

EEMI Harmonised Disclosure Template

2023 Version

Denmark

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Reporting Date: 27/02/2024

Cut-off Date: 31/12/2023



Index

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Best Mortgage Assets](#)

[Worksheet EEM Harmonised Glossary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

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

Field Number	1. Mortgage Assets	Nominal (mm)	% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.1.1	Residential	212,874			86.3%
M.1.1.2	Commercial	51,759			13.9%
M.1.1.3	Other	0			0.0%
M.1.1.4	Total	373,633			100.0%
OM.1.1.1	<i>a/w Cooperative Housing</i>	13,951			3.7%
OM.1.1.2	<i>a/w Agriculture</i>	193			0.1%
OM.1.1.3	<i>a/w Owner-occupied homes</i>	172,322			46.1%
OM.1.1.4	<i>a/w Holiday houses</i>	10,054			2.7%
OM.1.1.5	<i>a/w Subsidised Housing</i>	49,968			13.4%
OM.1.1.6	<i>a/w Private rental</i>	75,580			20.2%
OM.1.1.7	<i>a/w Manufacturing and Manual Industries</i>	5,193			1.4%
OM.1.1.8	<i>a/w Office and Business</i>	37,657			10.1%
OM.1.1.9	<i>a/w Social and cultural purposes</i>	8,676			2.3%
OM.1.1.10	<i>a/w Other</i>	40			0.0%
OM.1.1.11					
2. General Information					
M.1.2.1	Number of mortgage loans	146,460		3,623	150,083
OM.1.2.1	Optional information eg. Number of borrowers	ND1			
OM.1.2.2	Optional information eg. Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
3. Concentration Risks					
M.1.3.1	10 largest exposures	4.1%	8.8%		2.5%
OM.1.3.1					
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
4. Breakdown by Geography					
M.1.4.1	European Union	99.5%	100.0%		99.6%
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	99.5%	100.0%		99.6%
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	0.5%	0.0%		0.4%
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	0.5%	0.0%		0.4%
OM.1.4.1	<i>a/w Greenland</i>	0.0%	0.0%		0.0%
OM.1.4.2	<i>a/w Faroe Islands</i>	0.5%	0.0%		0.4%
OM.1.4.3	<i>a/w [if relevant, please specify]</i>				
OM.1.4.4	<i>a/w [if relevant, please specify]</i>				
OM.1.4.5	<i>a/w [if relevant, please specify]</i>				
OM.1.4.6	<i>a/w [if relevant, please specify]</i>				
OM.1.4.7	<i>a/w [if relevant, please specify]</i>				
OM.1.4.8	<i>a/w [if relevant, please specify]</i>				
OM.1.4.9	<i>a/w [if relevant, please specify]</i>				
OM.1.4.10	<i>a/w [if relevant, please specify]</i>				
5. Breakdown by regions of main country of origin					
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45.2%	51.0%		46.0%
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	11.8%	7.8%		11.2%
M.1.5.3	Northern Jutland (Region Nordjylland)	7.4%	5.2%		7.1%
M.1.5.4	Eastern Jutland (Region Midtjylland)	22.0%	18.4%		21.5%
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13.2%	17.6%		13.8%
M.1.5.6	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.7	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.8	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.9	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.10	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.11	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.12	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.13	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.14	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.15	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.16	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.17	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.18	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.19	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.20	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.21	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.22	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.23	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.24	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.25	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.26	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.27	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.28	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.29	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.30	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.31	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.32	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.33	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.34	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.35	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.36	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.37	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.38	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.39	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.40	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.41	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.42	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.43	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.44	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.45	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.46	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.47	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.48	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.49	TBC at a country level	[For completion]	[For completion]		[For completion]
M.1.5.50	TBC at a country level	[For completion]	[For completion]		[For completion]
6. Breakdown by Interest Rate					
		% Residential Loans	% Commercial Loans		% Total Mortgages

M.1.6.1	Fixed rate	65.1%	49.0%	62.9%	
M.1.6.2	Floating rate	34.9%	51.0%	37.1%	
M.1.6.3	Other	0.0%	0.0%	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					
M.1.7.1	Bullet / Interest only	46.8%	44.7%	46.5%	
M.1.7.2	Amortising	53.2%	55.3%	53.5%	
M.1.7.3	Other	0.0%	0.0%	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					
M.1.8.1	Up to 12months	12.73%	12.52%	12.70%	
M.1.8.2	≥ 12 - < 24 months	18.82%	20.35%	19.03%	
M.1.8.3	≥ 24 - < 36 months	12.86%	9.76%	12.49%	
M.1.8.4	≥ 36 - < 60 months	23.94%	24.09%	23.96%	
M.1.8.5	≥ 60 months	31.65%	33.28%	31.87%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)					
M.1.9.1	% NPLs	0.13%	0.00%	0.12%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Loans					
10. Loan Size Information					
M.1A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		2,197.7			
	By buckets (mn):				
M.1A.10.2	DKK 0 - 2m	98.105	110.137	30.5%	75.2%
M.1A.10.3	DKK 2 - 5m	83.847	29.164	26.0%	19.9%
M.1A.10.4	DKK 5 - 20m	50.160	5.518	15.6%	3.8%
M.1A.10.5	DKK 20 - 50m	34.657	1.128	10.8%	0.8%
M.1A.10.6	DKK 50 - 100m	23.977	338	7.3%	0.2%
M.1A.10.7	> DKK 100m	31.728	175	9.9%	0.1%
M.1A.10.8	TBC at a country level	[For completion]	[For completion]		
M.1A.10.9	TBC at a country level	[For completion]	[For completion]		
M.1A.10.10	TBC at a country level	[For completion]	[For completion]		
M.1A.10.11	TBC at a country level	[For completion]	[For completion]		
M.1A.10.12	TBC at a country level	[For completion]	[For completion]		
M.1A.10.13	TBC at a country level	[For completion]	[For completion]		
M.1A.10.14	TBC at a country level	[For completion]	[For completion]		
M.1A.10.15	TBC at a country level	[For completion]	[For completion]		
M.1A.10.16	TBC at a country level	[For completion]	[For completion]		
M.1A.10.17	TBC at a country level	[For completion]	[For completion]		
M.1A.10.18	TBC at a country level	[For completion]	[For completion]		
M.1A.10.19	TBC at a country level	[For completion]	[For completion]		
M.1A.10.20	TBC at a country level	[For completion]	[For completion]		
M.1A.10.21	TBC at a country level	[For completion]	[For completion]		
M.1A.10.22	TBC at a country level	[For completion]	[For completion]		
M.1A.10.23	TBC at a country level	[For completion]	[For completion]		
M.1A.10.24	TBC at a country level	[For completion]	[For completion]		
M.1A.10.25	TBC at a country level	[For completion]	[For completion]		
M.1A.10.26	Total	321.874	146.460	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.1A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		ND1			
	By LTV buckets (mn):				
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100%	ND1	ND1		
M.1A.11.10	Total	0,0	0	0.0%	0.0%
OM.1A.11.1	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					
M.1A.12.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		45.23%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	246.141	ND1	76.5%	
M.1A.12.3	>40 - <=50 %	34.596,1	ND1	10.7%	
M.1A.12.4	>50 - <=60 %	23.407,5	ND1	7.3%	
M.1A.12.5	>60 - <=70 %	11.459,5	ND1	3.6%	
M.1A.12.6	>70 - <=80 %	4.378,1	ND1	1.4%	
M.1A.12.7	>80 - <=90 %	997,3	ND1	0.3%	
M.1A.12.8	>90 - <=100 %	410,9	ND1	0.1%	
M.1A.12.9	>100%	484,4	ND1	0.2%	
M.1A.12.10	Total	321.874,5	0	100.0%	0.0%
OM.1A.12.1	a/w >100 - <=110 %	214,5		0.1%	
OM.1A.12.2	a/w >110 - <=120 %	87,8		0.0%	
OM.1A.12.3	a/w >120 - <=130 %	54,7		0.0%	
OM.1A.12.4	a/w >130 - <=140 %	35,5		0.0%	
OM.1A.12.5	a/w >140 - <=150 %	20,5		0.0%	
OM.1A.12.6	a/w >150 %	71,4		0.0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type					
M.1A.13.1	Owner occupied	53.5%			
M.1A.13.2	Second home/Holiday houses	3.1%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.1A.13.4	Subsidiarised housing	15.3%			
M.1A.13.5	Agricultural	0.0%			
M.1A.13.6	Other	27.8%			
OM.1A.13.1	a/w Private rental	23.5%			
OM.1A.13.2	a/w Multi-family housing	4.3%			
OM.1A.13.3	a/w Buildings under construction	0.0%			
OM.1A.13.4	a/w Buildings land	0.0%			
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					
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					
M.1A.15.1	A	68.145,1	8.811	21,2%	7,1%
M.1A.15.2	B	25.794,7	5.794	8,0%	4,7%
M.1A.15.3	C	74.477,1	20.732	23,1%	16,7%
M.1A.15.4	D	46.063,8	18.532	14,3%	14,9%
M.1A.15.5	E	16.871,7	7.339	5,2%	5,9%
M.1A.15.6	F	7.442,0	3.395	2,3%	2,7%
M.1A.15.7	G	3.784,6	1.935	1,2%	1,6%
M.1A.15.8	Estimate A	7.622,5	979	2,4%	0,8%
M.1A.15.9	Estimate B	4.481,4	1.067	1,4%	0,9%
M.1A.15.10	Estimate C	19.013,1	11.861	5,9%	9,5%
M.1A.15.11	Estimate D	18.629,1	26.032	5,8%	20,9%
M.1A.15.12	Estimate E	9.395,5	1.325	2,9%	1,1%
M.1A.15.13	Estimate F	5.019,2	116	1,6%	0,1%
M.1A.15.14	Estimate G	3.533,4	4.258	1,1%	3,4%
M.1A.15.15	TBC at a country level	ND1	ND1		

M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	11,600	12,123	3.6%	9.8%
M.1A.15.19	Total	321,874	124,299	100.0%	100.0%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					
16. Average energy use intensity (kWh/m2)					
		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52 + 1,650/M^2	68,345.1	8,811	21.2%	7.1%
M.1A.16.2	<=70 + 2,200/M^2	25,794.7	5,794	8.0%	4.7%
M.1A.16.3	<=110 + 3,200/M^2	74,477.1	20,732	23.1%	16.7%
M.1A.16.4	<=150 + 4,200/M^2	46,063.8	16,532	14.3%	14.9%
M.1A.16.5	<=190 + 5,200/M^2	16,871.7	7,339	5.2%	5.9%
M.1A.16.6	<=240 + 6,500/M^2	7,442.0	3,395	2.3%	2.7%
M.1A.16.7	>240 + 6,500/M^2	3,784.6	1,935	1.2%	1.6%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7,622.5	979	2.4%	0.8%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4,481.4	1,067	1.4%	0.9%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	19,013.1	11,861	5.9%	9.5%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	18,609.1	20,012	5.8%	20.9%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	9,396.5	1,325	2.9%	1.1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	5,019.2	116	1.6%	0.1%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3,533.4	4,258	1.1%	3.4%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	11,600.4	12,123	3.6%	9.8%
M.1A.16.19	Total	321,874.5	124,299	100.0%	100.0%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure					
		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	49,024.3	18,325	15.2%	14.7%
M.1A.17.2	1919 - 1945	40,484.8	17,197	12.6%	15.8%
M.1A.17.3	1946 - 1960	29,236.6	12,434	9.1%	10.0%
M.1A.17.4	1961 - 1970	37,226.7	19,004	11.6%	15.3%
M.1A.17.5	1971 - 1980	36,404.0	21,765	11.3%	17.5%
M.1A.17.6	1981 - 1990	14,630.4	8,096	4.5%	6.5%
M.1A.17.7	1991 - 2000	13,879.2	4,996	4.3%	4.0%
M.1A.17.8	2001 - 2005	11,954.0	4,366	3.7%	3.5%
M.1A.17.9	2006 - 2010	17,074.4	6,280	5.3%	5.1%
M.1A.17.10	2011 - 2015	31,307.6	4,827	9.7%	3.9%
M.1A.17.11	2016 - 2020	18,190.3	1,970	5.7%	1.6%
M.1A.17.12	2021 and onwards	14,955.8	3,353	4.6%	2.7%
M.1A.17.13	no data	7,526.3	1,686	2.3%	1.4%
M.1A.17.14	Total	321,874.5	124,299	100.0%	100.0%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type					
		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.18.1	House, detached or semi-detached	139,412	90,208	43.3%	72.6%
M.1A.18.2	Flat or Apartment	3,191	348	1.0%	0.3%
M.1A.18.3	Bungalow	0	0	0.0%	0.0%
M.1A.18.4	Terraced House	41,747	13,675	13.0%	11.0%
M.1A.18.5	Multifamily House	137,025	20,049	42.6%	16.1%
M.1A.18.6	Land Only	0	0	0.0%	0.0%
M.1A.18.7	other	501	19	0.2%	0.0%
M.1A.18.8	Total	321,874	124,299	100.0%	100.0%
OM.1A.18.1					
19. New Residential Building					
		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.19.1	New Building	32,881.6	3,835	10.2%	3.1%
M.1A.19.2	Existing building	288,992.9	120,464	89.8%	96.9%
M.1A.19.3	other	0.0	0	0.0%	0.0%
M.1A.19.4	no data	0.0	0	0.0%	0.0%
M.1A.19.5	Total	321,874.5	124,299	100.0%	100.0%
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	167,843	86,364	12.1	
M.1A.20.2	Flat or Apartment	2,979	1,683	6.4	
M.1A.20.3		0	0	-	
M.1A.20.4	Terraced House	24,342	14,818	4.5	
M.1A.20.5	Multifamily House	68,743	44,260	3.2	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	75	51	9.5	
M.1A.20.8	no data	573	263	-	
M.1A.20.9	total	264,554	147,439	6.4	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					
1B Commercial Loans					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.20.1	Average loan size (000s)	14,286.2			
	By buckets (mm)				
M.1B.20.2	DKK 0 - 2m	941	874	1.8%	24.1%
M.1B.20.3	DKK 2 - 5m	3,036	918	5.9%	25.3%
M.1B.20.4	DKK 5 - 20m	13,172	1,283	25.4%	35.4%
M.1B.20.5	DKK 20 - 50m	10,529	333	20.3%	9.2%
M.1B.20.6	DKK 20 - 50m	9,717	139	18.8%	3.8%
M.1B.20.7	> DKK 100m	14,354	76	27.7%	2.1%
M.1B.20.8	TBC at a country level	[For completion]	[For completion]		
M.1B.20.9	TBC at a country level	[For completion]	[For completion]		
M.1B.20.10	TBC at a country level	[For completion]	[For completion]		
M.1B.20.11	TBC at a country level	[For completion]	[For completion]		
M.1B.20.12	TBC at a country level	[For completion]	[For completion]		
M.1B.20.13	TBC at a country level	[For completion]	[For completion]		
M.1B.20.14	TBC at a country level	[For completion]	[For completion]		
M.1B.20.15	TBC at a country level	[For completion]	[For completion]		
M.1B.20.16	TBC at a country level	[For completion]	[For completion]		
M.1B.20.17	TBC at a country level	[For completion]	[For completion]		
M.1B.20.18	TBC at a country level	[For completion]	[For completion]		
M.1B.20.19	TBC at a country level	[For completion]	[For completion]		
M.1B.20.20	TBC at a country level	[For completion]	[For completion]		
M.1B.20.21	TBC at a country level	[For completion]	[For completion]		
M.1B.20.22	TBC at a country level	[For completion]	[For completion]		
M.1B.20.23	TBC at a country level	[For completion]	[For completion]		
M.1B.20.24	TBC at a country level	[For completion]	[For completion]		
M.1B.20.25	TBC at a country level	[For completion]	[For completion]		
M.1B.20.26	Total	51,758.7	3,623	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Weighted Average LTV (%)	ND1			

By LTV buckets (mn):						
M.18.21.2	>0 - <=40 %	ND1	ND1			
M.18.21.3	>40 - <=50 %	ND1	ND1			
M.18.21.4	>50 - <=60 %	ND1	ND1			
M.18.21.5	>60 - <=70 %	ND1	ND1			
M.18.21.6	>70 - <=80 %	ND1	ND1			
M.18.21.7	>80 - <=90 %	ND1	ND1			
M.18.21.8	>90 - <=100 %	ND1	ND1			
M.18.21.9	>100%	ND1	ND1			
M.18.21.10	Total	0.0	0	0.0%		0.0%
OM.18.21.1	a/w >100 - <=110 %	ND1				
OM.18.21.2	a/w >110 - <=120 %	ND1				
OM.18.21.3	a/w >120 - <=130 %	ND1				
OM.18.21.4	a/w >130 - <=140 %	ND1				
OM.18.21.5	a/w >140 - <=150 %	ND1				
OM.18.21.6	a/w >150 %	ND1				
OM.18.21.7						
OM.18.21.8						
OM.18.21.9						
23. Loan to Value (LTV) Information - INDEXED						
M.18.22.1	Weighted Average LTV (%)	45.3%				
By LTV buckets (mn):						
M.18.22.2	>0 - <=40 %	40.838	ND1	78.9%		
M.18.22.3	>40 - <=50 %	5.919.0	ND1	11.4%		
M.18.22.4	>50 - <=60 %	3.252.5	ND1	6.3%		
M.18.22.5	>60 - <=70 %	1.066.8	ND1	2.1%		
M.18.22.6	>70 - <=80 %	359.2	ND1	0.7%		
M.18.22.7	>80 - <=90 %	149.3	ND1	0.3%		
M.18.22.8	>90 - <=100 %	92.1	ND1	0.2%		
M.18.22.9	>100%	81.7	ND1	0.2%		
M.18.22.10	Total	51,758.7	0	100.0%		0.0%
OM.18.22.1	a/w >100 - <=110 %	43.3		0.1%		
OM.18.22.2	a/w >110 - <=120 %	25.9		0.1%		
OM.18.22.3	a/w >120 - <=130 %	8.8		0.0%		
OM.18.22.4	a/w >130 - <=140 %	3.3		0.0%		
OM.18.22.5	a/w >140 - <=150 %	0.3		0.0%		
OM.18.22.6	a/w >150 %	0.0		0.0%		
OM.18.22.7						
OM.18.22.8						
OM.18.22.9						
24. Breakdown by Type						
M.18.23.1	Retail	34.5%				
M.18.23.2	Office	33.2%				
M.18.23.3	Hotel/Tourism	0.0%				
M.18.23.4	Shopping malls	1.6%				
M.18.23.5	Industry	10.3%				
M.18.23.6	Agriculture	0.4%				
M.18.23.7	Other commercially used	0.6%				
M.18.23.8	Hospital	0.0%				
M.18.23.9	School	1.2%				
M.18.23.10	other RE with a social relevant purpose	18.3%				
M.18.23.11	Land	0.0%				
M.18.23.12	Property developers / Building under construction	0.0%				
M.18.23.13	Other	0.1%				
OM.18.23.1	a/w Cultural purposes					
OM.18.23.2	a/w [f] relevant, please specify					
OM.18.23.3	a/w [f] relevant, please specify					
OM.18.23.4	a/w [f] relevant, please specify					
OM.18.23.5	a/w [f] relevant, please specify					
OM.18.23.6	a/w [f] relevant, please specify					
OM.18.23.7	a/w [f] relevant, please specify					
OM.18.23.8	a/w [f] relevant, please specify					
OM.18.23.9	a/w [f] relevant, please specify					
OM.18.23.10	a/w [f] relevant, please specify					
OM.18.23.11	a/w [f] relevant, please specify					
OM.18.23.12	a/w [f] relevant, please specify					
OM.18.23.13	a/w [f] relevant, please specify					
OM.18.23.14	a/w [f] relevant, please specify					
25. EPC Information of the financed CRE						
M.18.24.1	A	7,897.3	279	15.3%		9.9%
M.18.24.2	B	5,701.9	202	11.0%		7.1%
M.18.24.3	C	10,982.7	469	21.2%		16.6%
M.18.24.4	D	7,159.2	328	13.8%		11.6%
M.18.24.5	E	2,686.2	148	5.2%		5.2%
M.18.24.6	F	1,199.9	61	2.3%		2.2%
M.18.24.7	G	969.5	46	1.9%		1.6%
M.18.24.8	Estimate A	1,610.9	78	3.1%		2.8%
M.18.24.9	Estimate B	1,026.4	57	2.0%		2.0%
M.18.24.10	Estimate C	2,143.6	272	4.1%		9.6%
M.18.24.11	Estimate D	1,857.0	372	3.6%		13.1%
M.18.24.12	Estimate E	1,104.8	57	2.1%		2.0%
M.18.24.13	Estimate F	721.9	2	1.4%		0.1%
M.18.24.14	Estimate G	916.9	54	1.8%		1.9%
M.18.24.15	TBC at a country level					
M.18.24.16	TBC at a country level					
M.18.24.17	TBC at a country level					
M.18.24.18	no data	5,780.5	407	11.2%		14.4%
M.18.24.19	Total	51,758.7	2,832	100.0%		100.0%
OM.18.24.1						
OM.18.24.2						
OM.18.24.3						
26. Average energy use intensity (kWh/m2)						
M.18.25.1	<=52.5 + 1,650/M^2	7897	279	15.3%		9.9%
M.18.25.2	<=70 + 2,200/M^2	5702	202	11.0%		7.1%
M.18.25.3	<=110 + 3,200/M^2	10983	469	21.2%		16.6%
M.18.25.4	<=150 + 4,200/M^2	7159	328	13.8%		11.6%
M.18.25.5	<=190 + 5,200/M^2	2686	148	5.2%		5.2%
M.18.25.6	<=240 + 6,500/M^2	1200	61	2.3%		2.2%
M.18.25.7	>240 + 6,500/M^2	969	46	1.9%		1.6%
M.18.25.8	Estimate: <=52.5 + 1,650/M^2	1611	78	3.1%		2.8%
M.18.25.9	Estimate: <=70 + 2,200/M^2	1026	57	2.0%		2.0%
M.18.25.10	Estimate: <=110 + 3,200/M^2	2144	272	4.1%		9.6%
M.18.25.11	Estimate: <=150 + 4,200/M^2	1857	372	3.6%		13.1%
M.18.25.12	Estimate: <=190 + 5,200/M^2	1105	57	2.1%		2.0%
M.18.25.13	Estimate: <=240 + 6,500/M^2	722	2	1.4%		0.1%
M.18.25.14	Estimate: >240 + 6,500/M^2	917	54	1.8%		1.9%
M.18.25.15	TBC at a country level					
M.18.25.16	TBC at a country level					
M.18.25.17	TBC at a country level					
M.18.25.18	no data	5,780	407	11.2%		14.4%
M.18.25.19	Total	51759	2832	100.0%		100.0%
OM.18.25.1						
OM.18.25.2						
OM.18.25.3						
27. CRE Age Structure						
M.18.26.1	older than 1919	10,577.0	478	20.4%		16.9%
M.18.26.2	1919 - 1945	3,805.5	213	7.4%		7.5%
M.18.26.3	1946 - 1960	2,856.5	154	5.5%		5.4%
M.18.26.4	1961 - 1970	6,920.9	338	13.4%		11.9%
M.18.26.5	1971 - 1980	5,021.6	324	9.7%		11.4%
M.18.26.6	1981 - 1990	5,060.6	324	9.8%		11.4%
M.18.26.7	1991 - 2000	3,215.9	196	6.2%		6.9%
M.18.26.8	2001 - 2005	2,400.4	167	4.6%		5.9%
M.18.26.9	2006 - 2010	3,586.4	203	6.9%		7.2%
M.18.26.10	2011 - 2015	3,602.5	164	7.0%		5.8%
M.18.26.11	2016 - 2020	1,400.2	45	2.7%		1.6%
M.18.26.12	2021 and onwards	1,783.2	111	3.4%		3.9%
M.18.26.13	no data	1,519.0	115	2.9%		4.1%
M.18.26.14	Total	51759	2832	100.0%		100.0%
OM.18.27.1						
OM.18.27.2						
OM.18.27.3						
OM.18.27.4						
OM.18.27.5						
OM.18.27.6						
OM.18.27.7						
OM.18.27.8						
OM.18.27.9						
OM.18.27.10						
28. New Commercial Building						
M.18.27.1	New Building	3,153.7	115	6.1%		4.2%
M.18.27.2	Existing building	48,605.1	2,714	93.9%		95.8%
M.18.27.3	other	0	0	0.0%		0.0%
M.18.27.4	no data	0	0	0.0%		0.0%
M.18.27.5	Total	51,758.7	2,832	100.0%		100.0%
29. CO2 emission related to CRE - as per national availability						
M.78.29.1	Retail	42,552.5	18,821.8	11.9		
M.78.29.2	Office	16,103.0	8,194.8	8.5		
M.78.29.3	Hotel/Tourism	0.0	0.0	-		

M.78.29.4	Shopping malls	749,6	480,3	12,2
M.78.29.5	Industry	10.062,1	9.209,5	8,9
M.78.29.6	Agriculture	3.731,4	3.723,5	919,3
M.78.29.7	Other commercially used	261,3	115,4	11,6
M.78.29.8	Hospital	0,0	0,0	-
M.78.29.9	School	319,1	192,1	5,4
M.78.29.10	other RE with a social relevant purpose	33.094,2	9.310,4	11,6
M.78.29.11	Land	0,0	0,0	-
M.78.29.12	Property developers / Building under construction	0,0	0,0	-
M.78.29.13	Other	0,0	0,0	-
M.78.29.14	no data	0,0	0,0	-
M.78.29.15	Total	106.873,2	50.047,6	11,1
M.78.29.16	Weighted Average			
M.78.29.17				
M.78.29.18				
M.78.29.19				

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB B1	
1. Share of sustainable loans in the total mortgage program 2. Additional information on the sustainable section of the mortgage stock 2A. Sustainable Residential Cover Pool 2B. Sustainable Commercial Cover Pool	

1. Share of EEMI-eligible loans in the total mortgage program					
1. Amount of EEMI eligible loans					
	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program	
SM.1.1.1	EEMI eligible loans	115.874,1	19.822	31,0%	13,2%
SM.1.1.2	other	0,0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	115.874,1	19.822	31,0%	13,2%
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
OSM.1.1.6	a/w [if relevant, please specify]				
OSM.1.1.7	a/w [if relevant, please specify]				
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
	Nominal (mn)	Number of loans			
SM.2.1.1	new issuance	9.168,4	2.847,0		
SM.2.1.2	redemptions	7.264,8	2.942,0		
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	0,0		
SM.3.1.2	covered bonds	115.874,1	19.822,0		
SM.3.1.3	securitisation	0,0	0,0		
SM.3.1.4	unsecured bonds	0,0	0,0		
OSM.3.1.1	other				
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	101.085,2	87,2%		
SM.2.1.2	Commercial	14.788,9	12,8%		
SM.2.1.3	Other	0,0	0,0%		
SM.2.1.4	Total	115.874,1	100,0%		
OSM.2.1.1	a/w Housing Cooperatives / Multi-family assets		0,0%		
OSM.2.1.2	a/w Forest & Agriculture		0,0%		
OSM.2.1.3	a/w [if relevant, please specify]		0,0%		
OSM.2.1.4	a/w [if relevant, please specify]		0,0%		
OSM.2.1.5	a/w [if relevant, please specify]		0,0%		
OSM.2.1.6	a/w [if relevant, please specify]		0,0%		
OSM.2.1.7	a/w [if relevant, please specify]		0,0%		
OSM.2.1.8	a/w [if relevant, please specify]		0,0%		
OSM.2.1.9	a/w [if relevant, please specify]		0,0%		
OSM.2.1.10	a/w [if relevant, please specify]		0,0%		
OSM.2.1.11	a/w [if relevant, please specify]		0,0%		
OSM.2.1.12	a/w [if relevant, please specify]		0,0%		
OSM.2.1.13	a/w [if relevant, please specify]		0,0%		
OSM.2.1.14	a/w [if relevant, please specify]		0,0%		
OSM.2.1.15	a/w [if relevant, please specify]		0,0%		
OSM.2.1.16	a/w [if relevant, please specify]		0,0%		
OSM.2.1.17	a/w [if relevant, please specify]		0,0%		
OSM.2.1.18	a/w [if relevant, please specify]		0,0%		
2. General information					
	Residential Loans	Commercial Loans	% Total Mortgages		
SM.2.2.1	Number of EEMI mortgage loans	19.092	730	13,21%	
OSM.2.2.1	Optional information eg. Number of borrowers				
OSM.2.2.2	Optional information ea. 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 Mortgages		
SM.2.3.1	10 largest exposures	11,6%	13,1%	6,4%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
	% Residential Loans	% Commercial Loans	% Total 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	100,00%	100,00%	100,00%	
SM.2.4.9	Estonia	0,0%	0,0%	0,0%	
SM.2.4.10	Finland	0,0%	0,0%	0,0%	
SM.2.4.11	France	0,0%	0,0%	0,0%	
SM.2.4.12	Germany	0,0%	0,0%	0,0%	
SM.2.4.13	Greece	0,0%	0,0%	0,0%	
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%	
SM.2.4.15	Hungary	0,0%	0,0%	0,0%	
SM.2.4.16	Ireland	0,0%	0,0%	0,0%	
SM.2.4.17	Italy	0,0%	0,0%	0,0%	
SM.2.4.18	Latvia	0,0%	0,0%	0,0%	
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%	
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%	
SM.2.4.21	Malta	0,0%	0,0%	0,0%	
SM.2.4.22	Poland	0,0%	0,0%	0,0%	
SM.2.4.23	Portugal	0,0%	0,0%	0,0%	
SM.2.4.24	Romania	0,0%	0,0%	0,0%	
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%	
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%	
SM.2.4.27	Spain	0,0%	0,0%	0,0%	
SM.2.4.28	Sweden	0,0%	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	0,0%	0,0%	
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%	
SM.2.4.32	Norway	0,0%	0,0%	0,0%	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%	
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%	
SM.2.4.36	Australia	0,0%	0,0%	0,0%	
SM.2.4.37	Brazil	0,0%	0,0%	0,0%	
SM.2.4.38	Canada	0,0%	0,0%	0,0%	
SM.2.4.39	Japan	0,0%	0,0%	0,0%	
SM.2.4.40	Korea	0,0%	0,0%	0,0%	
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%	
SM.2.4.42	Singapore	0,0%	0,0%	0,0%	
SM.2.4.43	US	0,0%	0,0%	0,0%	
SM.2.4.44	Other	0,0%	0,0%	0,0%	
OSM.2.4.1	a/w Greenland	0,0%	0,0%	0,0%	
OSM.2.4.2	a/w Faroe Islands	0,0%	0,0%	0,0%	
OSM.2.4.3	a/w [if relevant, please specify]				
OSM.2.4.4	a/w [if relevant, please specify]				
OSM.2.4.5	a/w [if relevant, please specify]				
OSM.2.4.6	a/w [if relevant, please specify]				
OSM.2.4.7	a/w [if relevant, please specify]				
OSM.2.4.8	a/w [if relevant, please specify]				
OSM.2.4.9	a/w [if relevant, please specify]				
OSM.2.4.10	a/w [if relevant, please specify]				
5. Breakdown by regions of main country of origin					
	% Residential Loans	% Commercial Loans	% Total Mortgages		
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	43,3%	51,1%	44,3%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9,9%	8,7%	9,7%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	9,5%	9,2%	9,0%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24,8%	22,6%	24,6%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12,4%	12,4%	12,4%	
SM.2.5.6	TBC at a country level	[For completion]	[For completion]	[For completion]	

SM.2.5.7	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate - Optional				
SM.2.6.1	Fixed rate	69.9%	52.9%	67.8%
SM.2.6.2	Floating rate	30.1%	47.1%	32.2%
SM.2.6.3	Other	0.0%	0.0%	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				
SM.2.7.1	Bullet / Interest only	47.4%	49.5%	47.7%
SM.2.7.2	Amortising	52.6%	50.5%	52.3%
SM.2.7.3	Other	0.0%	0.0%	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				
SM.2.8.1	Up to 12months	13.6%	9.9%	13.0%
SM.2.8.2	≥ 12 - < 24 months	19.9%	24.2%	20.4%
SM.2.8.3	≥ 24 - < 36 months	13.4%	11.4%	13.1%
SM.2.8.4	≥ 36 - < 60 months	25.1%	30.0%	25.7%
SM.2.8.5	≥ 60 months	28.1%	25.5%	27.7%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)				
SM.2.9.1	% NPLs	0.0049%	0.0%	0.0%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				
A. Residential Loans				
10. Loan Size Information				
SM.2A.10.1	Average loan size (000s)	5,294.6		
By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	10,932.5	9,570.0	10.8%
SM.2A.10.3	DKK 2 - 5m	20,765.3	7,157.0	20.5%
SM.2A.10.4	DKK 5 - 20m	14,968.9	1,537.0	14.8%
SM.2A.10.5	DKK 20 - 50m	15,631.6	492.0	15.5%
SM.2A.10.6	DKK 50 - 100m	13,842.4	197.0	13.7%
SM.2A.10.7	> DKK 100m	24,951.5	139.0	24.7%
SM.2A.10.8	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.9	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.10	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.11	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.12	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.13	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.14	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.15	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.16	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.17	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.18	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.19	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.20	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.21	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.22	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.23	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.24	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.25	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.26	Total	101,085.2	19,092	100.0%
11. Loan to Value (LTV) Information - UNINDEXED				
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	
OSM.2A.11.1	o/w >100 - <=110 %	ND1		0.0%
OSM.2A.11.2	o/w >110 - <=120 %	ND1		
OSM.2A.11.3	o/w >120 - <=130 %	ND1		
OSM.2A.11.4	o/w >130 - <=140 %	ND1		
OSM.2A.11.5	o/w >140 - <=150 %	ND1		
OSM.2A.11.6	o/w >150 %	ND1		
OSM.2A.11.7				
OSM.2A.11.8				
OSM.2A.11.9				
12. Loan to Value (LTV) Information - INDEXED				
SM.2A.12.1	Weighted Average LTV (%)	41.3%		
By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	76,665.1	ND1	75.8%
SM.2A.12.3	>40 - <=50 %	10,773.4	ND1	10.7%
SM.2A.12.4	>50 - <=60 %	8,046.4	ND1	8.0%
SM.2A.12.5	>60 - <=70 %	3,947.2	ND1	3.9%
SM.2A.12.6	>70 - <=80 %	1,233.5	ND1	1.2%
SM.2A.12.7	>80 - <=90 %	219.0	ND1	0.2%

SM.2A.12.8	>90 - <=100%	99,0	ND1	0,1%	
SM.2A.12.9	>100%	101,6	ND1	0,1%	
SM.2A.12.10	Total	101,085,2	0	100,0%	0,0%
OSM.2A.12.11	a/w >100 - <=110 %	52,8		0,1%	
OSM.2A.12.12	a/w >110 - <=120 %	16,2		0,0%	
OSM.2A.12.13	a/w >120 - <=130 %	15,5		0,0%	
OSM.2A.12.14	a/w >130 - <=140 %	8,5		0,0%	
OSM.2A.12.15	a/w >140 - <=150 %	6,2		0,0%	
OSM.2A.12.16	a/w >150 %	2,5		0,0%	
OSM.2A.12.17					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type % Residential Loans					
SM.2A.13.1	Owner occupied	32,2%			
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	25,3%			
SM.2A.13.5	Agricultural	0,0%			
OSM.2A.13.1	Other	42,3%			
OSM.2A.13.2	a/w Private rental	39,1%			
OSM.2A.13.3	a/w Multi-family housing	3,2%			
OSM.2A.13.4	a/w Buildings under construction	0,0%			
OSM.2A.13.5	a/w Buildings land	0,0%			
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	100,0%			
SM.2A.14.2	Guaranteed	0,0%			
SM.2A.14.3	Other	0,0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. EPC information of the financed RRE					
SM.2A.15.1	A	68.145,1	8.811	67,4%	56,4%
SM.2A.15.2	B	25.794,7	5.794	25,5%	37,1%
SM.2A.15.3	C	0,0	0	0,0%	0,0%
SM.2A.15.4	D	0,0	0	0,0%	0,0%
SM.2A.15.5	E	0,0	0	0,0%	0,0%
SM.2A.15.6	F	0,0	0	0,0%	0,0%
SM.2A.15.7	G	0,0	0	0,0%	0,0%
SM.2A.15.8	Estimate A	7.017,7	959	6,9%	6,1%
SM.2A.15.9	Estimate B	127,7	71,0	0,1%	0,5%
SM.2A.15.10	Estimate C	0,0	0,0	0,0%	0,0%
SM.2A.15.11	Estimate D	0,0	0,0	0,0%	0,0%
SM.2A.15.12	Estimate E	0,0	0,0	0,0%	0,0%
SM.2A.15.13	Estimate F	0,0	0,0	0,0%	0,0%
SM.2A.15.14	Estimate G	0,0	0,0	0,0%	0,0%
SM.2A.15.15	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.15.16	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.15.17	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.15.18	no data	0	0	0,0%	0,0%
SM.2A.15.19	Total	101.085,2	15.635	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)					
SM.2A.16.1	<=52.5 + 1,650/M^2	68.145,1	8.811,0	67,4%	56,4%
SM.2A.16.2	<=70 + 2,200/M^2	25.794,7	5.794,0	25,5%	37,1%
SM.2A.16.3	<=110 + 3,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.4	<=150 + 4,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.5	<=190 + 5,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.6	<=240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.7	>240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	7.017,7	959,0	6,9%	6,1%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	127,7	71,0	0,1%	0,5%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.2A.16.15	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.16.16	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.16.17	TBC at a country level	0,0	0,0	0,0%	0,0%
SM.2A.16.18	no data	0,0	0,0	0,0%	0,0%
SM.2A.16.19	Total	101.085,2	15.635	100,0%	100,0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure					
SM.2A.17.1	older than 1919	2.089,5	492	2,1%	3,1%
SM.2A.17.2	1919 - 1945	1.617,4	293	1,6%	1,9%
SM.2A.17.3	1946 - 1960	2.471,4	180	2,4%	1,2%
SM.2A.17.4	1961 - 1970	5.186,6	394	5,1%	2,5%
SM.2A.17.5	1971 - 1980	4.525,7	565	4,5%	3,6%
SM.2A.17.6	1981 - 1990	3.004,1	728	3,0%	4,7%
SM.2A.17.7		3.583,1	477	3,5%	3,1%
SM.2A.17.8	2001 - 2005	3.453,8	681	3,4%	4,4%
SM.2A.17.9	2006 - 2010	9.871,6	2825	9,8%	18,1%
SM.2A.17.10	2011 - 2015	30.044,1	4317	29,7%	27,6%
SM.2A.17.11	2016 - 2020	17.407,1	1617	17,2%	10,3%
SM.2A.17.12	2021 and onwards	13.858,6	2855	13,7%	18,3%
SM.2A.17.13	no data	3.972,2	211	3,9%	1,3%
SM.2A.17.14	Total	101.085,2	15.635,0	100,0%	100,0%
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					
SM.2A.18.1	House, detached or semi-detached	21.322,6	8.272	21,1%	52,9%
SM.2A.18.2	Flat or Apartment	518,1	72	0,6%	0,5%
SM.2A.18.3	Bungalow	0,0	0	0,0%	0,0%
SM.2A.18.4	Terraced House	20.471,6	3.558	20,3%	22,8%
SM.2A.18.5	Multi-family House	58.544,7	3.731	57,9%	23,9%
SM.2A.18.6	Land Only	0,0	0	0,0%	0,0%
SM.2A.18.7	other	128,1	2	0,1%	0,0%
SM.2A.18.8	Total	101.085,2	15.635	100,0%	100,0%
OSM.2A.18.4					
19. New Residential Building					
SM.2A.19.1	New Building	31.471,4	3.269	31,1%	20,9%
SM.2A.19.2	Existing building	69.613,8	12.366	68,9%	79,1%
SM.2A.19.3	other	0,0	0	0,0%	0,0%
SM.2A.19.4	no data	0,0	0	0,0%	0,0%
SM.2A.19.5	Total	101.085,2	15.635	100,0%	100,0%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability					
SM.2A.20.1	House, detached or semi-detached	5.264,3	2.981,1	3,3	
SM.2A.20.2	Flat or Apartment	305,8	173,2	4,4	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.546,7	3.219,1	2,1	
SM.2A.20.5	Multi-family House	10.169,0	7.710,3	1,6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	19,8	10,4	2,2	
SM.2A.20.9	Total	20.305,6	14.094,1	2,0	
SM.2A.20.10	Weighted Average				
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					

SM.2A.20.22
SM.2A.20.23
SM.2A.20.24
SM.2A.20.25
SM.2A.20.26
SM.2A.20.27
SM.2A.20.28
SM.2A.20.29
SM.2A.20.30
SM.2A.20.31
SM.2A.20.32
SM.2A.20.33
SM.2A.20.34
SM.2A.20.35
SM.2A.20.36
SM.2A.20.37
SM.2A.20.38
SM.2A.20.39
SM.2A.20.40
SM.2A.20.41
SM.2A.20.42
SM.2A.20.43
SM.2A.20.44
SM.2A.20.45
SM.2A.20.46
SM.2A.20.47
SM.2A.20.48

2B Commercial Loans					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	20,3			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	78,4	65,0	0,5%	8,9%
SM.2B.20.3	DKK 2 - 5m	443,4	133,0	3,0%	18,2%
SM.2B.20.4	DKK 5 - 20m	3.857,7	351,0	26,1%	48,1%
SM.2B.20.5	DKK 20 - 50m	3.356,9	108,0	22,7%	14,8%
SM.2B.20.6	DKK 20 - 50m	3.332,6	46,0	22,5%	6,3%
SM.2B.20.7	> DKK 100m	3.719,9	27,0	25,2%	3,7%
SM.2B.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.25	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.26	Total	14.788,9	730	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100 %	ND1	ND1		
SM.2B.21.10	Total	0,0	0	0,0%	0,0%
SM.2B.21.11	a/w >100 - <=110 %	ND1			
OSM.2B.21.1	a/w >110 - <=120 %	ND1			
OSM.2B.21.2	a/w >120 - <=130 %	ND1			
OSM.2B.21.3	a/w >130 - <=140 %	ND1			
OSM.2B.21.4	a/w >140 - <=150 %	ND1			
OSM.2B.21.5	a/w >150 %	ND1			
23. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	45,9%			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	11.623,9	ND1	78,6%	
SM.2B.22.3	>40 - <=50 %	1.807,4	ND1	12,2%	
SM.2B.22.4	>50 - <=60 %	964,6	ND1	6,5%	
SM.2B.22.5	>60 - <=70 %	257,9	ND1	1,7%	
SM.2B.22.6	>70 - <=80 %	53,8	ND1	0,4%	
SM.2B.22.7	>80 - <=90 %	30,7	ND1	0,2%	
SM.2B.22.8	>90 - <=100 %	27,2	ND1	0,2%	
SM.2B.22.9	>100 %	23,4	ND1	0,2%	
SM.2B.22.10	Total	14.788,9	0	100,0%	0,0%
OSM.2B.22.1	a/w >100 - <=110 %	14,4		0,1%	
OSM.2B.22.2	a/w >110 - <=120 %	8,8		0,1%	
OSM.2B.22.3	a/w >120 - <=130 %	0,2		0,0%	
OSM.2B.22.4	a/w >130 - <=140 %	0,0		0,0%	
OSM.2B.22.5	a/w >140 - <=150 %	0,0		0,0%	
OSM.2B.22.6	a/w >150 %	0,0		0,0%	
24. Breakdown by Type					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.23.1	Retail	39,8%			
SM.2B.23.2	Office	37,7%			
SM.2B.23.3	Hotel/Tourism	0,0%			
SM.2B.23.4	Shopping malls	0,0%			
SM.2B.23.5	Industry	0,0%			
SM.2B.23.6	Agriculture	0,1%			
SM.2B.23.7	Other commercially used	0,3%			
SM.2B.23.8	Hospital	0,0%			
SM.2B.23.9	School	2,3%			
SM.2B.23.10	other RE with a social relevant purpose	19,2%			
SM.2B.23.11	Land	0,0%			
SM.2B.23.12	Property developers / Building under construction	0,0%			
SM.2B.23.13	Other	0,6%			
OSM.2B.23.1	a/w Cultural purposes				
OSM.2B.23.2	a/w [if relevant, please specify]				
OSM.2B.23.3	a/w [if relevant, please specify]				
OSM.2B.23.4	a/w [if relevant, please specify]				
OSM.2B.23.5	a/w [if relevant, please specify]				
OSM.2B.23.6	a/w [if relevant, please specify]				
OSM.2B.23.7	a/w [if relevant, please specify]				
OSM.2B.23.8	a/w [if relevant, please specify]				
OSM.2B.23.9	a/w [if relevant, please specify]				
OSM.2B.23.10	a/w [if relevant, please specify]				
OSM.2B.23.11	a/w [if relevant, please specify]				
OSM.2B.23.12	a/w [if relevant, please specify]				
OSM.2B.23.13	a/w [if relevant, please specify]				
OSM.2B.23.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.24.1	A	7.897,3	279	53,4%	50,5%
SM.2B.24.2	B	5.701,9	202	38,6%	36,6%
SM.2B.24.3	C	0,0	0,0	0,0%	0,0%
SM.2B.24.4	D	0,0	0,0	0,0%	0,0%
SM.2B.24.5	E	0,0	0,0	0,0%	0,0%
SM.2B.24.6	F	0,0	0,0	0,0%	0,0%
SM.2B.24.7	G	0,0	0,0	0,0%	0,0%
SM.2B.24.8	Estimate A	1.026,1	12	6,9%	2,2%
SM.2B.24.9	Estimate B	153,1	59	1,0%	10,7%
SM.2B.24.10	Estimate C	0,0	0,0	0,0%	0,0%
SM.2B.24.11	Estimate D	0,0	0,0	0,0%	0,0%
SM.2B.24.12	Estimate E	10,5	0,0	0,1%	0,0%
SM.2B.24.13	Estimate F	0,0	0,0	0,0%	0,0%
SM.2B.24.14	Estimate G	0,0	0,0	0,0%	0,0%
SM.2B.24.15	TBC at a country level	[For completion]	[For completion]		

SM.28.24.16	TBC at a country level	[For completion]	[For completion]		
SM.28.24.17	TBC at a country level	[For completion]	[For completion]		
SM.28.24.18	no data	0,0	0	0,0%	0,0%
SM.28.24.19	Total	14.788,9	552	100,0%	100,0%

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52.5 + 1,650/M^2	7.897,3	279,0	53,4%	50,5%
SM.28.25.2	<=70 + 2,200/M^2	5.701,9	202,0	38,6%	36,6%
SM.28.25.3	<=110 + 3,200/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.4	<=150 + 4,200/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.5	<=190 + 5,200/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.6	<=240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.7	>240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.8	Estimate: <=52.5 + 1,650/M^2	1.026,1	12,0	6,9%	2,2%
SM.28.25.9	Estimate: <=70 + 2,200/M^2	153,1	59,0	1,0%	10,7%
SM.28.25.10	Estimate: <=110 + 3,200/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.11	Estimate: <=150 + 4,200/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.12	Estimate: <=190 + 5,200/M^2	10,5	0,0	0,1%	0,0%
SM.28.25.13	Estimate: <=240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.14	Estimate: >240 + 6,500/M^2	0,0	0,0	0,0%	0,0%
SM.28.25.15	TBC at a country level	[For completion]	[For completion]		
SM.28.25.16	TBC at a country level	[For completion]	[For completion]		
SM.28.25.17	TBC at a country level	[For completion]	[For completion]		
SM.28.25.18	no data	0,0	0,0	0,0%	0,0%
SM.28.25.19	Total	14.788,9	552	100,0%	100,0%

27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	576,2	18,0	3,9%	3,3%
SM.28.27.2	1919 - 1945	1.343,8	22,0	9,1%	4,0%
SM.28.27.3	1946 - 1960	346,0	10,0	2,3%	1,8%
SM.28.27.4	1961 - 1970	856,9	28,0	5,8%	5,1%
SM.28.27.5	1971 - 1980	989,4	26,0	6,7%	4,7%
SM.28.27.6	1981 - 1990	1.316,5	35,0	8,9%	6,3%
SM.28.27.7	1991 - 2000	1.433,8	38,0	9,7%	6,9%
SM.28.27.8	2001 - 2005	759,7	32,0	5,1%	5,8%
SM.28.27.9	2006 - 2010	1.497,0	75,0	10,1%	13,6%
SM.28.27.10	2011 - 2015	3.011,1	133,0	20,4%	24,1%
SM.28.27.11	2016 - 2020	1.002,3	33,0	6,8%	6,0%
SM.28.27.12	2021 and onwards	1.612,6	98,0	10,9%	17,7%
SM.28.27.13	no data	43,5	5,0	0,3%	0,9%
SM.28.27.14	Total	14.788,9	553,0	100,0%	100,0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					

28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.28.27.1	New Building	2.618,1	91	17,7%	16,5%
SM.28.27.2	Existing building	12.170,7	462	82,3%	83,5%
SM.28.27.3	other	0,0	0	0,0%	0,0%
SM.28.27.4	no data	0,0	0	0,0%	0,0%
SM.28.27.5	Total	14.788,9	553	100,0%	100,0%

29. CO2 emission related to CRE as per national availability		Ton CO2 (per year)	Ton CO2 (LIV adjusted) (per year)	kg CO2/m2 (per year)
SM.28.29.1	Retail	4270	2028	4,42
SM.28.29.2	Office	2510	1319	3,92
SM.28.29.3	Hotel/Tourism	-	-	-
SM.28.29.4	Shopping malls	28	28	11,48
SM.28.29.5	Industry	0	0	0,00
SM.28.29.6	Agriculture	2	1	12,21
SM.28.29.7	Other commercially used	18	9	5,52
SM.28.29.8	Hospital	-	-	-
SM.28.29.9	School	94	51	3,48
SM.28.29.10	other RE with a social relevant purpose	1249	627	3,33
SM.28.29.11	Land	-	-	-
SM.28.29.12	Property developers / Building under construction	-	-	-
SM.28.29.13	Other	-	-	-
SM.28.29.14	no data	-	-	-
SM.28.29.15	Total	8171	4062	4,06
SM.28.29.16	Weighted Average			
SM.28.29.17				
SM.28.29.18				
SM.28.29.19				

C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	EE mortgage loans	In line with the Energy Efficient Mortgage (EEM) Convention
HG.1.2	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.3	LTVs: Calculation of property value	
HG.1.4	LTVs: Applied property valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.5	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.6	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc.	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.7	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Energy Efficient Buildings	A and B label/estimate or constructed after 2009
OHG.3.1	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

D1. EEM Harmonised Disclosure Template - Optional Taxonomy Compliant Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
CONTENT OF TAB D1	
1. Level of compliance with Taxonomy 2. Share of loans financing Taxonomy compliant buildings	

1. Level of compliance with Taxonomy					
1. Taxonomy Criteria		Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	96,254	18753	83.1%	94.6%
DM.1.1.2	Do No Significant Harm (DNSH)	29,591	14503	25.5%	73.2%
DM.1.1.3	Minimum social safeguards	30,275	14809	26.1%	73.2%
DM.1.1.4	Taxonomy full compliance	29,591	14503	25.5%	73.2%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	29,591.3	14,503.0	7.9%	9.7%
DM.2.1.2	o/w construction of new buildings	0.0	0.0	0.0%	0.0%
DM.2.1.3	o/w renovation of existing buildings	0.0	0.0	0.0%	0.0%
DM.2.1.4	o/w acquisition and ownership of buildings	29,591.3	14,503.0	7.9%	9.7%
ODM.2.1.1					
ODM.2.1.2					
ODM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	2,472	2,073	0.7%	1.4%
DM.2.2.2	repayments	2,067	2,164	0.6%	1.4%
ODM.2.2.1					
ODM.2.2.2					
ODM.2.2.3					
ODM.2.2.4					
3. EEMI eligible & taxonomy compliant mortgage loans funding structure		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0.0	0.0		
DM.2.3.2	covered bonds	29,591	14,503		
DM.2.3.3	securitisation	0.0	0.0		
DM.2.3.4	unsecured bonds	0.0	0.0		
DM.2.3.5	other	0.0	0.0		
ODM.2.3.1					
ODM.2.3.2					
ODM.2.3.3					