

EEMI Harmonised Disclosure Template

2022 Version

Denmark

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Reporting Date: 03/05/2021

Cut-off Date: 31/03/2022



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A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2022

Reporting in Domestic Currency

DKK

CONTENT OF TAB A1

1. Mortgage Assets

1.A Residential Cover Pool
1.B Commercial Cover Pool

Field Number	1. Mortgage Assets	Nominal (mn)	% Total Mortgages
1. Property Type Information			
M.1.1.1	Residential	295.084	86,6%
M.1.1.2	Commercial	45.850	13,4%
M.1.1.3	Other	0	0,0%
M.1.1.4	Total	340.935	100,0%
OM.1.1.1	<i>o/w Cooperative Housing</i>	14.072	4,1%
OM.1.1.2	<i>o/w Agriculture</i>	147	0,0%
OM.1.1.3	<i>o/w Owner-occupied homes</i>	159.944	46,9%
OM.1.1.4	<i>o/w Holiday houses</i>	8.437	2,5%
OM.1.1.5	<i>o/w Subsidised Housing</i>	48.309	14,2%
OM.1.1.6	<i>o/w Private rental</i>	64.323	18,9%
OM.1.1.7	<i>o/w Manufacturing and Manual Industries</i>	2.736	0,8%
OM.1.1.8	<i>o/w Office and Business</i>	34.082	10,0%
OM.1.1.9	<i>o/w Social and cultural purposes</i>	8.813	2,6%
OM.1.1.10	<i>o/w Other</i>	63	0,0%
OM.1.1.11			
2. General Information			
M.1.2.1	Number of mortgage loans	141.853	3.490
OM.1.2.1	Optional information eg. Number of borrowers	ND1	145.343
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	4,2%	8,3%
OM.1.3.1			2,6%
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	99,4%	100,0%
M.1.4.2	Austria	0,0%	0,0%
M.1.4.3	Belgium	0,0%	0,0%
M.1.4.4	Bulgaria	0,0%	0,0%
M.1.4.5	Croatia	0,0%	0,0%
M.1.4.6	Cyprus	0,0%	0,0%
M.1.4.7	Czechia	0,0%	0,0%
M.1.4.8	Denmark	99,4%	100,0%
M.1.4.9	Estonia	0,0%	0,0%
M.1.4.10	Finland	0,0%	0,0%
M.1.4.11	France	0,0%	0,0%
M.1.4.12	Germany	0,0%	0,0%
M.1.4.13	Greece	0,0%	0,0%
M.1.4.14	Netherlands	0,0%	0,0%
M.1.4.15	Hungary	0,0%	0,0%
M.1.4.16	Ireland	0,0%	0,0%
M.1.4.17	Italy	0,0%	0,0%
M.1.4.18	Latvia	0,0%	0,0%
M.1.4.19	Lithuania	0,0%	0,0%
M.1.4.20	Luxembourg	0,0%	0,0%
M.1.4.21	Malta	0,0%	0,0%
M.1.4.22	Poland	0,0%	0,0%
M.1.4.23	Portugal	0,0%	0,0%
M.1.4.24	Romania	0,0%	0,0%
M.1.4.25	Slovakia	0,0%	0,0%
M.1.4.26	Slovenia	0,0%	0,0%
M.1.4.27	Spain	0,0%	0,0%
M.1.4.28	Sweden	0,0%	0,0%
M.1.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.1.4.30	Iceland	0,0%	0,0%
M.1.4.31	Liechtenstein	0,0%	0,0%
M.1.4.32	Norway	0,0%	0,0%
M.1.4.33	Other	0,2%	0,0%
M.1.4.34	Switzerland	0,0%	0,0%
M.1.4.35	United Kingdom	0,0%	0,0%
M.1.4.36	Australia	0,0%	0,0%
M.1.4.37	Brazil	0,0%	0,0%
M.1.4.38	Canada	0,0%	0,0%
M.1.4.39	Japan	0,0%	0,0%
M.1.4.40	Korea	0,0%	0,0%
M.1.4.41	New Zealand	0,0%	0,0%
M.1.4.42	Singapore	0,0%	0,0%
M.1.4.43	US	0,0%	0,0%
M.1.4.44	Other	0,7%	0,6%
OM.1.4.1	<i>o/w Greenland</i>	0,0%	0,0%
OM.1.4.2	<i>o/w Faroe Islands</i>	0,6%	0,6%
OM.1.4.3	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.4	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.5	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.6	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.7	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.8	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.9	<i>o/w [[relevant, please specify]]</i>		
OM.1.4.10	<i>o/w [[relevant, please specify]]</i>		
5. Breakdown by regions of main country of origin			
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45,0%	52,1%
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12,3%	8,7%
M.1.5.3	Northern Jutland (Region Nordjylland)	7,5%	5,2%
M.1.5.4	Eastern Jutland (Region Midtjylland)	21,0%	17,9%
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13,3%	16,1%
M.1.5.6	TBC at a country level	[For completion]	[For completion]
M.1.5.7	TBC at a country level	[For completion]	[For completion]
M.1.5.8	TBC at a country level	[For completion]	[For completion]
M.1.5.9	TBC at a country level	[For completion]	[For completion]
M.1.5.10	TBC at a country level	[For completion]	[For completion]
M.1.5.11	TBC at a country level	[For completion]	[For completion]
M.1.5.12	TBC at a country level	[For completion]	[For completion]
M.1.5.13	TBC at a country level	[For completion]	[For completion]
M.1.5.14	TBC at a country level	[For completion]	[For completion]
M.1.5.15	TBC at a country level	[For completion]	[For completion]
M.1.5.16	TBC at a country level	[For completion]	[For completion]
M.1.5.17	TBC at a country level	[For completion]	[For completion]
M.1.5.18	TBC at a country level	[For completion]	[For completion]
M.1.5.19	TBC at a country level	[For completion]	[For completion]
M.1.5.20	TBC at a country level	[For completion]	[For completion]
M.1.5.21	TBC at a country level	[For completion]	[For completion]
M.1.5.22	TBC at a country level	[For completion]	[For completion]
M.1.5.23	TBC at a country level	[For completion]	[For completion]
M.1.5.24	TBC at a country level	[For completion]	[For completion]
M.1.5.25	TBC at a country level	[For completion]	[For completion]
M.1.5.26	TBC at a country level	[For completion]	[For completion]
M.1.5.27	TBC at a country level	[For completion]	[For completion]
M.1.5.28	TBC at a country level	[For completion]	[For completion]
M.1.5.29	TBC at a country level	[For completion]	[For completion]
M.1.5.30	TBC at a country level	[For completion]	[For completion]
M.1.5.31	TBC at a country level	[For completion]	[For completion]
M.1.5.32	TBC at a country level	[For completion]	[For completion]
M.1.5.33	TBC at a country level	[For completion]	[For completion]
M.1.5.34	TBC at a country level	[For completion]	[For completion]
M.1.5.35	TBC at a country level	[For completion]	[For completion]
M.1.5.36	TBC at a country level	[For completion]	[For completion]
M.1.5.37	TBC at a country level	[For completion]	[For completion]
M.1.5.38	TBC at a country level	[For completion]	[For completion]
M.1.5.39	TBC at a country level	[For completion]	[For completion]
M.1.5.40	TBC at a country level	[For completion]	[For completion]
M.1.5.41	TBC at a country level	[For completion]	[For completion]
M.1.5.42	TBC at a country level	[For completion]	[For completion]
M.1.5.43	TBC at a country level	[For completion]	[For completion]
M.1.5.44	TBC at a country level	[For completion]	[For completion]
M.1.5.45	TBC at a country level	[For completion]	[For completion]
M.1.5.46	TBC at a country level	[For completion]	[For completion]
M.1.5.47	TBC at a country level	[For completion]	[For completion]
M.1.5.48	TBC at a country level	[For completion]	[For completion]
M.1.5.49	TBC at a country level	[For completion]	[For completion]
M.1.5.50	TBC at a country level	[For completion]	[For completion]

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.6.1	Fixed rate	73.5%	56.6%	71.2%	
M.1.6.2	Floating rate	26.5%	43.4%	28.8%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.7.1	Bullet / Interest only	44.0%	45.4%	44.2%	
M.1.7.2	Amortising	56.0%	54.6%	55.8%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.8.1	Up to 12months	18.6%	16.0%	18.2%	
M.1.8.2	≥ 12 - < 24 months	15.2%	15.1%	15.2%	
M.1.8.3	≥ 24 - < 36 months	22.7%	22.6%	22.7%	
M.1.8.4	≥ 36 - < 60 months	16.4%	17.8%	16.6%	
M.1.8.5	≥ 60 months	27.0%	28.4%	27.2%	
OM.1.8.1					
OM.1.8.2					
OM.1.8.3					
OM.1.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.1.9.1	% NPLs	0.11%	0.01%	0.10%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information					
M.1.A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		2,080.2			
	By buckets (mn):				
M.1.A.10.2	DKX 0 - 2m	96,459	109,078	32.7%	76.9%
M.1.A.10.3	DKX 2 - 5m	75,447	26,395	25.6%	18.6%
M.1.A.10.4	DKX 5 - 20m	44,552	4,887	15.1%	3.4%
M.1.A.10.5	DKX 20 - 50m	31,855	1,052	10.8%	0.7%
M.1.A.10.6	DKX 50 - 100m	19,966	293	6.8%	0.2%
M.1.A.10.7	> DKX 100m	26,805	148	9.1%	0.1%
M.1.A.10.8	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.9	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.10	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.11	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.12	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.13	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.14	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.15	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.16	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.17	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.18	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.19	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.20	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.21	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.22	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.23	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.24	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.25	TBC at a country level	[For completion]	[For completion]		
M.1.A.10.26	Total	295,084	141,853	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.1.A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		ND1			
	By LTV buckets (mn):				
M.1.A.11.2	>0 - <=40 %	ND1	ND1		
M.1.A.11.3	>40 - <=50 %	ND1	ND1		
M.1.A.11.4	>50 - <=60 %	ND1	ND1		
M.1.A.11.5	>60 - <=70 %	ND1	ND1		
M.1.A.11.6	>70 - <=80 %	ND1	ND1		
M.1.A.11.7	>80 - <=90 %	ND1	ND1		
M.1.A.11.8	>90 - <=100 %	ND1	ND1		
M.1.A.11.9	>100%	ND1	ND1		
M.1.A.11.10	Total	0,0	0	0.0%	0.0%
OM.1.A.11.1	a/w >100 - <=110 %	ND1			
OM.1.A.11.2	a/w >110 - <=120 %	ND1			
OM.1.A.11.3	a/w >120 - <=130 %	ND1			
OM.1.A.11.4	a/w >130 - <=140 %	ND1			
OM.1.A.11.5	a/w >140 - <=150 %	ND1			
OM.1.A.11.6	a/w >150 %	ND1			
OM.1.A.11.7					
OM.1.A.11.8					
OM.1.A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.1.A.12.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		44.10%			
	By LTV buckets (mn):				
M.1.A.12.2	>0 - <=40 %	228,168	ND1	77.3%	
M.1.A.12.3	>40 - <=50 %	31,295.9	ND1	10.6%	
M.1.A.12.4	>50 - <=60 %	20,873.2	ND1	7.1%	
M.1.A.12.5	>60 - <=70 %	10,091.5	ND1	3.4%	
M.1.A.12.6	>70 - <=80 %	3,082.9	ND1	1.0%	
M.1.A.12.7	>80 - <=90 %	723.7	ND1	0.2%	
M.1.A.12.8	>90 - <=100 %	354.8	ND1	0.1%	
M.1.A.12.9	>100%	493.8	ND1	0.2%	
M.1.A.12.10	Total	295,084.2	0	100.0%	0.0%
OM.1.A.12.1	a/w >100 - <=110 %	222.1		0.1%	
OM.1.A.12.2	a/w >110 - <=120 %	122.7		0.0%	
OM.1.A.12.3	a/w >120 - <=130 %	69.3		0.0%	
OM.1.A.12.4	a/w >130 - <=140 %	50.5		0.0%	
OM.1.A.12.5	a/w >140 - <=150 %	15.6		0.0%	
OM.1.A.12.6	a/w >150 %	13.7		0.0%	
OM.1.A.12.7					
OM.1.A.12.8					
OM.1.A.12.9					
13. Breakdown by Type					
M.1.A.13.1	Owner occupied	% Residential Loans			
		54.2%			
M.1.A.13.2	Second home/Holiday houses	2.9%			
M.1.A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.1.A.13.4	Subsidised housing	16.4%			
M.1.A.13.5	Agricultural	0.0%			
M.1.A.13.6	Other	26.6%			
OM.1.A.13.1		21.8%			
OM.1.A.13.2	a/w Private rental	4.8%			
OM.1.A.13.3	a/w Multi-family housing	0.0%			
OM.1.A.13.4	a/w Buildings under construction	0.0%			
OM.1.A.13.5	a/w Buildings land	0.0%			
OM.1.A.13.6	a/w [] relevant, please specify				
OM.1.A.13.7	a/w [] relevant, please specify				
OM.1.A.13.8	a/w [] relevant, please specify				
OM.1.A.13.9	a/w [] relevant, please specify				
OM.1.A.13.10	a/w [] relevant, please specify				

14. Loan by Ranking		% Residential Loans			
M.1A.14.1	1st lien / No prior ranks	100%			
M.1A.14.2	Guaranteed	0%			
M.1A.14.3	Other	0%			
OM.1A.14.1					
OM.1A.14.2					
OM.1A.14.3					
OM.1A.14.4					
OM.1A.14.5					
OM.1A.14.6					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.15.1	A	50.388,5	6.832	17,1%	5,7%
M.1A.15.2	B	19.184,6	4.895	6,5%	4,1%
M.1A.15.3	C	63.211,4	17.914	21,4%	15,0%
M.1A.15.4	D	47.168,9	17.216	16,0%	14,4%
M.1A.15.5	E	18.829,1	7.268	6,4%	6,1%
M.1A.15.6	F	7.586,7	3.651	2,6%	3,1%
M.1A.15.7	G	4.168,8	2.593	1,4%	2,2%
M.1A.15.8	Estimate A	7.994,1	1.393	2,7%	1,2%
M.1A.15.9	Estimate B	4.977,1	2.643	1,7%	2,2%
M.1A.15.10	Estimate C	20.565,8	13.253	7,0%	11,1%
M.1A.15.11	Estimate D	21.018,2	14.806	7,1%	12,4%
M.1A.15.12	Estimate E	10.820,8	8.057	3,7%	6,8%
M.1A.15.13	Estimate F	5.884,2	4.720	2,0%	4,0%
M.1A.15.14	Estimate G	4.259,5	3.683	1,4%	3,1%
M.1A.15.15	TBC at a country level			0,0%	0,0%
M.1A.15.16	TBC at a country level			0,0%	0,0%
M.1A.15.17	TBC at a country level			0,0%	0,0%
M.1A.15.18	no data	9.026,5	10.278	3,1%	8,6%
M.1A.15.19	Total	295.084,2	119.202	100,0%	100,0%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52,5 + 1,650/M²	50.388,5	6.832	17,1%	5,7%
M.1A.16.2	<=70 + 2,200/M²	19.184,6	4.895	6,5%	4,1%
M.1A.16.3	<=110 + 3,200/M²	63.211,4	17.914	21,4%	15,0%
M.1A.16.4	<=150 + 4,200/M²	47.168,9	17.216	16,0%	14,4%
M.1A.16.5	<=190 + 5,200/M²	18.829,1	7.268	6,4%	6,1%
M.1A.16.6	<=240 + 6,500/M²	7.586,7	3.651	2,6%	3,1%
M.1A.16.7	>240 + 6,500/M²	4.168,8	2.593	1,4%	2,2%
M.1A.16.8	Estimate: <=52,5 + 1,650/M²	7.994,1	1.393	2,7%	1,2%
M.1A.16.9	Estimate: <=70 + 2,200/M²	4.977,1	2.643	1,7%	2,2%
M.1A.16.10	Estimate: <=110 + 3,200/M²	20.565,8	13.253	7,0%	11,1%
M.1A.16.11	Estimate: <=150 + 4,200/M²	21.018,2	14.806	7,1%	12,4%
M.1A.16.12	Estimate: <=190 + 5,200/M²	10.820,8	8.057	3,7%	6,8%
M.1A.16.13	Estimate: <=240 + 6,500/M²	5.884,2	4.720	2,0%	4,0%
M.1A.16.14	Estimate: >240 + 6,500/M²	4.259,5	3.683	1,4%	3,1%
M.1A.16.15	TBC at a country level			0,0%	0,0%
M.1A.16.16	TBC at a country level			0,0%	0,0%
M.1A.16.17	TBC at a country level			0,0%	0,0%
M.1A.16.18	no data	9.026,5	10.278	3,1%	8,6%
M.1A.16.19	Total	295.084,2	119.202	100,0%	100,0%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.17.1	older than 1919	45.017,3	18.037	15,3%	15,1%
M.1A.17.2	1919 - 1945	38.595,2	16.798	13,1%	14,1%
M.1A.17.3	1945 - 1960	26.668,0	12.212	9,0%	10,2%
M.1A.17.4	1961 - 1970	34.829,2	18.521	11,8%	15,5%
M.1A.17.5	1971 - 1980	35.930,8	21.303	12,2%	17,9%
M.1A.17.6	1981 - 1990	14.260,0	8.224	4,8%	6,9%
M.1A.17.7	1991 - 2000	13.957,7	4.872	4,7%	4,1%
M.1A.17.8	2001 - 2005	11.595,0	4.278	3,9%	3,8%
M.1A.17.9	2006 and later	67.623,6	14.237	22,9%	11,9%
M.1A.17.10	no data	6.607,4	721	2,2%	0,6%
M.1A.17.11	Total	295.084,2	119.203	100,0%	100,0%
OM.1A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.18.1	House, detached or semi-detached	128.745,8	86.411	43,6%	72,5%
M.1A.18.2	Flat or Apartment	3.330,6	410	1,1%	0,3%
M.1A.18.3	Bungalow	0,0	0	0,0%	0,0%
M.1A.18.4	Terraced House	37.670,7	13.119	12,8%	11,0%
M.1A.18.5	Multifamily House	124.953,2	19.243	42,3%	16,1%
M.1A.18.6	Land Only	0,0	0	0,0%	0,0%
M.1A.18.7	other	383,9	20	0,1%	0,0%
M.1A.18.8	Total	295.084,2	119.203	100,0%	100,0%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.19.1	New Building	31.881,0	4.203	10,8%	3,5%
M.1A.19.2	Existing building	263.203,1	115.000	89,2%	96,5%
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	295.084,2	119.203	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	203457	102196	15,2	
M.1A.20.2	Flat or Apartment	3712	2187	6,4	
M.1A.20.3	Bungalow	-	-	-	
M.1A.20.4	Terraced House	29659	18295	5,9	
M.1A.20.5	Multifamily House	80600	53554	3,9	
M.1A.20.6	Land Only	0	0	0,0	
M.1A.20.7	other	830	382	15,4	
M.1A.20.8	no data	0	0	-	
M.1A.20.9	total	318259	176614	8,0	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool						
21. Loan Size Information			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.20.1	Average loan size (000s)		15,137.6			
By buckets (mn):						
M.18.20.2	DKK 0 - 2m		944	870	2.1%	24.9%
M.18.20.3	DKK 2 - 5m		2,886	867	6.3%	24.8%
M.18.20.4	DKK 5 - 20m		12,800	1,240	27.9%	35.8%
M.18.20.5	DKK 20 - 50m		9,719	316	21.2%	9.1%
M.18.20.6	DKK 20 - 50m		8,844	129	19.3%	3.7%
M.18.20.7	> DKK 100m		10,657	59	23.2%	1.7%
M.18.20.8	TBC at a country level		[For completion]	[For completion]		
M.18.20.9	TBC at a country level		[For completion]	[For completion]		
M.18.20.10	TBC at a country level		[For completion]	[For completion]		
M.18.20.11	TBC at a country level		[For completion]	[For completion]		
M.18.20.12	TBC at a country level		[For completion]	[For completion]		
M.18.20.13	TBC at a country level		[For completion]	[For completion]		
M.18.20.14	TBC at a country level		[For completion]	[For completion]		
M.18.20.15	TBC at a country level		[For completion]	[For completion]		
M.18.20.16	TBC at a country level		[For completion]	[For completion]		
M.18.20.17	TBC at a country level		[For completion]	[For completion]		
M.18.20.18	TBC at a country level		[For completion]	[For completion]		
M.18.20.19	TBC at a country level		[For completion]	[For completion]		
M.18.20.20	TBC at a country level		[For completion]	[For completion]		
M.18.20.21	TBC at a country level		[For completion]	[For completion]		
M.18.20.22	TBC at a country level		[For completion]	[For completion]		
M.18.20.23	TBC at a country level		[For completion]	[For completion]		
M.18.20.24	TBC at a country level		[For completion]	[For completion]		
M.18.20.25	TBC at a country level		[For completion]	[For completion]		
M.18.20.26	Total		45,850.4	3,490	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.21.1	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			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.18.22.1	Weighted Average LTV (%)		46.5%			
By LTV buckets (mn):						
M.18.22.2	>0 - <=40 %		35,620	ND1	77.7%	
M.18.22.3	>40 - <=50 %		5,766.4	ND1	12.5%	
M.18.22.4	>50 - <=60 %		2,845.4	ND1	6.2%	
M.18.22.5	>60 - <=70 %		970.1	ND1	2.1%	
M.18.22.6	>70 - <=80 %		297.8	ND1	0.6%	
M.18.22.7	>80 - <=90 %		171.4	ND1	0.4%	
M.18.22.8	>90 - <=100 %		105.4	ND1	0.2%	
M.18.22.9	>100 %		93.6	ND1	0.2%	
M.18.22.10	Total		45,850.4	0	100.0%	0.0%
OM.18.22.1	a/w >100 - <=110 %		54.7		0.1%	
OM.18.22.2	a/w >110 - <=120 %		23.1		0.1%	
OM.18.22.3	a/w >120 - <=130 %		11.3		0.0%	
OM.18.22.4	a/w >130 - <=140 %		3.3		0.0%	
OM.18.22.5	a/w >140 - <=150 %		1.1		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			% Commercial loans			
M.18.23.1	Retail		35.4%			
M.18.23.2	Office		34.4%			
M.18.23.3	Hotels/Tourism		0.0%			
M.18.23.4	Shopping malls		1.8%			
M.18.23.5	Industry		6.1%			
M.18.23.6	Agriculture		0.3%			
M.18.23.7	Other commercially used		0.6%			
M.18.23.8	Hospital		0.0%			
M.18.23.9	School		0.7%			
M.18.23.10	other RE with a social-relevant purpose		20.5%			
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 [] relevant, please specify					
OM.18.23.3	a/w [] relevant, please specify					
OM.18.23.4	a/w [] relevant, please specify					
OM.18.23.5	a/w [] relevant, please specify					
OM.18.23.6	a/w [] relevant, please specify					
OM.18.23.7	a/w [] relevant, please specify					
OM.18.23.8	a/w [] relevant, please specify					
OM.18.23.9	a/w [] relevant, please specify					
OM.18.23.10	a/w [] relevant, please specify					
OM.18.23.11	a/w [] relevant, please specify					
OM.18.23.12	a/w [] relevant, please specify					
OM.18.23.13	a/w [] relevant, please specify					
OM.18.23.14	a/w [] relevant, please specify					
25. EPC Information of the Financed CRE			Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.24.1	A		5,603.0	241	12.2%	8.6%
M.18.24.2	B		3,903.3	150	8.5%	5.4%
M.18.24.3	C		9,441.5	415	20.6%	14.9%
M.18.24.4	D		7,760.3	358	16.9%	12.8%
M.18.24.5	E		3,507.0	178	7.6%	6.4%
M.18.24.6	F		1,393.3	82	3.0%	2.9%
M.18.24.7	G		762.5	53	1.7%	1.9%
M.18.24.8	Estimate A		1,613.1	81	3.5%	2.9%
M.18.24.9	Estimate B		1,046.0	91	2.3%	3.3%
M.18.24.10	Estimate C		2,206.4	231	4.8%	8.3%
M.18.24.11	Estimate D		2,266.5	242	4.9%	8.7%
M.18.24.12	Estimate E		1,362.6	143	3.0%	5.1%
M.18.24.13	Estimate F		1,020.2	91	2.2%	3.3%
M.18.24.14	Estimate G		1,247.6	85	2.7%	3.1%
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					
M.18.24.19	Total		2,717.2	350	5.9%	12.5%
OM.18.24.1			45850	2,792	100.0%	100.0%
OM.18.24.2						
OM.18.24.3						

26. Average energy use intensity (kWh/m ²)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	<=52.5 + 1,650/M ²	5603	241	12.2%	8.6%
M.18.25.2	<=70 + 2,200/M ²	3903	150	8.5%	5.4%
M.18.25.3	<=110 + 3,200/M ²	9441	415	20.6%	14.9%
M.18.25.4	<=150 + 4,200/M ²	7760	358	16.9%	12.8%
M.18.25.5	<=190 + 5,200/M ²	3507	178	7.6%	6.4%
M.18.25.6	<=240 + 6,500/M ²	1393	82	3.0%	2.9%
M.18.25.7	>240 + 6,500/M ²	763	53	1.7%	1.9%
M.18.25.8	Estimate: <=52.5 + 1,650/M ²	1613	81	3.5%	2.9%
M.18.25.9	Estimate: <=70 + 2,200/M ²	1046	91	2.3%	3.3%
M.18.25.10	Estimate: <=110 + 3,200/M ²	2206	231	4.8%	8.3%
M.18.25.11	Estimate: <=150 + 4,200/M ²	2266	242	4.9%	8.7%
M.18.25.12	Estimate: <=190 + 5,200/M ²	1363	143	3.0%	5.1%
M.18.25.13	Estimate: <=240 + 6,500/M ²	1020	91	2.2%	3.3%
M.18.25.14	Estimate: >240 + 6,500/M ²	1248	85	2.7%	3.1%
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	2717	350	5.9%	12.5%
M.18.25.19	Total	45850	2792	100.0%	100.0%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	older than 1919	8,508.1	470	18.8%	16.8%
M.18.26.2	1919 - 1945	2,563.6	195	5.6%	7.0%
M.18.26.3	1945 - 1960	3,030.2	155	6.6%	5.5%
M.18.26.4	1961 - 1970	5,018.6	323	10.9%	11.5%
M.18.26.5	1971 - 1980	3,651.4	331	8.0%	11.8%
M.18.26.6	1981 - 1990	5,047.2	327	11.0%	11.7%
M.18.26.7	1991 - 2000	3,439.5	201	7.5%	7.2%
M.18.26.8	2001 - 2005	2,339.5	176	5.1%	6.3%
M.18.26.9	2006 and later	10,301.0	500	22.5%	17.9%
M.18.26.10	no data	1,851.2	130	4.0%	4.3%
M.18.26.11	Total	45850	2,798	100.0%	100.0%
OM.18.26.1					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.18.27.1	New Building	3,551.0	147	7.7%	0.1%
M.18.27.2	Existing building	42,299.4	116,783	92.3%	99.9%
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	45,850.4	116,930	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/m ² (per year)	
M.78.29.1	Retail	46.183	22.086	14.04	
M.78.29.2	Office	16.910	1.783	3.86	
M.78.29.3	Hotels/Tourism	8	0	6.28	
M.78.29.4	Shopping malls	902	624	13.85	
M.78.29.5	Industry	8.027	7.490	10.77	
M.78.29.6	Agriculture	2.825	2.819	1022.58	
M.78.29.7	Other commercially used	439	258	16.23	
M.78.29.8	Hospital	-	-	-	
M.78.29.9	School	274	160	8.20	
M.78.29.10	other RE with a social relevant purpose	38.385	9.968	14.24	
M.78.29.11	Land	-	-	-	
M.78.29.12	Property developers / Building under construction	-	-	-	
M.78.29.13	Other	-	-	-	
M.78.29.14	no data	-	-	-	
M.78.29.15	Total	113.954	45.187	13.19	
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 2022

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

1. Share of EEMI-eligible loans in the total mortgage program					
1. Amount of EEMI eligible loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EEMI eligible loans	90.089,7	16.193	22,9%	10,3%
SM.1.1.2	other	0,0	0	0,0%	0,0%
SM.1.1.3	Total sustainable loans	90.089,7	16.193	22,9%	10,3%
OSM.1.1.4	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.6	<i>o/w [f relevant, please specify]</i>				
OSM.1.1.7	<i>o/w [f relevant, please specify]</i>				
2. EEMI eligible loan flow (since cut-off date from previous HDT)		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	6.699,8	1.281,0		
SM.2.1.2	redemptions	3.598,5	1.310,0		
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	90.089,7	16.193,0		
SM.3.1.3	securitisation	0,0	0,0		
SM.3.1.4	other	0,0	0,0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information		Nominal (mn)	% Total sustainable Mortgages		
SM.2.1.1	Residential	77.744,0	86,3%		
SM.2.1.2	Commercial	12.336,4	13,7%		
SM.2.1.3	Other	9,2	0,0%		
SM.2.1.4	Total	90.089,7	100,0%		
OSM.2.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,0%		
OSM.2.1.2	<i>o/w Forest & Agriculture</i>		0,0%		
OSM.2.1.3	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.4	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.5	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.6	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.7	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.8	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.9	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.10	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.11	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.12	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.13	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.14	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.15	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.16	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.17	<i>o/w [f relevant, please specify]</i>		0,0%		
OSM.2.1.18	<i>o/w [f relevant, please specify]</i>		0,0%		
2. General Information		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	15.482	706	11,14%	
OSM.2.2.1	<i>Optional information eg. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.3.1	10 largest exposures	14,3%	18,5%	7,8%	
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	99.6%	100.1%	99.7%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	99.6%	100.1%	99.7%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.4%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.4%	0.0%	0.0%
OSM.2.4.1	<i>o/w Greenland</i>	0.0%	0.0%	0.0%
OSM.2.4.2	<i>o/w Faroe Islands</i>	0.0%	0.0%	0.0%
OSM.2.4.3	<i>o/w [if relevant, please specify]</i>	0.4%	0.0%	0.0%
OSM.2.4.4	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.5	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.6	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.7	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.8	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.9	<i>o/w [if relevant, please specify]</i>			
OSM.2.4.10	<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)	42,4%	46,1%	42,9%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10,1%	10,7%	10,2%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	9,9%	5,2%	9,2%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	24,9%	21,9%	24,5%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	12,3%	16,1%	12,8%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	77,1%	54,6%	74,0%	
SM.2.6.2	Floating rate	22,9%	45,4%	26,0%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	47,6%	38,8%	46,4%	
SM.2.7.2	Amortising	52,4%	61,2%	53,6%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	22,5%	19,0%	22,0%	
SM.2.8.2	≥ 12 - < 24 months	16,1%	22,0%	16,9%	
SM.2.8.3	≥ 24 - < 36 months	22,3%	25,7%	22,8%	
SM.2.8.4	≥ 36 - < 60 months	21,2%	14,2%	20,3%	
SM.2.8.5	≥ 60 months	17,9%	19,0%	18,0%	
OSM.7.8.1					
OSM.7.8.2					
OSM.7.8.3					
OSM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0,0%	0,0%	0,0%	
OSM.7.9.1					
OSM.7.9.2					
OSM.7.9.3					
OSM.7.9.4					
OSM.7.9.5					
OSM.7.9.6					
OSM.7.9.7					
A. Residential Cover Pool					
10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.10.1	Average loan size (000s)	5.021,6			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	9.305,4	7.960,0	12,0%	51,4%
SM.2A.10.3	DKK 2 - 5m	16.835,0	5.882,0	21,7%	38,0%
SM.2A.10.4	DKK 5 - 20m	9.948,7	1.005,0	10,1%	6,5%
SM.2A.10.5	DKK 20 - 50m	12.005,8	382,0	3,2%	2,5%
SM.2A.10.6	DKK 50 - 100m	10.344,2	148,0	1,4%	1,0%
SM.2A.10.7	> DKK 100m	19.305,0	104,0	1,0%	0,7%
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	77.744,0	15.482	100,0%	100,0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110 %	ND1			
OSM.2A.11.2	a/w >110 - <=120 %	ND1			
OSM.2A.11.3	a/w >120 - <=130 %	ND1			
OSM.2A.11.4	a/w >130 - <=140 %	ND1			
OSM.2A.11.5	a/w >140 - <=150 %	ND1			
OSM.2A.11.6	a/w >150 %	ND1			
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	42,1%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	58.498,1	ND1	75,2%	
SM.2A.12.3	>40 - <=50 %	8.493,1	ND1	10,9%	
SM.2A.12.4	>50 - <=60 %	6.457,4	ND1	8,3%	
SM.2A.12.5	>60 - <=70 %	3.285,8	ND1	4,2%	
SM.2A.12.6	>70 - <=80 %	765,6	ND1	1,0%	
SM.2A.12.7	>80 - <=90 %	117,3	ND1	0,2%	
SM.2A.12.8	>90 - <=100 %	39,6	ND1	0,1%	
SM.2A.12.9	>100 %	86,2	ND1	0,1%	
SM.2A.12.10	Total	77.744,0	0	100,0%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %	36,5			
OSM.2A.12.2	a/w >110 - <=120 %	18,2			
OSM.2A.12.3	a/w >120 - <=130 %	7,7			
OSM.2A.12.4	a/w >130 - <=140 %	13,3			
OSM.2A.12.5	a/w >140 - <=150 %	2,6			
OSM.2A.12.6	a/w >150 %	7,8			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	33,8%			
SM.2A.13.2	Second home/holiday houses	0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0,0%			
SM.2A.13.4	Subsidised housing	39,8%			
SM.2A.13.5	Agricultural	0,0%			
OSM.2A.13.1	Other	26,2%			
OSM.2A.13.2	a/w Private rental	0,0%			
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 [f relevant, please specify]				
OSM.2A.13.7	a/w [f relevant, please specify]				
OSM.2A.13.8	a/w [f relevant, please specify]				
OSM.2A.13.9	a/w [f relevant, please specify]				
OSM.2A.13.10	a/w [f relevant, please specify]				
OSM.2A.13.11	a/w [f relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100,0%			
SM.2A.14.2	Guaranteed	0,0%			
SM.2A.14.3	Other	0,0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	50.388,5	6.832	64,8%	53,0%
SM.2A.15.2	B	19.184,6	4.895	24,7%	37,9%
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	7.887,3	1.023	10,1%	7,9%
SM.2A.15.9	Estimate B	283,6	149	0,4%	1,2%
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%	0,0%
SM.2A.15.19	Total	77.744,0	12.899	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52,5 + 1,650/M^2	50.388,5	6.832	64,8%	53,0%
SM.2A.16.2	<=70 + 2,200/M^2	19.184,6	4.895,0	24,7%	37,9%
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	7.887,3	1.023,0	10,1%	7,9%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	283,6	149,0	0,4%	1,2%
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	77.744,0	12.899	100,0%	100,0%
OSM.2A.16.1					
OSM.2A.16.2					

17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.17.1	older than 1919	1,433.0	350	1.9%	2.8%
SM.2A.17.2	1919 - 1945	1,252.6	214	1.6%	1.7%
SM.2A.17.3	1945 - 1960	1,824.7	132	2.4%	1.1%
SM.2A.17.4	1961 - 1970	1,861.5	251	2.4%	2.0%
SM.2A.17.5	1971 - 1980	3,369.4	425	4.4%	3.4%
SM.2A.17.6	1981 - 1990	1,200.3	530	1.6%	4.2%
SM.2A.17.7	1991 - 2000	1,822.0	282	2.4%	2.2%
SM.2A.17.8	2001 - 2005	3,005.8	538	3.9%	4.3%
SM.2A.17.9	2006 and later	57,672.0	9617	74.6%	76.7%
SM.2A.17.10	no data	3,900.4	202	5.0%	1.6%
SM.2A.17.11	Total	77,341.6	12,541	100.0%	100.0%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.18.1	House, detached or semi-detached	17,031.0	6,855	21.9%	53.1%
SM.2A.18.2	Flat or Apartment	589.1	66	0.8%	0.5%
SM.2A.18.3	Bungalow	0.0	0	0.0%	0.0%
SM.2A.18.4	Terraced House	15,565.4	2,990	20.0%	23.2%
SM.2A.18.5	Multifamily House	44,514.7	2,986	57.3%	23.1%
SM.2A.18.6	Land Only	0.0	0	0.0%	0.0%
SM.2A.18.7	other	43.9	2	0.1%	0.0%
SM.2A.18.8	Total	77,744.0	12,899	100.0%	100.0%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.19.1	New Building	30,779.4	3,668	39.8%	29.2%
SM.2A.19.2	Existing building	46,562.2	8,873	60.2%	70.8%
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	77,341.6	12,541	100.0%	100.0%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5619.04	3105	-	4,349897168
SM.2A.20.2	Flat or Apartment	282.56	156.4	-	5,133068105
SM.2A.20.3	Bungalow	-	-	-	-
SM.2A.20.4	Terraced House	4175.58	2810.73	-	2,978961728
SM.2A.20.5	Multifamily House	8138.63	5911.97	-	2,054220007
SM.2A.20.6	Land Only	0.0	-	-	-
SM.2A.20.7	other	13.38	7.46	-	0,359098229
SM.2A.20.8	no data	-	-	-	-
SM.2A.20.9	Total	18229.19	11991.56	-	2,715045507
SM.2A.20.10	Weighted Average	-	-	-	-
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	17.4			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	110.7	93.0	0.9%	13.1%
SM.2B.20.3	DKK 2 - 5m	425.2	127.0	3.4%	17.9%
SM.2B.20.4	DKK 5 - 20m	3,963.0	362.0	32.1%	50.9%
SM.2B.20.5	DKK 20 - 50m	2,284.4	79.0	18.5%	11.1%
SM.2B.20.6	DKK 50 - 100m	2,004.1	29.0	16.2%	4.1%
SM.2B.20.7	> DKK 100m	3,558.2	21.0	28.8%	3.0%
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	12,345.6	711	100.0%	100.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.21.1	Weighted Average LTV (%)	ND1			
SM.28.21.2	By LTV buckets (mn):				
SM.28.21.3	>0 - <=40 %	ND1	ND1		
SM.28.21.4	>40 - <=50 %	ND1	ND1		
SM.28.21.5	>50 - <=60 %	ND1	ND1		
SM.28.21.6	>60 - <=70 %	ND1	ND1		
SM.28.21.7	>70 - <=80 %	ND1	ND1		
SM.28.21.8	>80 - <=90 %	ND1	ND1		
SM.28.21.9	>90 - <=100 %	ND1	ND1		
SM.28.21.10	>100 %	ND1	ND1		
SM.28.21.11	Total	0,0	0	0,0%	0,0%
OSM.28.21.1	o/w >100 - <=110 %	ND1			
OSM.28.21.2	o/w >110 - <=120 %	ND1			
OSM.28.21.3	o/w >120 - <=130 %	ND1			
OSM.28.21.4	o/w >130 - <=140 %	ND1			
OSM.28.21.5	o/w >140 - <=150 %	ND1			
OSM.28.21.6	o/w >150 %	ND1			
OSM.28.21.7					
OSM.28.21.8					
OSM.28.21.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)	47,3%			
SM.28.22.2	By LTV buckets (mn):				
SM.28.22.3	>0 - <=40 %	8.692,1	ND1	77,8%	
SM.28.22.4	>40 - <=50 %	1.524,5	ND1	13,7%	
SM.28.22.5	>50 - <=60 %	669,9	ND1	6,0%	
SM.28.22.6	>60 - <=70 %	174,6	ND1	1,6%	
SM.28.22.7	>70 - <=80 %	42,8	ND1	0,4%	
SM.28.22.8	>80 - <=90 %	25,4	ND1	0,2%	
SM.28.22.9	>90 - <=100 %	18,5	ND1	0,2%	
SM.28.22.10	>100 %	19,1	ND1	0,2%	
SM.28.22.11	Total	11.166,9	0	100,0%	0,0%
OSM.28.22.1	o/w >100 - <=110 %	11,2			
OSM.28.22.2	o/w >110 - <=120 %	3,2			
OSM.28.22.3	o/w >120 - <=130 %	2,5			
OSM.28.22.4	o/w >130 - <=140 %	1,4			
OSM.28.22.5	o/w >140 - <=150 %	0,9			
OSM.28.22.6	o/w >150 %	0,0			
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
24. Breakdown by Type		% Commercial loans			
SM.28.23.1	Retail	36,7%			
SM.28.23.2	Office	31,1%			
SM.28.23.3	Hotel/Tourism	0,0%			
SM.28.23.4	Shopping malls	0,0%			
SM.28.23.5	Industry	10,4%			
SM.28.23.6	Agriculture	0,2%			
SM.28.23.7	Other commercially used	0,2%			
SM.28.23.8	Hospital	0,0%			
SM.28.23.9	School	0,0%			
SM.28.23.10	other RE with a social relevant purpose	21,2%			
SM.28.23.11	Land	0,0%			
SM.28.23.12	Property developers / Building under construction	0,0%			
SM.28.23.13	Other	0,0%			
OSM.28.23.1	o/w Cultural purposes				
OSM.28.23.2	o/w [if relevant, please specify]				
OSM.28.23.3	o/w [if relevant, please specify]				
OSM.28.23.4	o/w [if relevant, please specify]				
OSM.28.23.5	o/w [if relevant, please specify]				
OSM.28.23.6	o/w [if relevant, please specify]				
OSM.28.23.7	o/w [if relevant, please specify]				
OSM.28.23.8	o/w [if relevant, please specify]				
OSM.28.23.9	o/w [if relevant, please specify]				
OSM.28.23.10	o/w [if relevant, please specify]				
OSM.28.23.11	o/w [if relevant, please specify]				
OSM.28.23.12	o/w [if relevant, please specify]				
OSM.28.23.13	o/w [if relevant, please specify]				
OSM.28.23.14	o/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	5.603,0	241	22,7%	21,8%
SM.28.24.2	B	3.903,3	150	15,8%	13,5%
SM.28.24.3	C	0,0	0,0	0,0%	0,0%
SM.28.24.4	D	0,0	0,0	0,0%	0,0%
SM.28.24.5	E	0,0	0,0	0,0%	0,0%
SM.28.24.6	F	0,0	0,0	0,0%	0,0%
SM.28.24.7	G	0,0	0,0	0,0%	0,0%
SM.28.24.8	Estimate A	1.791,7	73	7,3%	6,6%
SM.28.24.9	Estimate B	1.047,7	90	4,2%	8,1%
SM.28.24.10	Estimate C	0,0	0,0	0,0%	0,0%
SM.28.24.11	Estimate D	0,0	0,0	0,0%	0,0%
SM.28.24.12	Estimate E	0,0	0,0	0,0%	0,0%
SM.28.24.13	Estimate F	0,0	0,0	0,0%	0,0%
SM.28.24.14	Estimate G	0,0	0,0	0,0%	0,0%
SM.28.24.15	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	12.345,6	554	50,0%	50,0%
SM.28.24.19	Total	24.601,3	1.108	100,0%	100,0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52.5 + 1,650/M^2	5,663.0	241.0	22.7%	21.8%
SM.28.25.2	<=70 + 2,200/M^2	3,903.3	150.0	15.8%	13.5%
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	1,791.7	73.0	7.3%	6.6%
SM.28.25.9	Estimate: <=70 + 2,200/M^2	1,047.7	90.0	4.2%	8.1%
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	0.0	0.0	0.0%	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	12,345.6	554.0	50.0%	50.0%
SM.28.25.19	Total	24,691.3	1,108	100.0%	100.0%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	older than 1919	274.9	22.0	2.5%	4.2%
SM.28.26.2	1919 - 1945	477.7	14.0	4.3%	2.7%
SM.28.26.3	1945 - 1960	189.0	8.0	1.7%	1.5%
SM.28.26.4	1961 - 1970	535.9	17.0	4.8%	3.2%
SM.28.26.5	1971 - 1980	303.0	10.0	2.7%	1.9%
SM.28.26.6	1981 - 1990	933.4	27.0	8.4%	5.2%
SM.28.26.7	1991 - 2000	862.7	21.0	7.7%	4.0%
SM.28.26.8	2001 - 2005	425.7	27.0	3.8%	5.2%
SM.28.26.9	2006 and later	6,335.9	313.0	56.7%	59.7%
SM.28.26.10	no data	928.0	65.0	7.4%	12.4%
SM.28.26.11	Total	11,166.1	524	100.0%	100.0%
OSM.28.26.1					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.28.27.1	New Building	2,714.1	118	24.3%	22.5%
SM.28.27.2	Existing building	8,452.0	407	75.7%	77.5%
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	11,166.1	525	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)	
SM.28.29.1	Retail	3615.58	1782.74	4,999502204	
SM.28.29.2	Office	2130.25	1137.47	9,068405212	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	-	-	-	
SM.28.29.5	Industry	-	-	-	
SM.28.29.6	Agriculture	230.66	227.75	367.2029936	
SM.28.29.7	Other commercially used	207.86	118.79	1,278147406	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	8.36	5.15	4,857640906	
SM.28.29.10	other RE with a social relevant purpose	747.92	393.79	3,183871201	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / Building under construction	-	-	-	
SM.28.29.13	Other	23.09	11.37	0,007407764	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	6963.72	3677.06	4,150008433	
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 2022

The definitions below reflect the national specificities

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