3	3	
M.7B.29.16					
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 OMX 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	[insert link to the national legislation where the maturity extension triggers are listed - insert link of relevant programme prospectus]
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	[For completion]
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.)	Lending to public housing (affordable housing), schools etc.
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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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	3MSE1GGGK17H6CPN30			
E.1.1.8	Standby account bank	Nordea	529900003047E2LIV03			
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	Jyske Bank A/S	0	3MSE1GGGK17H6CPN30	FX/IRS		
E.2.1.2	Nordea Bank a/b	0	529900003047E2LIV03	FX/IRS		
E.2.1.3	ING Bank N.V.	0	3TK20VLUJ8J2UQOE75	IRS		
E.2.1.4	DekaBank Deutsche Girozentrale	0	0W2P2JMBX0Y22MAGG883	IRS		
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 (months)		18,4			
E.3.1.2	Weighted Average Maturity (months)		20,8			
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 (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	19.877	842	64%	44%
SM.1.1.2	Social impact mortgage loans	11.039	1.063	36%	56%
SM.1.1.3	other	0	0		
SM.1.1.4	Total sustainable mortgage loans	30.916	1.905	100%	100%
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			Nominal (mm)		% Total sustainable Mortgages
SM.2.1.1	Residential		30.889		100%
SM.2.1.2	Commercial		27		0%
SM.2.1.3	Other		0		0%
SM.2.1.4	Total		30.916		100%
OSM.2.1.1	a/w Forest & Agriculture		0		0%
OSM.2.1.2	a/w EE residential		19.850		64%
OSM.2.1.3	a/w EE commercial		27		0%
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		11.039		36%
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 [if relevant, please specify]				
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		1.900	5	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		9,0%	100,0%	9,0%
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%	39%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	14%	0%	14%
SM.2.5.3	Northern Jutland (Region Nordjylland)	16%	0%	16%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	16%	0%	16%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	100%	15%
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	100%	100%	100%	
SM.2.6.2	Floating rate	0%	0%	0%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	0%	0%	0%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	100%	100%	100%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	0%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	0%	0%	0%	
SM.2.7.2	Amortising	100%	100%	100%	
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	6%	51%	6%	
SM.2.8.2	≥ 12 - < 24 months	6%	0%	6%	
SM.2.8.3	≥ 24 - < 36 months	7%	0%	7%	
SM.2.8.4	≥ 36 - < 60 months	21%	0%	21%	
SM.2.8.5	≥ 60 months	60%	49%	60%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.00%	0.00%	0.00%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
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)	16.258			
	By buckets (mnl):				
SM.2A.10.2	DKK 0 - 2m	432	791	1%	42%
SM.2A.10.3	DKK 2 - 5m	878	259	3%	14%
SM.2A.10.4	DKK 5 - 20m	4.653	430	15%	23%
SM.2A.10.5	DKK 20 - 50m	8.139	251	26%	13%
SM.2A.10.6	DKK 50 - 100m	8.079	113	26%	6%
SM.2A.10.7	> DKK 100m	8.708	56	28%	3%
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	30.889	1.900	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 (mnl):				
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		
OSM.2A.11.10	Total	0	0	0,00%	0,00%
OSM.2A.11.11	o/w >100 - <=110%	ND1			
OSM.2A.11.12	o/w >110 - <=120%	ND1			
OSM.2A.11.13	o/w >120 - <=130%	ND1			
OSM.2A.11.14	o/w >130 - <=140%	ND1			
OSM.2A.11.15	o/w >140 - <=150%	ND1			
OSM.2A.11.16	o/w >150%	ND1			
OSM.2A.11.17					
OSM.2A.11.18					
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 (%)	0.00%			
By LTV buckets (min):					
SM.2A.12.2	>0 - <=40 %	30.889	ND1	100%	
SM.2A.12.3	>40 - <=50 %	0	ND1	0%	
SM.2A.12.4	>50 - <=60 %	0	ND1	0%	
SM.2A.12.5	>60 - <=70 %	0	ND1	0%	
SM.2A.12.6	>70 - <=80 %	0	ND1	0%	
SM.2A.12.7	>80 - <=90 %	0	ND1	0%	
SM.2A.12.8	>90 - <=100 %	0	ND1	0%	
SM.2A.12.9	>100%	0	ND1	0%	
SM.2A.12.10	Total	30.889	0	100%	0%
OSM.2A.12.1	a/w >100 - <=110 %	0			
OSM.2A.12.2	a/w >110 - <=120 %	0			
OSM.2A.12.3	a/w >120 - <=130 %	0			
OSM.2A.12.4	a/w >130 - <=140 %	0			
OSM.2A.12.5	a/w >140 - <=150 %	0			
OSM.2A.12.6	a/w >150 %	0			
OSM.2A.12.7		0			
OSM.2A.12.8		0			
OSM.2A.12.9		0			
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	0.0%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.0%			
SM.2A.13.4	Subsidised housing	99.9%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	0.1%			
OSM.2A.13.1	a/w Private rental	0.0%			
OSM.2A.13.2	a/w Multi-family housing	0.0%			
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 [if relevant, please specify]				
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]				
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. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	14.250	235	46%	30%
SM.2A.15.2	B	4.862	165	16%	21%
SM.2A.15.3	C	7.469	240	24%	30%
SM.2A.15.4	D	813	32	3%	4%
SM.2A.15.5	E	252	9	1%	1%
SM.2A.15.6	F	3	1	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	676	17	2%	2%
SM.2A.15.9	Estimate B	197	12	1%	2%
SM.2A.15.10	Estimate C	812	43	3%	5%
SM.2A.15.11	Estimate D	841	22	3%	3%
SM.2A.15.12	Estimate E	218	5	1%	1%
SM.2A.15.13	Estimate F	280	4	1%	1%
SM.2A.15.14	Estimate G	218	3	1%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	30.889	788	100%	100%
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	<=52.5 + 1,650/M^2	14.250	235	46%	30%
SM.2A.16.2	<=70 + 2,200/M^2	4.862	165	16%	21%
SM.2A.16.3	<=110 + 3,200/M^2	7.469	240	24%	30%
SM.2A.16.4	<=150 + 4,200/M^2	813	32	3%	4%
SM.2A.16.5	<=190 + 5,200/M^2	252	9	1%	1%
SM.2A.16.6	<=240 + 6,500/M^2	3	1	0%	0%
SM.2A.16.7	>240 + 6,500/M^2	0	0	0%	0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	676	17	2%	2%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	197	12	1%	2%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	812	43	3%	5%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	841	22	3%	3%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	218	5	1%	1%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	280	4	1%	1%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	218	3	1%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	30.889	788	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	363	17	1%	2%
SM.2A.17.2	1919 - 1945	618	29	2%	4%
SM.2A.17.3	1946 - 1960	2.902	47	9%	6%
SM.2A.17.4	1961 - 1970	4.819	105	16%	13%
SM.2A.17.5	1971 - 1980	5.805	86	19%	11%
SM.2A.17.6	1981 - 1990	1.363	44	4%	6%
SM.2A.17.7	1991 - 2000	431	38	1%	5%
SM.2A.17.8	2001 - 2005	1.400	146	5%	19%
SM.2A.17.9	2006 - 2010	1.139	55	4%	7%
SM.2A.17.10	2011 - 2015	5.894	118	19%	15%
SM.2A.17.11	2016 - 2020	3.179	55	10%	7%
SM.2A.17.12	2021 and onwards	1.832	26	6%	3%
SM.2A.17.13	no data	1.146	22	4%	3%
SM.2A.17.14	Total	30.889	788	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	482	14	2%
SM.2A.18.2	Flat or Apartment	5	2	0%
SM.2A.18.3	Bungalow	0	0	0%
SM.2A.18.4	Terraced House	6.238	244	20%
SM.2A.18.5	Multifamily House	24.164	528	78%
SM.2A.18.6	Land Only	0	0	0%
SM.2A.18.7	other	0	0	0%
SM.2A.18.8	Total	30.889	788	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	2.907	45	9%
SM.2A.19.2	Existing Property	27.982	743	91%
SM.2A.19.3	other	0	0	0%
SM.2A.19.4	no data	0	0	0%
SM.2A.19.5	Total	30.889	788	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)	
SM.2A.20.1	House, detached or semi-detached	31.3	31.3	2.4
SM.2A.20.2	Flat or Apartment	1.9	1.9	3.1
SM.2A.20.3	Bungalow	0.0	0.0	0.0
SM.2A.20.4	Terraced House	898.5	898.5	1.5
SM.2A.20.5	Multifamily House	2,837.2	2,837.2	1.4
SM.2A.20.6	Land Only	0.0	0.0	0.0
SM.2A.20.7	other	0.0	0.0	0.0
SM.2A.20.8	no data	0.0	0.0	0.0
SM.2A.20.9	Total	3,768.9	3,768.9	
SM.2A.20.10	Weighted Average			
SM.2A.20.11				
SM.2A.20.12				
SM.2A.20.13				
SM.2A.20.14				
SM.2A.20.15				
SM.2A.20.16				
SM.2A.20.17				
SM.2A.20.18				
SM.2A.20.19				
SM.2A.20.20				
SM.2A.20.21				
SM.2A.20.22				
SM.2A.20.23				
SM.2A.20.24				
SM.2A.20.25				
SM.2A.20.26				
SM.2A.20.27				
SM.2A.20.28				
SM.2A.20.29				
SM.2A.20.30				
SM.2A.20.31				
SM.2A.20.32				
SM.2A.20.33				
SM.2A.20.34				
SM.2A.20.35				
SM.2A.20.36				
SM.2A.20.37				
SM.2A.20.38				
SM.2A.20.39				
SM.2A.20.40				
SM.2A.20.41				
SM.2A.20.42				
SM.2A.20.43				
SM.2A.20.44				
SM.2A.20.45				
SM.2A.20.46				
SM.2A.20.47				
SM.2A.20.48				

2.B Sustainable Commercial Cover Pool				
21. Loan Size Information				
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	5.403		
	By buckets (mn):			
SM.2B.21.2	DKK 0 - 2m	3	2	10%
SM.2B.21.3	DKK 2 - 5m	5	1	17%
SM.2B.21.4	DKK 5 - 20m	20	2	73%
SM.2B.21.5	DKK 20 - 50m	0	0	0%
SM.2B.21.6	DKK 50 - 100m	0	0	0%
SM.2B.21.7	> DKK 100m	0	0	0%
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	27	5	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%
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 (%)	0%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %	27	ND1	100%	
SM.2B.23.3	>40 - <=50 %	0	ND1	0%	
SM.2B.23.4	>50 - <=60 %	0	ND1	0%	
SM.2B.23.5	>60 - <=70 %	0	ND1	0%	
SM.2B.23.6	>70 - <=80 %	0	ND1	0%	
SM.2B.23.7	>80 - <=90 %	0	ND1	0%	
SM.2B.23.8	>90 - <=100 %	0	ND1	0%	
SM.2B.23.9	>100%	0	ND1	0%	
SM.2B.23.10	Total	27		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110 %	0			
OSM.2B.23.2	a/w >110 - <=120 %	0			
OSM.2B.23.3	a/w >120 - <=130 %	0			
OSM.2B.23.4	a/w >130 - <=140 %	0			
OSM.2B.23.5	a/w >140 - <=150 %	0			
OSM.2B.23.6	a/w >150 %	0			
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans	% CRE		
SM.2B.24.1	Retail	0%	ND1		
SM.2B.24.2	Office	0%	ND1		
SM.2B.24.3	Hotel/Tourism	0%	ND1		
SM.2B.24.4	Shopping malls	0%	ND1		
SM.2B.24.5	Industry	0%	ND1		
SM.2B.24.6	Agriculture	0%	ND1		
SM.2B.24.7	Other commercially used	0%	ND1		
SM.2B.24.8	Hospital	0%	ND1		
SM.2B.24.9	School	0%	ND1		
SM.2B.24.10	other RE with a social relevant purpose	100%	ND1		
SM.2B.24.11	Land	0%	ND1		
SM.2B.24.12	Property developers / Building under construction	0%	ND1		
SM.2B.24.13	Other	0%	ND1		
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [(relevant, please specify)]				
OSM.2B.24.3	a/w [(relevant, please specify)]				
OSM.2B.24.4	a/w [(relevant, please specify)]				
OSM.2B.24.5	a/w [(relevant, please specify)]				
OSM.2B.24.6	a/w [(relevant, please specify)]				
OSM.2B.24.7	a/w [(relevant, please specify)]				
OSM.2B.24.8	a/w [(relevant, please specify)]				
OSM.2B.24.9	a/w [(relevant, please specify)]				
OSM.2B.24.10	a/w [(relevant, please specify)]				
OSM.2B.24.11	a/w [(relevant, please specify)]				
OSM.2B.24.12	a/w [(relevant, please specify)]				
OSM.2B.24.13	a/w [(relevant, please specify)]				
OSM.2B.24.14	a/w [(relevant, please specify)]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	13	1	49%	100%
SM.2B.25.2	B	0	0	0%	0%
SM.2B.25.3	C	0	0	0%	0%
SM.2B.25.4	D	0	0	0%	0%
SM.2B.25.5	E	0	0	0%	0%
SM.2B.25.6	F	0	0	0%	0%
SM.2B.25.7	G	0	0	0%	0%
SM.2B.25.8	Estimate A	8	0	0%	0%
SM.2B.25.9	Estimate B	4	0	0%	0%
SM.2B.25.10	Estimate C	1	0	0%	0%
SM.2B.25.11	Estimate D	0	0	0%	0%
SM.2B.25.12	Estimate E	0	0	0%	0%
SM.2B.25.13	Estimate F	0	0	0%	0%
SM.2B.25.14	Estimate G	0	0	0%	0%
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0	0%	0%
SM.2B.25.19	Total	27	1	49%	100%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.26.1	<=71.3 + 1,650/M^2	13	1	49%	100%
SM.2B.26.2	<=95 + 2,200/M^2	0	0	0%	0%
SM.2B.26.3	<=135 + 3,200/M^2	0	0	0%	0%
SM.2B.26.4	<=175 + 4,200/M^2	0	0	0%	0%
SM.2B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
SM.2B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.7	>265 + 6,500/M^2	0	0	0%	0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	8	0	30%	0%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	4	0	15%	0%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	1	0	5%	0%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	0	0	1%	0%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	0	0	1%	0%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	0	0	1%	0%
SM.2B.26.15	TBC at a country level	ND1	ND1		
SM.2B.26.16	TBC at a country level	ND1	ND1		
SM.2B.26.17	TBC at a country level	ND1	ND1		
SM.2B.26.18	no data	0	0	0%	0%
SM.2B.26.19	Total	27	1	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	0	0	0%	0%
SM.2B.27.2	1919 - 1945	0	0	0%	0%
SM.2B.27.3	1946 - 1960	0	0	0%	0%
SM.2B.27.4	1961 - 1970	0	0	0%	0%
SM.2B.27.5	1971 - 1980	0	0	0%	0%
SM.2B.27.6	1981 - 1990	0	0	0%	0%
SM.2B.27.7	1991 - 2000	0	0	0%	0%
SM.2B.27.8	2001 - 2005	0	0	0%	0%
SM.2B.27.9	2006 - 2010	0	0	0%	0%
SM.2B.27.10	2011 - 2015	14	0	51%	0%
SM.2B.27.11	2016 - 2020	13	1	49%	100%
SM.2B.27.12	2021 and onwards				
SM.2B.27.13	no data				
SM.2B.27.14	Total				
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	13	1	49%	100%
SM.2B.28.2	Existing property	14	0	51%	0%
SM.2B.28.3	other	0	0	0%	0%
SM.2B.28.4	no data	0	0	0%	0%
SM.2B.28.5	Total	27	1	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.2B.29.1	Retail	0	0		
SM.2B.29.2	Office	0	0		
SM.2B.29.3	Hotel/Tourism	0	0		
SM.2B.29.4	Shopping malls	0	0		
SM.2B.29.5	Industry	0	0		
SM.2B.29.6	Agriculture	0	0		
SM.2B.29.7	Other commercially used	0	0		
SM.2B.29.8	Hospital	0	0		
SM.2B.29.9	School	0	0		
SM.2B.29.10	other RE with a social relevant purpose	3	3	3	
SM.2B.29.11	Land	0	0		
SM.2B.29.12	Property developers / Building under construction	0	0		
SM.2B.29.13	Other	0	0		
SM.2B.29.14	no data	0	0		
SM.2B.29.15	Total	3	3	3	
SM.2B.29.16	Weighted Average			0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2024

Reporting in Domestic Currency	DKK
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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](#)

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

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						
OCOV.1.1.2						
OCOV.1.1.3						
	0	0	0,0%	0,0%		
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
in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1 principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2 principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3 other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4 Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>n/w (if relevant, please specify)</i>					0,0%
OCOV.2.1.6	<i>n/w (if relevant, please specify)</i>					0,0%
OCOV.2.1.7	<i>n/w (if relevant, please specify)</i>					0,0%
OCOV.2.1.8	<i>n/w (if relevant, please specify)</i>					0,0%
OCOV.2.1.9	<i>n/w (if relevant, please specify)</i>					0,0%
OCOV.2.1.10	<i>n/w (if relevant, please specify)</i>					0,0%

ECBC Label Template

Capital Centre S, 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
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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)		31,9	31,6	30,4	30,5
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	0,7	0,7	0,7
Overcollateralisation ratio	Total	0,0	0,0	0,0	0,0
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		31,0	30,9	30,4	29,7
– 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	0,6	0,0	0,7
Total capital coverage (rating compliant capital)		0,9	0,6	0,0	0,7
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,0	0,0	0,0	0,0

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2024	Q4 2023	Q3 2023	Q2 2023
Nominal value of outstanding CBs		31,0	30,9	30,8	30,4
Fair value of outstanding CBs (marked value)		29,0	29,1	27,8	28,0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0,7	1,1	1,4	0,7
	1 year	-	-	-	-
	> 1 and ≤ 2 years	1,5	1,4	1,4	1,4
	> 2 and ≤ 3 years	1,4	1,4	1,4	1,4
	> 3 and ≤ 4 years	1,6	1,6	1,5	1,4
	> 4 and ≤ 5 years	14,4	14,3	13,9	1,5
	5-10 years	9,4	9,2	8,3	21,7
	10-20 years	-	-	-	-
> 20 years	-	-	-	-	
Amortisation profile of issued CBs	Bullet	100,0%	100,0%	100,0%	100,0%
	Annuity	0,0%	0,0%	0,0%	0,0%
	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)	100,0%	100,0%	100,0%	100,0%
	Floating rate (Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,0%
	Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs	DKK	29,0	29,1	27,8	28,0
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	0,9	-	-	-	-	-	-	-	-	-
> 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	-	0,9	-	0,9
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	-	0,9	-	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)	0,0
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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)	31,0
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	-	-	1.900	-	1	-	-	-	5	-	1.906
In %	0,0%	0,0%	99,7%	0,0%	0,1%	0,0%	0,0%	0,0%	0,3%	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	-	-	30,9	-	0,1	-	-	-	0,0	-	31,003
In %	0,0%	0,0%	99,6%	0,0%	0,3%	0,0%	0,0%	0,0%	0,1%	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	0,4	0,9	4,7	8,1	8,2	8,7	31,0
In %	1,4%	2,8%	15,1%	26,3%	26,3%	28,1%	


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	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-
Subsidised Housing	12,1	4,3	5,0	5,0	4,5	-	30,9
Cooperative Housing	-	-	-	-	-	-	-
Private rental	0,1	-	-	-	-	-	0,1
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	-	-	-	0,0	-	0,0
Other	-	-	-	-	-	-	-
Total	12,2	4,3	5,0	5,0	4,5	-	31,0



Table M6/B6

Lending by loan type - IO Loans, DKKbn

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

*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		Subsidised	Cooperative		Manufacturing	Office and		Social and		Total
	homes	Holiday houses	Housing	Housing	Private rental	and Manual	Business	Agriculture	cultural purposes	Other	
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	0,0	-	-	-	-	-	-	-	0,0
- rate fixed > 5 years	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing	Office and		Social and		Total
	homes	Holiday houses	Housing	Housing	Private rental	and Manual	Business	Agriculture	cultural purposes	Other	
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	0,0	-	-	-	-	-	-	-	0,0
- rate fixed > 5 years	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	30,9	-	0,1	-	-	-	0,0	-	31,0

