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# Harmonised Transparency Template

## 2024 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 07/05/2024

Cut-off Date: 31/03/2024



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# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Labelled Cover Pool Name	Capital Centre Ovr			
G.1.1.4	Link to Issuer's Website	<a href="http://www.jyskerealkredit.com">www.jyskerealkredit.com</a>			
OG.1.1.1	Cut-off date	31-03-2024			
OG.1.1.2	Optional information e.g. Contact names	<a href="#">Contact</a>			
OG.1.1.3	Optional information e.g. Parent name	Jyske Bank A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="#">Link</a>			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	5,269			
G.3.1.2	Outstanding Covered Bonds	4,912			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Voluntary	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	7,3%	0,0%	ND1
OG.3.2.1					
OG.3.2.2	Total OC (absolute value in mn)	357			
OG.3.2.3					
OG.3.2.4	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.5	Optional information e.g. OC (NPV basis)	ND1			
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	4,912	93,2%		
G.3.3.2	Public Sector	0	0,0%		
G.3.3.3	Shipping	0	0,0%		
G.3.3.4	Substitute Assets	357	6,8%		
G.3.3.5	Other	0	0,0%		
G.3.3.6	Total	5,269	100,0%		
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	17,40	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	371	ND1	7,0%	
G.3.4.3	1 - 2 Y	257	ND1	4,9%	
G.3.4.4	2 - 3 Y	263	ND1	5,0%	
G.3.4.5	3 - 4 Y	272	ND1	5,2%	
G.3.4.6	4 - 5 Y	281	ND1	5,3%	
G.3.4.7	5 - 10 Y	1,568	ND1	29,7%	
G.3.4.8	10+ Y	2,258	ND1	42,8%	
G.3.4.9	Total	5,269	0	100,0%	0
OG.3.4.1					
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	21,38	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	ND1	0,0%	
G.3.5.3	1 - 2 Y	2	ND1	0,0%	
G.3.5.4	2 - 3 Y	12	ND1	0,2%	
G.3.5.5	3 - 4 Y	0	ND1	0,0%	
G.3.5.6	4 - 5 Y	2	ND1	0,0%	
G.3.5.7	5 - 10 Y	2	ND1	0,0%	
G.3.5.8	10+ Y	4.893	ND1	99,6%	
G.3.5.9					
G.3.5.10	Total	4.912	0,00	100,0%	0,00
OG.3.5.1					
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,0%	0,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL	0	0	0,0%	0,0%
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	0	0	0,0%	0,0%
G.3.6.6	CZK	0	0	0,0%	0,0%
G.3.6.7	DKK	4.911	4.911	100,0%	100,0%
G.3.6.8	GBP	0	0	0,0%	0,0%
G.3.6.9	HKD	0	0	0,0%	0,0%
G.3.6.10	ISK	0	0	0,0%	0,0%
G.3.6.11	JPY	0	0	0,0%	0,0%
G.3.6.12	KRW	0	0	0,0%	0,0%
G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	4.911	4.911	100,0%	100,0%
OG.3.6.1	Total	4.911	4.911	100,0%	100,0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	0	0	0,0%	0,0%
G.3.7.2	AUD	0	0	0,0%	0,0%
G.3.7.3	BRL	0	0	0,0%	0,0%
G.3.7.4	CAD	0	0	0,0%	0,0%
G.3.7.5	CHF	0	0	0,0%	0,0%
G.3.7.6	CZK	0	0	0,0%	0,0%
G.3.7.7	DKK	4.912	4.912	100,0%	100,0%
G.3.7.8	GBP	0	0	0,0%	0,0%
G.3.7.9	HKD	0	0	0,0%	0,0%
G.3.7.10	ISK	0	0	0,0%	0,0%
G.3.7.11	JPY	0	0	0,0%	0,0%
G.3.7.12	KRW	0	0	0,0%	0,0%
G.3.7.13	NOK	0	0	0,0%	0,0%
G.3.7.14	PLN	0	0	0,0%	0,0%
G.3.7.15	SEK	0	0	0,0%	0,0%
G.3.7.16	SGD	0	0	0,0%	0,0%
G.3.7.17	USD	0	0	0,0%	0,0%
G.3.7.18	Other	4.912	4.912	100,0%	100,0%
OG.3.7.1	Total	4.912	4.912	100,0%	100,0%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
OG.3.7.7					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	4.912	4.912	100,0%	100,0%
G.3.8.2	Floating coupon	0	0	0,0%	0,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	4.912	4.912	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					



9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	0		0,0%
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0		0,0%
G.3.9.3	Exposures to central banks	0		0,0%
G.3.9.4	Exposures to credit institutions	357		100,0%
G.3.9.5	Other	0		0,0%
G.3.9.6	Total	357		100,0%
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>	ND1		
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	ND1		
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	ND1		
OG.3.9.4	<i>a/w EU central banks</i>	ND1		
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	ND1		
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	ND1		
OG.3.9.7	<i>a/w CQS1 credit institutions</i>	ND1		
OG.3.9.8	<i>a/w CQS2 credit institutions</i>	ND1		
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	357		100,00%
G.3.10.2	Eurozone	0		0,00%
G.3.10.3	Rest of European Union (EU)	0		0,00%
G.3.10.4	European Economic Area (not member of EU)	0		0,00%
G.3.10.5	Switzerland	0		0,00%
G.3.10.6	Australia	0		0,00%
G.3.10.7	Brazil	0		0,00%
G.3.10.8	Canada	0		0,00%
G.3.10.9	Japan	0		0,00%
G.3.10.10	Korea	0		0,00%
G.3.10.11	New Zealand	0		0,00%
G.3.10.12	Singapore	0		0,00%
G.3.10.13	US	0		0,00%
G.3.10.14	Other	0		0,00%
G.3.10.15	Total EU	357		
G.3.10.16	Total	357		100,00%
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	357	6,8%	7,3%
G.3.11.2	Central bank eligible assets	0	0,0%	0,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	357	6,8%	7,3%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	<a href="#">Link</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0,0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0,0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0,0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Y		
G.3.14.2	Who has provided Second Party Opinion	Sustainalytics		
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Y		
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1_Tab</a>	<a href="#">F2_Tab</a>	
G.3.14.6	Is sustainability based on other criteria?	Y		
G.3.14.7	If yes, please provide further details	<a href="#">Green Finance Framework</a>		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				



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

Row

Row

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

G.4.1.1	(a)	Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a)	Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	<a href="https://www.coveredbondlabel.com/pool/">https://www.coveredbondlabel.com/pool/</a>	
G.4.1.4	(c)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c)	Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG 1.15</a>	
G.4.1.8	(d)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>
OG.4.1.1	(d)	Market Risk:	<a href="#">230 Derivatives and Swaps</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>
OG.4.1.2	(d)	Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e)	Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e)	Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
OG.4.1.6	(f)	Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g)	Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

G.5.1.1	Exposure to credit institute credit quality step 1	357
OG.5.1.1	Exposure to credit institute credit quality step 2	0
OG.5.1.2	Exposure to credit institute credit quality step 3	0
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

**6. Other relevant information**

**1. Optional information e.g. Rating triggers**

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

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB B1</b>	
<a href="#">7. Mortgage Assets</a> <a href="#">7.A Residential Cover Pool</a> <a href="#">7.B Commercial Cover Pool</a>	

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	4,909	99,9%
M.7.1.2	Commercial	4	0,1%
M.7.1.3	Other	0	0,0%
M.7.1.4	Total	4,912	100,0%
OM.7.1.1	o/w Cooperative Housing	0	
OM.7.1.2	o/w Agriculture	3	
OM.7.1.3	o/w Owner-occupied homes	0	
OM.7.1.4	o/w Holiday houses	4,207	
OM.7.1.5	o/w Subsidised Housing	492	
OM.7.1.6	o/w Private rental	206	
OM.7.1.7	o/w Manufacturing and Manual Industries	0	
OM.7.1.8	o/w Office and Business	1	
OM.7.1.9	o/w Social and cultural purposes	0	
OM.7.1.10	o/w Other	3	
OM.7.1.11			
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	1,602	16
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	ND1	
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	ND1	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	8,2%	95,3%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%
M.7.4.8	Denmark	100,0%	100,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	<u>United Kingdom</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%
M.7.4.33	<u>Norway</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Other	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
OM.7.4.1	o/w Greenland	0,0%	0,0%
OM.7.4.2	o/w Faroe Islands	0,0%	0,0%
OM.7.4.3			
OM.7.4.4			
OM.7.4.5			
OM.7.4.6			
OM.7.4.7			
OM.7.4.8			
OM.7.4.9			
OM.7.4.10			



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	62%	85%	62%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	16%	8%	16%
M.7.5.3	Northern Jutland (Region Nordjylland)	3%	6%	3%
M.7.5.4	Eastern Jutland (Region Midtjylland)	11%	1%	11%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9%	0%	9%
M.7.5.6	TBC at a country level	ND1	ND1	ND1
M.7.5.7	TBC at a country level	ND1	ND1	ND1
M.7.5.8	TBC at a country level	ND1	ND1	ND1
M.7.5.9	TBC at a country level	ND1	ND1	ND1
M.7.5.10	TBC at a country level	ND1	ND1	ND1
M.7.5.11	TBC at a country level	ND1	ND1	ND1
M.7.5.12	TBC at a country level	ND1	ND1	ND1
M.7.5.13	TBC at a country level	ND1	ND1	ND1
M.7.5.14	TBC at a country level	ND1	ND1	ND1
M.7.5.15	TBC at a country level	ND1	ND1	ND1
M.7.5.16	TBC at a country level	ND1	ND1	ND1
M.7.5.17	TBC at a country level	ND1	ND1	ND1
M.7.5.18	TBC at a country level	ND1	ND1	ND1
M.7.5.19	TBC at a country level	ND1	ND1	ND1
M.7.5.20	TBC at a country level	ND1	ND1	ND1
M.7.5.21	TBC at a country level	ND1	ND1	ND1
M.7.5.22	TBC at a country level	ND1	ND1	ND1
M.7.5.23	TBC at a country level	ND1	ND1	ND1
M.7.5.24	TBC at a country level	ND1	ND1	ND1
M.7.5.25	TBC at a country level	ND1	ND1	ND1
M.7.5.26	TBC at a country level	ND1	ND1	ND1
M.7.5.27	TBC at a country level	ND1	ND1	ND1
M.7.5.28	TBC at a country level	ND1	ND1	ND1
M.7.5.29	TBC at a country level	ND1	ND1	ND1
M.7.5.30	TBC at a country level	ND1	ND1	ND1
M.7.5.31	TBC at a country level	ND1	ND1	ND1
M.7.5.32	TBC at a country level	ND1	ND1	ND1
M.7.5.33	TBC at a country level	ND1	ND1	ND1
M.7.5.34	TBC at a country level	ND1	ND1	ND1
M.7.5.35	TBC at a country level	ND1	ND1	ND1
M.7.5.36	TBC at a country level	ND1	ND1	ND1
M.7.5.37	TBC at a country level	ND1	ND1	ND1
M.7.5.38	TBC at a country level	ND1	ND1	ND1
M.7.5.39	TBC at a country level	ND1	ND1	ND1
M.7.5.40	TBC at a country level	ND1	ND1	ND1
M.7.5.41	TBC at a country level	ND1	ND1	ND1
M.7.5.42	TBC at a country level	ND1	ND1	ND1
M.7.5.43	TBC at a country level	ND1	ND1	ND1
M.7.5.44	TBC at a country level	ND1	ND1	ND1
M.7.5.45	TBC at a country level	ND1	ND1	ND1
M.7.5.46	TBC at a country level	ND1	ND1	ND1
M.7.5.47	TBC at a country level	ND1	ND1	ND1
M.7.5.48	TBC at a country level	ND1	ND1	ND1
M.7.5.49	TBC at a country level	ND1	ND1	ND1
M.7.5.50	TBC at a country level	ND1	ND1	ND1
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	100%	94%	100%
M.7.6.2	Floating rate	0%	0%	0%
M.7.6.3	Other	0%	6%	0%
OM.7.6.1				
OM.7.6.2	o/w Index loans	100%	19%	100%
OM.7.6.3	o/w Adjustable Rate Mortgages	0%	0%	0%
OM.7.6.4	o/w Money market based loans	0%	0%	0%
OM.7.6.5	o/w Non capped floaters	0%	0%	0%
OM.7.6.6	o/w Capped floaters	0%	0%	0%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	0%	0%	0%
M.7.7.2	Amortising	100%	100%	100%
M.7.7.3	Other	0%	0%	0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	0%	0%	0%
M.7.8.2	> 12 - ≤ 24 months	0%	0%	0%
M.7.8.3	> 24 - ≤ 36 months	0%	0%	0%
M.7.8.4	> 36 - ≤ 60 months	0%	0%	0%
M.7.8.5	> 60 months	100%	100%	100%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



**7.A Residential Cover Pool**

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	3,064			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	443	1,016	9,0%	63,4%
M.7A.10.3	DKK 2 - 5m	924	280	18,8%	17,5%
M.7A.10.4	DKK 5 - 20m	2,660	275	54,2%	17,2%
M.7A.10.5	DKK 20 - 50m	708	29	14,4%	1,8%
M.7A.10.6	DKK 50 - 100m	62	1	1,3%	0,1%
M.7A.10.7	> DKK 100m	111	1	2,3%	0,1%
M.7A.10.8	TBC at a country level	ND1	ND1		
M.7A.10.9	TBC at a country level	ND1	ND1		
M.7A.10.10	TBC at a country level	ND1	ND1		
M.7A.10.11	TBC at a country level	ND1	ND1		
M.7A.10.12	TBC at a country level	ND1	ND1		
M.7A.10.13	TBC at a country level	ND1	ND1		
M.7A.10.14	TBC at a country level	ND1	ND1		
M.7A.10.15	TBC at a country level	ND1	ND1		
M.7A.10.16	TBC at a country level	ND1	ND1		
M.7A.10.17	TBC at a country level	ND1	ND1		
M.7A.10.18	TBC at a country level	ND1	ND1		
M.7A.10.19	TBC at a country level	ND1	ND1		
M.7A.10.20	TBC at a country level	ND1	ND1		
M.7A.10.21	TBC at a country level	ND1	ND1		
M.7A.10.22	TBC at a country level	ND1	ND1		
M.7A.10.23	TBC at a country level	ND1	ND1		
M.7A.10.24	TBC at a country level	ND1	ND1		
M.7A.10.25	TBC at a country level	ND1	ND1		
M.7A.10.26	Total	4,909	1,602	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,00%	0,00%	0,00%	0,00%
OM.7A.11.1	o/w >100 - <=110 %	ND1			
OM.7A.11.2	o/w >110 - <=120 %	ND1			
OM.7A.11.3	o/w >120 - <=130 %	ND1			
OM.7A.11.4	o/w >130 - <=140 %	ND1			
OM.7A.11.5	o/w >140 - <=150 %	ND1			
OM.7A.11.6	o/w >150 %	ND1			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	25,68%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	4,144	ND1	84,4%	
M.7A.12.3	>40 - <=50 %	289	ND1	5,9%	
M.7A.12.4	>50 - <=60 %	228	ND1	4,6%	
M.7A.12.5	>60 - <=70 %	106	ND1	2,2%	
M.7A.12.6	>70 - <=80 %	54	ND1	1,1%	
M.7A.12.7	>80 - <=90 %	30	ND1	0,6%	
M.7A.12.8	>90 - <=100 %	19	ND1	0,4%	
M.7A.12.9	>100%	38	ND1	0,8%	
M.7A.12.10	Total	4,909	0,00%	100,0%	0,00%
OM.7A.12.1	o/w >100 - <=110 %	15	0,00%	0,3%	
OM.7A.12.2	o/w >110 - <=120 %	8	0,00%	0,2%	
OM.7A.12.3	o/w >120 - <=130 %	3	0,00%	0,1%	
OM.7A.12.4	o/w >130 - <=140 %	3	0,00%	0,1%	
OM.7A.12.5	o/w >140 - <=150 %	2	0,00%	0,0%	
OM.7A.12.6	o/w >150 %	5	0,00%	0,1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	0,1%			
M.7A.13.2	Second home/Holiday houses	0,0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	85,7%			
M.7A.13.5	Agricultural	0,0%			
OM.7A.13.1	Other	14,2%			
OM.7A.13.2	o/w Subsidised housing	0,0%			
OM.7A.13.3	o/w Private rental	14,2%			
OM.7A.13.4	o/w Multi-family housing	0,0%			
OM.7A.13.5	o/w Buildings under construction	0,0%			
OM.7A.13.6	o/w Buildings land	0,0%			
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
OM.7A.13.11					





14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	267	26	5,4%	3,7%
M.7A.15.2	B	1174	90	23,9%	12,9%
M.7A.15.3	C	1975	231	40,2%	33,0%
M.7A.15.4	D	767	111	15,6%	15,9%
M.7A.15.5	E	69	25	1,4%	3,6%
M.7A.15.6	F	25	5	0,5%	0,7%
M.7A.15.7	G	0	0	0,0%	0,0%
M.7A.15.8	Estimate A	9	2	0,2%	0,3%
M.7A.15.9	Estimate B	70	11	1,4%	1,5%
M.7A.15.10	Estimate C	320	69	6,5%	9,9%
M.7A.15.11	Estimate D	183	71	3,7%	10,1%
M.7A.15.12	Estimate E	34	30	0,7%	4,3%
M.7A.15.13	Estimate F	13	18	0,3%	2,6%
M.7A.15.14	Estimate G	4	10	0,1%	1,4%
M.7A.15.15	> DKK 100m	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	0	1	0,0%	0,1%
M.7A.15.19	Total	4909	700	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	267	26	5,4%	3,7%
M.7A.16.2	<=70 + 2,200/M^2	1174	90	23,9%	12,9%
M.7A.16.3	<=110 + 3,200/M^2	1975	231	40,2%	33,0%
M.7A.16.4	<=150 + 4,200/M^2	767	111	15,6%	15,9%
M.7A.16.5	<=190 + 5,200/M^2	69	25	1,4%	3,6%
M.7A.16.6	<=240 + 6,500/M^2	25	5	0,5%	0,7%
M.7A.16.7	>240 + 6,500/M^2	0	0	0,0%	0,0%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	9	2	0,2%	0,3%
M.7A.16.9	Estimate:<=70 + 2,200/M^2	70	11	1,4%	1,5%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	320	69	6,5%	9,9%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	183	71	3,7%	10,1%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	34	30	0,7%	4,3%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	13	18	0,3%	2,6%
M.7A.16.14	Estimate: >240 + 6,500/M^2	4	10	0,1%	1,4%
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	0	1	0,0%	0,1%
M.7A.16.19	Total	4909	700	100,0%	100,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	544	207	11,1%	29,6%
M.7A.17.2	1919 - 1945	529	51	10,8%	7,3%
M.7A.17.3	1946 - 1960	244	39	5,0%	5,6%
M.7A.17.4	1961 - 1970	457	82	9,3%	11,7%
M.7A.17.5	1971 - 1980	430	52	8,8%	7,4%
M.7A.17.6	1981 - 1990	38	14	0,8%	2,0%
M.7A.17.7	1991 - 2000	2659	250	54,2%	35,7%
M.7A.17.8	2001 - 2005	0	0	0,0%	0,0%
M.7A.17.9	2006 - 2010	0	0	0,0%	0,0%
M.7A.17.10	2011 - 2015	0	0	0,0%	0,0%
M.7A.17.11	2016 - 2020	4	1	0,1%	0,1%
M.7A.17.12	2021 and onwards	4	2	0,1%	0,3%
M.7A.17.13	no data	0	2	0,0%	0,3%
M.7A.17.14	Total	4909	700	100,0%	100,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	54	77	1%	11%
M.7A.18.2	Flat or Apartment	62	30	1%	4%
M.7A.18.3	Bungalow	0	0	0%	0%
M.7A.18.4	Terraced House	831	162	17%	23%
M.7A.18.5	Multifamily House	3960	430	81%	61%
M.7A.18.6	Land Only	0	0	0%	0%
M.7A.18.7	other	2	1	0%	0%
M.7A.18.8	Total	4909	700	100%	100%
OM.7A.18.1					



19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	4	2	0,1%	0,3%
M.7A.19.2	Existing property	4905	698	99,9%	99,7%
M.7A.19.3	other	0	0	0,0%	0,0%
M.7A.19.4	no data	0	0	0,0%	0,0%
M.7A.19.5	Total	4909	700	100,0%	100,0%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
M.7A.20.1	House, detached or semi-detached	270	58	16
M.7A.20.2	Flat or Apartment	105	57	2
M.7A.20.3	Bungalow	0	0	
M.7A.20.4	Terraced House	923	694	3
M.7A.20.5	Multifamily House	3.745	2.565	2
M.7A.20.6	Land Only	0	0	
M.7A.20.7	other	6	4	12
M.7A.20.8	no data	0	0	
M.7A.20.9	Total	5,049	3.377	2
M.7A.20.10	Weighted Average			
M.7A.20.11				
M.7A.20.12				
M.7A.20.13				
M.7A.20.14				
M.7A.20.15				
M.7A.20.16				
M.7A.20.17				
M.7A.20.18				
M.7A.20.19				
M.7A.20.20				
M.7A.20.21				
M.7A.20.22				
M.7A.20.23				
M.7A.20.24				
M.7A.20.25				
M.7A.20.26				
M.7A.20.27				
M.7A.20.28				
M.7A.20.29				
M.7A.20.30				
M.7A.20.31				
M.7A.20.32				
M.7A.20.33				
M.7A.20.34				
M.7A.20.35				
M.7A.20.36				
M.7A.20.37				
M.7A.20.38				
M.7A.20.39				
M.7A.20.40				
M.7A.20.41				
M.7A.20.42				
M.7A.20.43				
M.7A.20.44				
M.7A.20.45				
M.7A.20.46				
M.7A.20.47				
M.7A.20.48				

**7.B Commercial Cover Pool**

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	234			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	4	16	100%	100%
M.7B.21.3	DKK 2 - 5m	0	0	0%	0%
M.7B.21.4	DKK 5 - 20m	0	0	0%	0%
M.7B.21.5	DKK 20 - 50m	0	0	0%	0%
M.7B.21.6	DKK 20 - 50m	0	0	0%	0%
M.7B.21.7	> DKK 100m	0	0	0%	0%
M.7B.21.8	DKK 2 - 5m	ND1	ND1		
M.7B.21.9	DKK 5 - 20m	ND1	ND1		
M.7B.21.10	DKK 20 - 50m	ND1	ND1		
M.7B.21.11	DKK 20 - 50m	ND1	ND1		
M.7B.21.12	> DKK 100m	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		
M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	4	16	100%	100%



22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
		0,00%			
	By LTV buckets (mn):	0,00%			
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100 %	ND1	ND1		
M.7B.22.10	Total	0	0		
OM.7B.22.1	>70 - <=80 %	ND1			
OM.7B.22.2	>80 - <=90 %	ND1			
OM.7B.22.3	>90 - <=100 %	ND1			
OM.7B.22.4	>100 %	ND1			
OM.7B.22.5	Total	ND1			
OM.7B.22.6	a/w >100 - <=110 %	ND1			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	8,19%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	4	ND1	96%	
M.7B.23.3	>40 - <=50 %	0	ND1	2%	
M.7B.23.4	>50 - <=60 %	0	ND1	2%	
M.7B.23.5	>60 - <=70 %	0	ND1	0%	
M.7B.23.6	>70 - <=80 %	0	ND1	0%	
M.7B.23.7	>80 - <=90 %	0	ND1	0%	
M.7B.23.8	>90 - <=100 %	0	ND1	0%	
M.7B.23.9	>100 %	0	ND1	0%	
M.7B.23.10	Total	4	0	100%	0
OM.7B.23.1	a/w >100 - <=110 %	0	0	0%	
OM.7B.23.2	a/w >110 - <=120 %	0	0	0%	
OM.7B.23.3	a/w >120 - <=130 %	0	0	0%	
OM.7B.23.4	a/w >130 - <=140 %	0	0	0%	
OM.7B.23.5	a/w >140 - <=150 %	0	0	0%	
OM.7B.23.6	a/w >150 %	0	0	0%	
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	0,0%			
M.7B.24.2	Office	13,9%			
M.7B.24.3	Hotel/Tourism	0,0%			
M.7B.24.4	Shopping malls	0,0%			
M.7B.24.5	Industry	0,0%			
M.7B.24.6	Agriculture	0,0%			
M.7B.24.7	Other commercially used	0,0%			
M.7B.24.8	Hospital	0,0%			
M.7B.24.9	School	0,0%			
M.7B.24.10	other RE with a social relevant purpose	86,1%			
M.7B.24.11	Land	0,0%			
M.7B.24.12	Property developers / Building under construction	0,0%			
M.7B.24.13	Other	0,0%			
OM.7B.24.1	a/w Cultural purposes	0,0%			
OM.7B.24.2	a/w [If relevant, please specify]	ND1			
OM.7B.24.3	a/w [If relevant, please specify]	ND1			
OM.7B.24.4	a/w [If relevant, please specify]	ND1			
OM.7B.24.5	a/w [If relevant, please specify]	ND1			
OM.7B.24.6	a/w [If relevant, please specify]	ND1			
OM.7B.24.7	a/w [If relevant, please specify]	ND1			
OM.7B.24.8	a/w [If relevant, please specify]	ND1			
OM.7B.24.9	a/w [If relevant, please specify]	ND1			
OM.7B.24.10	a/w [If relevant, please specify]	ND1			
OM.7B.24.11	a/w [If relevant, please specify]	ND1			
OM.7B.24.12	a/w [If relevant, please specify]	ND1			
OM.7B.24.13	a/w [If relevant, please specify]	ND1			
OM.7B.24.14	a/w [If relevant, please specify]	ND1			



25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	A	0	0	0%	0%
M.7B.25.2	B	0	0	0%	0%
M.7B.25.3	C	2	5	40%	38%
M.7B.25.4	D	0	3	10%	23%
M.7B.25.5	E	0	0	0%	0%
M.7B.25.6	F	0	0	0%	0%
M.7B.25.7	G	0	0	0%	0%
M.7B.25.8	Estimate A	0	1	1%	5%
M.7B.25.9	Estimate B	0	0	2%	3%
M.7B.25.10	Estimate C	0	1	10%	8%
M.7B.25.11	Estimate D	0	1	12%	10%
M.7B.25.12	Estimate E	0	1	13%	6%
M.7B.25.13	Estimate F	0	0	5%	3%
M.7B.25.14	Estimate G	0	0	7%	3%
M.7B.25.15	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.16	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.17	TBC at a country level	ND1	ND1	0%	0%
M.7B.25.18	no data	0	0	0%	0%
M.7B.25.19	Total	4	13	100%	100%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	<=71.3 + 1,650/M^2	0	0	0%	0%
M.7B.26.2	<=95 + 2,200/M^2	0	0	0%	0%
M.7B.26.3	<=135 + 3,200/M^2	2	5	40%	38%
M.7B.26.4	<=175 + 4,200/M^2	0	3	10%	23%
M.7B.26.5	<=215 + 5,200/M^2	0	0	0%	0%
M.7B.26.6	<=265 + 6,500/M^2	0	0	0%	0%
M.7B.26.7	>265 + 6,500/M^2	0	0	0%	0%
M.7B.26.8	Estimate: <=71.3 + 1,650/M^2	0	1	1%	5%
M.7B.26.9	Estimate: <=95 + 2,200/M^2	0	0	2%	3%
M.7B.26.10	Estimate:<=135 + 3,200/M^2	0	1	10%	8%
M.7B.26.11	Estimate:<=175 + 4,200/M^2	0	1	12%	10%
M.7B.26.12	Estimate:<=215 + 5,200/M^2	0	1	13%	6%
M.7B.26.13	Estimate:<=265 + 6,500/M^2	0	0	5%	3%
M.7B.26.14	Estimate:>265 + 6,500/M^2	0	0	7%	3%
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	0	0	0%	0%
M.7B.26.19	Total	4	13	100%	100%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	1	5	0,0%	0,7%
M.7B.27.2	1919 - 1945	1	1	0,0%	0,1%
M.7B.27.3	1946 - 1960	0	2	0,0%	0,3%
M.7B.27.4	1961 - 1970	1	3	0,0%	0,4%
M.7B.27.5	1971 - 1980	0	0	0,0%	0,0%
M.7B.27.6	1981 - 1990	0	0	0,0%	0,0%
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	0	0,0%	0,0%
M.7B.27.9	2006 - 2010	0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	0	1	0,0%	0,1%
M.7B.27.11	2016 - 2020	0	0	0,0%	0,0%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	2	1	0,0%	0,1%
M.7B.27.14	Total	4	13	0,1%	1,9%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	4	13	100,0%	100,0%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	0	0	0,0%	0,0%
M.7B.28.5	Total	4	13	100,0%	100,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	0	0		
M.7B.29.2	Office	358	5	8	
M.7B.29.3	Hotel/Tourism	0	0		
M.7B.29.4	Shopping malls	0	0		
M.7B.29.5	Industry	0	0		
M.7B.29.6	Agriculture	0	0		
M.7B.29.7	Other commercially used	0	0		
M.7B.29.8	Hospital	0	0		
M.7B.29.9	School	0	0		
M.7B.29.10	other RE with a social relevant purpose	87	10	10	
M.7B.29.11	Land	0	0		
M.7B.29.12	Property developers / Building under construction	0	0		
M.7B.29.13	Other	0	0		
M.7B.29.14	no data	0	0		
M.7B.29.15	Total	445	15	8	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	<b>OC Calculation: Actual</b>	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	<b>OC Calculation: Legal minimum</b>	Minimum legal required OC of RWA
HG.1.3	<b>OC Calculation: Committed</b>	ND2
	<b>Interest Rate Types</b>	<p><b>Index Loans:</b> These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Denmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidised housing depends on the size of the future inflation rate.</p> <p><b>Fixed-rate loans:</b> The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.</p> <p><b>Adjustable Rate Mortgages:</b> Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.</p> <p><b>Money market based loans:</b> The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p><b>Non Capped floaters:</b> These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average ), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track CIBOR (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.</p> <p><b>Other:</b> Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.5	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion and cannot be anticipated by issuer.
HG.1.6	<b>Maturity Extension Triggers</b>	<a href="#">Bekendtgørelse af lov om realkreditlån og realkreditobligationer m.v. (retsinformation.dk)</a>
HG.1.7	<b>LTVs: Definition</b>	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	AVM and physical valuations
HG.1.13	<b>Non-performing loans</b>	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.14	<b>Valuation Method</b>	AVM and physical valuations
HG.1.15	<b>NPV assumptions (when stated)</b>	ND1
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	A and B label/estimate or equivalent labelled properties
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	New properties are buildings constructed within the last 5 calendar years
OHG.2.1	<b>Indication of proxy usage for ESG-related data (Indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	<a href="https://lyskereakredit.com/wps/wcm/connect/bf1_com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&amp;CID=n1XGv&amp;M">https://lyskereakredit.com/wps/wcm/connect/bf1_com/8fa4c839-243b-4aaf-a35c-10b70e4c1afd/Sustainable+Transparency+Template+IR+UK.pdf?MOD=AJPERES&amp;CID=n1XGv&amp;M</a>
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	<b>3. Reason for No Data</b>	<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	<b>4. Glossary - Extra national and/or Issuer Items</b>	<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



E. Optional ECB-ECAls data

HTT 2024

Reporting in Domestic Currency	DKK
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CONTENT OF TAB E
1. Swap Transaction Counterparties
2. Additional information on the swaps
3. Additional information on the asset distribution

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

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2024

Reporting in Domestic Currency	DKK
CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program	
2. Additional information on the sustainable section of the mortgage stock	
2a. Sustainable Residential Covers Pool	
2b. Sustainable Commercial Covers Pool	

1. Share of sustainable loans in the total mortgage program				
1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	1464	30%	15%
SM.1.1.2	Social impact mortgage loans	2828	58%	46%
SM.1.1.3	other	0		
SM.1.1.4	Total sustainable mortgage loans	4291	87%	64%
OSM.1.1.1	o/w (if relevant, please specify)			
OSM.1.1.2	o/w (if relevant, please specify)			
OSM.1.1.3	o/w (if relevant, please specify)			
OSM.1.1.4	o/w (if relevant, please specify)			
OSM.1.1.5	o/w (if relevant, please specify)			
2. Additional information on the sustainable section of the mortgage stock				
1. Sustainable Property Type Information		Nominal (mn)	% Total Sustainable Mortgages	
SM.2.1.1	Residential	4291	100%	
SM.2.1.2	Commercial	0	0%	
SM.2.1.3	Other	0	0%	
SM.2.1.4	Total	4291	100%	
OSM.2.1.1	o/w Forest & Agriculture			
OSM.2.1.2	o/w EE residential			
OSM.2.1.3	o/w EE commercial			
OSM.2.1.4	o/w EE other			
OSM.2.1.5	EE total			
OSM.2.1.6	o/w Social residential			
OSM.2.1.7	o/w Social Commercial			
OSM.2.1.8	o/w social other			
OSM.2.1.9	social tot			
OSM.2.1.10	o/w Renewable Energy and Renewable Energy Transmission			
OSM.2.1.11	o/w (if relevant, please specify)			
OSM.2.1.12	o/w (if relevant, please specify)			
OSM.2.1.13	o/w (if relevant, please specify)			
OSM.2.1.14	o/w (if relevant, please specify)			
OSM.2.1.15	o/w (if relevant, please specify)			
OSM.2.1.16	o/w (if relevant, please specify)			
OSM.2.1.17	o/w (if relevant, please specify)			
OSM.2.1.18	o/w (if relevant, please specify)			
2. General Information		Residential Loans	Commercial Loans	% Total Sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	1034	1	100%
OSM.2.2.1	Optional information eq. Number of borrowers			
OSM.2.2.2	Optional information eq. Number of guarantors			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				
3. Concentration Risks				
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	9.4%	100.0%	9.4%
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 Sustainable Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	100.0%	100.0%
SM.2.4.9	Estonia	0.0%	0.0%	0.0%
SM.2.4.10	Finland	0.0%	0.0%	0.0%
SM.2.4.11	France	0.0%	0.0%	0.0%
SM.2.4.12	Germany	0.0%	0.0%	0.0%
SM.2.4.13	Greece	0.0%	0.0%	0.0%
SM.2.4.14	Netherlands	0.0%	0.0%	0.0%
SM.2.4.15	Hungary	0.0%	0.0%	0.0%
SM.2.4.16	Ireland	0.0%	0.0%	0.0%
SM.2.4.17	Italy	0.0%	0.0%	0.0%
SM.2.4.18	Latvia	0.0%	0.0%	0.0%
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%
SM.2.4.21	Malta	0.0%	0.0%	0.0%
SM.2.4.22	Poland	0.0%	0.0%	0.0%
SM.2.4.23	Portugal	0.0%	0.0%	0.0%
SM.2.4.24	Romania	0.0%	0.0%	0.0%
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%
SM.2.4.27	Spain	0.0%	0.0%	0.0%
SM.2.4.28	Sweden	0.0%	0.0%	0.0%
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	0.0%	0.0%	0.0%
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%
SM.2.4.32	Norway	0.0%	0.0%	0.0%
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%
SM.2.4.36	Australia	0.0%	0.0%	0.0%
SM.2.4.37	Brazil	0.0%	0.0%	0.0%
SM.2.4.38	Canada	0.0%	0.0%	0.0%
SM.2.4.39	Japan	0.0%	0.0%	0.0%
SM.2.4.40	Korea	0.0%	0.0%	0.0%
SM.2.4.41	New Zealand	0.0%	0.0%	0.0%
SM.2.4.42	Singapore	0.0%	0.0%	0.0%
SM.2.4.43	US	0.0%	0.0%	0.0%
SM.2.4.44	Other	0.0%	0.0%	0.0%
SM.2.4.45	o/w (if relevant, please specify)			
SM.2.4.46	o/w (if relevant, please specify)			
SM.2.4.47	o/w (if relevant, please specify)			
SM.2.4.48	o/w (if relevant, please specify)			
SM.2.4.49	o/w (if relevant, please specify)			
SM.2.4.50	o/w (if relevant, please specify)			
SM.2.4.51	o/w (if relevant, please specify)			
SM.2.4.52	o/w (if relevant, please specify)			
SM.2.4.53	o/w (if relevant, please specify)			
SM.2.4.54	o/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)	63,0%	0,0%	63,0%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,1%	0,0%	15,1%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	2,5%	0,0%	2,5%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	11,0%	100,0%	11,0%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	8,5%	0,0%	8,5%	
SM.2.5.6	TBC at a country level	ND1	ND1	ND1	
SM.2.5.7	TBC at a country level	ND1	ND1	ND1	
SM.2.5.8	TBC at a country level	ND1	ND1	ND1	
SM.2.5.9	TBC at a country level	ND1	ND1	ND1	
SM.2.5.10	TBC at a country level	ND1	ND1	ND1	
SM.2.5.11	TBC at a country level	ND1	ND1	ND1	
SM.2.5.12	TBC at a country level	ND1	ND1	ND1	
SM.2.5.13	TBC at a country level	ND1	ND1	ND1	
SM.2.5.14	TBC at a country level	ND1	ND1	ND1	
SM.2.5.15	TBC at a country level	ND1	ND1	ND1	
SM.2.5.16	TBC at a country level	ND1	ND1	ND1	
SM.2.5.17	TBC at a country level	ND1	ND1	ND1	
SM.2.5.18	TBC at a country level	ND1	ND1	ND1	
SM.2.5.19	TBC at a country level	ND1	ND1	ND1	
SM.2.5.20	TBC at a country level	ND1	ND1	ND1	
SM.2.5.21	TBC at a country level	ND1	ND1	ND1	
SM.2.5.22	TBC at a country level	ND1	ND1	ND1	
SM.2.5.23	TBC at a country level	ND1	ND1	ND1	
SM.2.5.24	TBC at a country level	ND1	ND1	ND1	
SM.2.5.25	TBC at a country level	ND1	ND1	ND1	
SM.2.5.26	TBC at a country level	ND1	ND1	ND1	
SM.2.5.27	TBC at a country level	ND1	ND1	ND1	
SM.2.5.28	TBC at a country level	ND1	ND1	ND1	
SM.2.5.29	TBC at a country level	ND1	ND1	ND1	
SM.2.5.30	TBC at a country level	ND1	ND1	ND1	
SM.2.5.31	TBC at a country level	ND1	ND1	ND1	
SM.2.5.32	TBC at a country level	ND1	ND1	ND1	
SM.2.5.33	TBC at a country level	ND1	ND1	ND1	
SM.2.5.34	TBC at a country level	ND1	ND1	ND1	
SM.2.5.35	TBC at a country level	ND1	ND1	ND1	
SM.2.5.36	TBC at a country level	ND1	ND1	ND1	
SM.2.5.37	TBC at a country level	ND1	ND1	ND1	
SM.2.5.38	TBC at a country level	ND1	ND1	ND1	
SM.2.5.39	TBC at a country level	ND1	ND1	ND1	
SM.2.5.40	TBC at a country level	ND1	ND1	ND1	
SM.2.5.41	TBC at a country level	ND1	ND1	ND1	
SM.2.5.42	TBC at a country level	ND1	ND1	ND1	
SM.2.5.43	TBC at a country level	ND1	ND1	ND1	
SM.2.5.44	TBC at a country level	ND1	ND1	ND1	
SM.2.5.45	TBC at a country level	ND1	ND1	ND1	
SM.2.5.46	TBC at a country level	ND1	ND1	ND1	
SM.2.5.47	TBC at a country level	ND1	ND1	ND1	
SM.2.5.48	TBC at a country level	ND1	ND1	ND1	
SM.2.5.49	TBC at a country level	ND1	ND1	ND1	
SM.2.5.50	TBC at a country level	ND1	ND1	ND1	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	100%	100%	100%	
SM.2.6.2	Floating rate	0%	0%	0%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2	o/w Index loans	100%	0%	100%	
OSM.2.6.3	o/w Adjustable Rate Mortgages	0%	0%	0%	
OSM.2.6.4	o/w Money market based loans	0%	0%	0%	
OSM.2.6.5	o/w Non capped floaters	0%	0%	0%	
OSM.2.6.6	o/w Capped floaters	0%	0%	0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / Interest only	0%	0%	0%	
SM.2.7.2	Amortising	100%	100%	100%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	0%	0%	0%	
SM.2.8.2	≥ 12 - < 24 months	0%	0%	0%	
SM.2.8.3	≥ 24 - < 36 months	0%	0%	0%	
SM.2.8.4	≥ 36 - < 60 months	0%	0%	0%	
SM.2.8.5	≥ 60 months	100%	100%	100%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0,0%	0,0%	0,0%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
2.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	4.150	0		0%
	By buckets (mm):				
SM.2A.10.2	DKK 0 - 2m	272	548		6%
SM.2A.10.3	DKK 2 - 5m	668	202		16%
SM.2A.10.4	DKK 5 - 20m	2.514	255		59%
SM.2A.10.5	DKK 20 - 50m	664	27		15%
SM.2A.10.6	DKK 50 - 100m		62		1%
SM.2A.10.7	> DKK 100m	111	1		3%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
SM.2A.10.14	TBC at a country level	ND1	ND1		
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.16	TBC at a country level	ND1	ND1		
SM.2A.10.17	TBC at a country level	ND1	ND1		
SM.2A.10.18	TBC at a country level	ND1	ND1		
SM.2A.10.19	TBC at a country level	ND1	ND1		
SM.2A.10.20	TBC at a country level	ND1	ND1		
SM.2A.10.21	TBC at a country level	ND1	ND1		
SM.2A.10.22	TBC at a country level	ND1	ND1		
SM.2A.10.23	TBC at a country level	ND1	ND1		
SM.2A.10.24	TBC at a country level	ND1	ND1		
SM.2A.10.25	TBC at a country level	ND1	ND1		
SM.2A.10.26	Total	4.291	1.034	100,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1	0		
		0	0		
	By LTV buckets (mm):				
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%
OSM.2A.11.1	o/w >100 - <=110%	ND1	0		
OSM.2A.11.2	o/w >110 - <=120%	ND1	0		
OSM.2A.11.3	o/w >120 - <=130%	ND1	0		
OSM.2A.11.4	o/w >130 - <=140%	ND1	0		
OSM.2A.11.5	o/w >140 - <=150%	ND1	0		
OSM.2A.11.6	o/w >150%	ND1	0		
OSM.2A.11.7		0	0		
OSM.2A.11.8		0	0		
OSM.2A.11.9		0	0		



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	25%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40%	3,611	ND1	84%	
SM.2A.12.3	>40 - <=50%	266	ND1	6%	
SM.2A.12.4	>50 - <=60%	208	ND1	5%	
SM.2A.12.5	>60 - <=70%	95	ND1	2%	
SM.2A.12.6	>70 - <=80%	44	ND1	1%	
SM.2A.12.7	>80 - <=90%	24	ND1	1%	
SM.2A.12.8	>90 - <=100%	13	ND1	0%	
SM.2A.12.9	>100%	31	ND1	1%	
OSM.2A.12.10	Total	4,291	0	100%	0.0%
OSM.2A.12.11	a/w >100 - <=110%				
OSM.2A.12.12	a/w >110 - <=120%				
OSM.2A.12.13	a/w >120 - <=130%				
OSM.2A.12.14	a/w >130 - <=140%				
OSM.2A.12.15	a/w >140 - <=150%				
OSM.2A.12.16	a/w >150%				
OSM.2A.12.17					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	0%			
SM.2A.13.2	Second home/Holiday houses	0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	2%			
SM.2A.13.4	Subsidised housing	98%			
SM.2A.13.5	Agricultural	0%			
SM.2A.13.6	Other	0%			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Buildings land				
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	267	26	6%	7%
SM.2A.15.2	B	1,174	90	27%	23%
SM.2A.15.3	C	1,690	152	39%	39%
SM.2A.15.4	D	621	47	14%	12%
SM.2A.15.5	E	49	10	1%	3%
SM.2A.15.6	F	22	4	1%	1%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	7	1	0%	0%
SM.2A.15.9	Estimate B	7	61	1%	2%
SM.2A.15.10	Estimate C	261	31	6%	8%
SM.2A.15.11	Estimate D	116	15	3%	4%
SM.2A.15.12	Estimate E	15	4	0%	1%
SM.2A.15.13	Estimate F	7	2	0%	0%
SM.2A.15.14	Estimate G	2	0	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	4,291	389	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy Intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M <sup>2</sup>	267	26	6.2%	6.7%
SM.2A.16.2	<=70 + 2,200/M <sup>2</sup>	1,174	90	27.4%	23.1%
SM.2A.16.3	<=110 + 3,200/M <sup>2</sup>	1,690	152	39.4%	39.1%
SM.2A.16.4	<=150 + 4,200/M <sup>2</sup>	621	47	14.5%	12.1%
SM.2A.16.5	<=190 + 5,200/M <sup>2</sup>	49	10	1.1%	2.6%
SM.2A.16.6	<=240 + 6,500/M <sup>2</sup>	22	4	0.5%	1.0%
SM.2A.16.7	>240 + 6,500/M <sup>2</sup>	0	0	0.0%	0.0%
SM.2A.16.8	Estimate: <=71.3 + 1,650/M <sup>2</sup>	7	1	0.2%	0.2%
SM.2A.16.9	Estimate: <=95 + 2,200/M <sup>2</sup>	61	7	1.4%	1.7%
SM.2A.16.10	Estimate: <=135 + 3,200/M <sup>2</sup>	261	31	6.1%	8.1%
SM.2A.16.11	Estimate: <=175 + 4,200/M <sup>2</sup>	116	15	2.7%	3.8%
SM.2A.16.12	Estimate: <=215 + 5,200/M <sup>2</sup>	15	4	0.3%	1.1%
SM.2A.16.13	Estimate: <=265 + 6,500/M <sup>2</sup>	7	2	0.2%	0.5%
SM.2A.16.14	Estimate: >265 + 6,500/M <sup>2</sup>	2	2	0.0%	0.1%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0.0%	0.0%
SM.2A.16.19	Total	4,291	389	100.0%	100.0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	182	27	4%	7%
SM.2A.17.2	1919 - 1945	505	28	12%	7%
SM.2A.17.3	1946 - 1960	240	28	6%	7%
SM.2A.17.4	1961 - 1970	456	52	11%	13%
SM.2A.17.5	1971 - 1980	430	41	10%	11%
SM.2A.17.6	1981 - 1990	36	10	1%	3%
SM.2A.17.7	1991 - 2000	2,434	200	57%	53%
SM.2A.17.8	2001 - 2005	0	0	0%	0%
SM.2A.17.9	2006 - 2010	0	0	0%	0%
SM.2A.17.10	2011 - 2015	0	0	0%	0%
SM.2A.17.11	2016 - 2020	4	1	0%	0%
SM.2A.17.12	2021 and onwards	4	2	0%	1%
SM.2A.17.13	no data	0	0	0%	0%
SM.2A.17.14	Total	4,291	389	100%	100%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	33	7	1%	2%
SM.2A.18.2	Flat or Apartment	58	4	1%	1%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	717	122	17%	31%
SM.2A.18.5	Multi-family House	3,483	256	81%	66%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	4,291	389	100%	100%
OSM.2A.18.1					

19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	0	2	0%	1%
SM.2A.19.2	Existing Property	4,287	387	100%	99%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	4,291	389	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) [LTV adjusted]	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	9	5	3	
SM.2A.20.2	Flat or Apartment	16	6	7	
SM.2A.20.3	Bungalow	0	0	0	
SM.2A.20.4	Terraced House	122	82	2	
SM.2A.20.5	Multi-family House	440	423	1	
SM.2A.20.6	Land Only	0	0	0	
SM.2A.20.7	other	0	0	0	
SM.2A.20.8	no data	0	0	0	
SM.2A.20.9	Total	586	515	1	
SM.2A.20.10	Weighted Average			0	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.47					
2.B Sustainable Commercial Cover Pool					
21. Loan Size Information		0	0	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	24	0		
		0	0		
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	0	1	100%	100%
SM.2B.20.3	DKK 2 - 5m	0	0	0%	0%
SM.2B.20.4	DKK 5 - 20m	0	0	0%	0%
SM.2B.20.5	DKK 20 - 50m	0	0	0%	0%
SM.2B.20.6	DKK 50 - 100m	0	0	0%	0%
SM.2B.20.7	> DKK 100m	0	0	0%	0%
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	0.02	1	0%	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%
OSM.2B.21.1	a/w >=100 - <=110%	ND1	ND1		
OSM.2B.21.2	a/w >=110 - <=120%	ND1	ND1		
OSM.2B.21.3	a/w >=120 - <=130%	ND1	ND1		
OSM.2B.21.4	a/w >=130 - <=140%	ND1	ND1		
OSM.2B.21.5	a/w >=140 - <=150%	ND1	ND1		
OSM.2B.21.6	a/w >=150%	ND1	ND1		
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	6.4%			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40%	2.4%	ND1	100.0%	
SM.2B.22.3	>40 - <=50%	0.0%	ND1	0.0%	
SM.2B.22.4	>50 - <=60%	0.0%	ND1	0.0%	
SM.2B.22.5	>60 - <=70%	0.0%	ND1	0.0%	
SM.2B.22.6	>70 - <=80%	0.0%	ND1	0.0%	
SM.2B.22.7	>80 - <=90%	0.0%	ND1	0.0%	
SM.2B.22.8	>90 - <=100%	0.0%	ND1	0.0%	
SM.2B.22.9	>100%	0.0%	ND1	0.0%	
SM.2B.22.10	Total	2.4%	0.0%	100.0%	0.0%
OSM.2B.22.1	a/w >=100 - <=110%	0.0%			
OSM.2B.22.2	a/w >=110 - <=120%	0.0%			
OSM.2B.22.3	a/w >=120 - <=130%	0.0%			
OSM.2B.22.4	a/w >=130 - <=140%	0.0%			
OSM.2B.22.5	a/w >=140 - <=150%	0.0%			
OSM.2B.22.6	a/w >=150%	0.0%			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

24. Breakdown by Type		% Commercial loans	% CRE
SM.28.23.1	Retail	0%	ND1
SM.28.23.2	Office	0%	ND1
SM.28.23.3	Hotel/Tourism	0%	ND1
SM.28.23.4	Shopping malls	0%	ND1
SM.28.23.5	Industry	0%	ND1
SM.28.23.6	Agriculture	0%	ND1
SM.28.23.7	Other commercially used	0%	ND1
SM.28.23.8	Hospital	0%	ND1
SM.28.23.9	School	0%	ND1
SM.28.23.10	other RE with a social relevant purpose	0%	ND1
SM.28.23.11	Land	0%	ND1
SM.28.23.12	Property developers / Building under construction	0%	ND1
SM.28.23.13	Other	100%	ND1
OSM.28.23.1	a/w Cultural purposes		
OSM.28.23.2	a/w (f relevant, please specify)		
OSM.28.23.3	a/w (f relevant, please specify)		
OSM.28.23.4	a/w (f relevant, please specify)		
OSM.28.23.5	a/w (f relevant, please specify)		
OSM.28.23.6	a/w (f relevant, please specify)		
OSM.28.23.7	a/w (f relevant, please specify)		
OSM.28.23.8	a/w (f relevant, please specify)		
OSM.28.23.9	a/w (f relevant, please specify)		
OSM.28.23.10	a/w (f relevant, please specify)		
OSM.28.23.11	a/w (f relevant, please specify)		
OSM.28.23.12	a/w (f relevant, please specify)		
OSM.28.23.13	a/w (f relevant, please specify)		
OSM.28.23.14	a/w (f relevant, please specify)		

  

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	0	0	% Commercial Loans	% No. of CRE
SM.28.24.2	B	0	0	0%	0%
SM.28.24.3	C	0	0	0%	0%
SM.28.24.4	D	0	0	0%	0%
SM.28.24.5	E	0	0	0%	0%
SM.28.24.6	F	0	0	0%	0%
SM.28.24.7	G	0	0	0%	0%
SM.28.24.8	Estimate A	0	1	0%	0%
SM.28.24.9	Estimate B	0	0	58%	58%
SM.28.24.10	Estimate C	0	0	26%	26%
SM.28.24.11	Estimate D	0	0	8%	8%
SM.28.24.12	Estimate E	0	0	3%	3%
SM.28.24.13	Estimate F	0	0	1%	1%
SM.28.24.14	Estimate G	0	0	2%	2%
SM.28.24.15	TBC at a country level	ND1	ND1		
SM.28.24.16	TBC at a country level	ND1	ND1		
SM.28.24.17	TBC at a country level	ND1	ND1		
SM.28.24.18	no data	0	0	0,0%	0,0%
SM.28.24.19	Total	0	1	97,7%	98,0%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					

  

26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.25.1	<=52 + 1,650/M*2	0	0	0,0%	0,0%
SM.28.25.2	<=70 + 2,200/M*2	0	0	0,0%	0,0%
SM.28.25.3	<=110 + 3,200/M*2	0	0	0,0%	0,0%
SM.28.25.4	<=150 + 4,200/M*2	0	0	0,0%	0,0%
SM.28.25.5	<=190 + 5,200/M*2	0	0	0,0%	0,0%
SM.28.25.6	<=240 + 6,500/M*2	0	0	0,0%	0,0%
SM.28.25.7	>240 + 6,500/M*2	0	0	0,0%	0,0%
SM.28.25.8	Estimate: <=52 + 1,650/M*2	0	1	58,4%	58,0%
SM.28.25.9	Estimate: <=70 + 2,200/M*2	0	0	25,6%	26,0%
SM.28.25.10	Estimate: <=110 + 3,200/M*2	0	0	8,4%	8,0%
SM.28.25.11	Estimate: <=150 + 4,200/M*2	0	0	2,7%	3,0%
SM.28.25.12	Estimate: <=190 + 5,200/M*2	0	0	1,0%	1,0%
SM.28.25.13	Estimate: <=240 + 6,500/M*2	0	0	1,6%	2,0%
SM.28.25.14	Estimate: >240 + 6,500/M*2	0	0	2,3%	2,0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0,0%	0,0%
SM.28.25.19	Total	0,02	1	100,0%	100,0%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
OSM.28.25.4					
OSM.28.25.5					
OSM.28.25.6					
OSM.28.25.7					
OSM.28.25.8					
OSM.28.25.9					
OSM.28.25.10					
OSM.28.25.11					
OSM.28.25.12					
OSM.28.25.13					
OSM.28.25.14					
OSM.28.25.15					
OSM.28.25.16					
OSM.28.25.17					
OSM.28.25.18					
OSM.28.25.19					

  

27. CRE Age Structure		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	0	0	0%	0%
SM.28.27.2	1919 - 1945	0	0	0%	0%
SM.28.27.3	1946 - 1960	0	0	0%	0%
SM.28.27.4	1961 - 1970	0	0	0%	0%
SM.28.27.5	1971 - 1980	0	0	0%	0%
SM.28.27.6	1981 - 1990	0	0	0%	0%
SM.28.27.7	1991 - 2000	0	0	0%	0%
SM.28.27.8	2001 - 2005	0	0	0%	0%
SM.28.27.9	2006 - 2010	0	0	0%	0%
SM.28.27.10	2011 - 2015	0	1	0%	0%
SM.28.27.11	2016 - 2020	0	0	100%	100%
SM.28.27.12	2021 and onwards	0	0	0%	0%
SM.28.27.13	no data	0	0	0%	0%
SM.28.27.14	Total	0	1	0%	0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					

  

28. New Commercial Property		Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.28.27.1	New property	0	0	% Commercial Loans	% No. of CRE
SM.28.27.2	Existing property	0	1	0%	0%
SM.28.27.3	other	0	0	100%	100%
SM.28.27.4	no data	0	0	0%	0%
SM.28.27.5	Total	0	1	0%	0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					

  

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)	kg CO2/m2 (per year)
SM.28.29.1	Retail	0	0		
SM.28.29.2	Office	0	0		
SM.28.29.3	Hotel/Tourism	0	0		
SM.28.29.4	Shopping malls	0	0		
SM.28.29.5	Industry	0	0		
SM.28.29.6	Agriculture	0	0		
SM.28.29.7	Other commercially used	0	0		
SM.28.29.8	Hospital	0	0		
SM.28.29.9	School	0	0		
SM.28.29.10	other RE with a social relevant purpose	0	0		
SM.28.29.11	Land	0	0		
SM.28.29.12	Property developers / Building under construction	0	0		
SM.28.29.13	Other	0	0		
SM.28.29.14	no data	0	0		
SM.28.29.15	Total	0	0		
SM.28.29.16	Weighted Average			0	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2024

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

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

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

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

# **ECBC Label Template**

## **Capital Centre Other, Q1 2024**

**Published 7 May 2024 • Data per 31 March 2024**



As of **31 March 2024**

**Specialised finance institutes**

**General Issuer Detail**

A [General Issuer Detail](#)

**Cover Pool Information**

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

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

**Key Concepts**

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

**Voluntary information**

V1 [Regulatory requirement](#)

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

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

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

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

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

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

**Table A. General Issuer Detail**
**Key information regarding issuers' balance sheet**

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

**Customer loans (mortgage) (DKKbn)**

Total customer loans (market value)	373,0	373,6	370,2	369,4
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**Composition by**

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


**Table G1.1 – General cover pool information**

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q1 2024</b>	<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>
Nominal cover pool (total value)		5,3	5,2	5,1	5,5
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0,0	0,0	0,0	0,0
Overcollateralisation		0,4	0,3	0,3	0,4
Overcollateralisation ratio	Total	0,1	0,1	0,1	0,1
	Mandatory (percentage of risk weighted assets, general, by law)	2%	2%	2%	2%
Nominal value of outstanding CBs		4,9	4,9	4,9	5,1
– hereof amount maturing 0-1 day		0,0	0,0	0,0	0,0
Proceeds from senior secured debt		0,0	0,0	0,0	0,0
Proceeds from senior unsecured debt		0,0	0,0	0,0	0,0
Tier 2 capital		0,0	0,0	0,0	0,0
Additional tier 1 capital (e.g. hybrid core capital)		0,0	0,0	0,0	0,0
Core tier 1 capital invested in gilt-edged securities		0,4	0,3	0,3	0,4
Total capital coverage (rating compliant capital)		0,4	0,3	0,3	0,4
Loan loss provisions (cover pool level - shown in Table A on issuer level) - Optional		0,1	0,1	0,1	0,1

**Table G2 – Outstanding CBs**

<b>DKKbn / Percentage of nominal outstanding CBs</b>		<b>Q1 2024</b>	<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>
Nominal value of outstanding CBs		4,9	4,9	5,1	5,1
Fair value of outstanding CBs (marked value)		6,2	6,2	6,3	6,6
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day – < 1 year	0,0	0,0	0,0	0,0
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0,0	0,0	0,0	0,0
	> 2 and ≤ 3 years	0,0	0,0	0,0	0,0
	> 3 and ≤ 4 years	-	-	0,0	0,0
	> 4 and ≤ 5 years	0,0	0,0	-	-
	5-10 years	0,0	0,0	0,0	0,0
	10-20 years	2,7	2,7	0,0	0,0
> 20 years	3,5	3,5	6,2	6,5	
Amortisation profile of issued CBs	Bullet	0,2%	0,2%	1,1%	1,1%
	Annuity	0,2%	0,2%	0,8%	1,9%
	Serial	99,6%	99,6%	98,2%	97,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100,0%	100,0%	100,0%	99,7%
	Floating rate ( Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,3%
	Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs	DKK	6,2	6,2	6,3	6,6
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	-	-	-	-
	Fitch	-	-	-	-



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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Gilt-edged securities / rating compliant capital	0,4	-	-	-	-	-	-	-	-	-
0-≤1 year	-	-	-	-	-	-	-	-	-	-
>1- ≤5 years	0,2	-	-	-	-	-	-	-	-	-
> 5 years	0,1	-	-	-	-	-	-	-	-	-
Total	0,4	-	-	-	-	-	-	-	-	-

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by governments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	0,4	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	0,4	-	-	-	-	-	-	-	-	-

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

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

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

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

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

**Table G2.1f - Other Derivatives (subordinated)**

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

## Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	4,9
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	-
Un-hedged interest rate risk	-
Un-hedged currency risk	-
- Of which EUR	-
- Of which DKK	-
- Of which...	-

## Table G3 – Legal ALM (balance principle) adherence<sup>1</sup>

	Issue adherence
General balance principle	x
Specific balance principle	

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

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

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

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



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

**Table M1/B1**

**Number of loans by property category**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	97	1	1.012	245	247	-	6	-	10	-	<b>1.618</b>
In %	6,0%	0,1%	62,5%	15,1%	15,3%	0,0%	0,4%	0,0%	0,6%	0,0%	

**Table M2/B2**

**Lending by property category, DKKbn**

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	0,0	0,0	4,2	0,5	0,2	-	0,0	-	0,0	-	<b>4,912</b>
In %	0,1%	0,0%	85,6%	10,0%	4,2%	0,0%	0,0%	0,0%	0,1%	0,0%	

**Table M3/B3**

**Lending, by loan size, DKKbn**

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0,4	0,9	2,7	0,7	0,1	0,1	<b>4,9</b>
In %	9,1%	18,8%	54,2%	14,4%	1,3%	2,3%	



**Table M4a/B4a**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0,0	-	0,0	-	-	-	-	-	-	-
Holiday houses	0,0	-	-	-	-	-	-	-	-	-
Subsidised Housing	2,8	0,8	0,5	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Cooperative Housing	0,3	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Private rental	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	0,0	-	-	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	0,0	0,0	0,0	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,2</b>	<b>1,0</b>	<b>0,5</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

**Table M4b/B4b**

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

	Per cent									
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	95,6%	0,0%	4,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	65,6%	18,3%	11,2%	2,3%	1,1%	0,3%	0,2%	0,2%	0,1%	0,7%
Cooperative Housing	63,8%	28,7%	3,2%	0,8%	0,8%	0,4%	0,4%	0,4%	0,4%	1,1%
Private rental	53,7%	23,0%	14,2%	3,4%	2,6%	0,7%	0,5%	0,5%	0,5%	0,9%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	91,9%	3,8%	3,8%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>64,9%</b>	<b>19,5%</b>	<b>10,5%</b>	<b>2,2%</b>	<b>1,1%</b>	<b>0,3%</b>	<b>0,3%</b>	<b>0,2%</b>	<b>0,2%</b>	<b>0,8%</b>

**Table M4c/B4c**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0,0	-	0,0	-	-	-	-	-	-	-	6,6%
Holiday houses	0,0	-	-	-	-	-	-	-	-	-	2,8%
Subsidised Housing	2,2	0,8	0,6	0,3	0,2	0,1	0,0	0,0	0,0	0,1	24,5%
Cooperative Housing	0,2	0,2	0,1	0,0	0,0	-	-	-	-	0,0	29,8%
Private rental	0,1	0,1	0,0	0,0	0,0	0,0	-	0,0	0,0	0,0	39,8%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,0	0,0	-	-	-	-	-	-	-	-	13,3%
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	-	-	0,0	-	-	-	-	-	-	7,2%
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,4</b>	<b>1,0</b>	<b>0,8</b>	<b>0,3</b>	<b>0,2</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>25,7%</b>

**Table M4d/B4d**

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	95,6%	0,0%	4,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	6,6%
Holiday houses	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	2,8%
Subsidised Housing	51,4%	18,4%	15,4%	6,7%	3,8%	1,2%	0,6%	0,3%	0,7%	1,6%	24,5%
Cooperative Housing	34,1%	38,1%	22,3%	1,0%	0,5%	0,0%	0,0%	0,0%	0,0%	3,9%	29,8%
Private rental	24,8%	39,1%	13,6%	6,4%	5,9%	4,3%	0,0%	1,8%	0,2%	3,9%	39,8%
Manufacturing and Manual Industries	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	37,3%	62,7%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	13,3%
Agricultural properties	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Properties for social and cultural purposes	91,8%	0,0%	0,0%	8,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	7,2%
Other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
<b>Total</b>	<b>48,6%</b>	<b>21,2%</b>	<b>16,0%</b>	<b>6,1%</b>	<b>3,5%</b>	<b>1,2%</b>	<b>0,5%</b>	<b>0,3%</b>	<b>0,6%</b>	<b>2,0%</b>	<b>25,7%</b>


**Table M5/B5 - Total**
*Lending by region, DKKbn*

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0,0	0,0	0,0	0,0	0,0	-	0,0
Holiday houses	-	-	-	0,0	-	-	0,0
Subsidised Housing	2,7	0,6	0,1	0,4	0,4	-	4,2
Cooperative Housing	0,2	0,1	0,0	0,1	0,0	-	0,5
Private rental	0,1	0,0	0,0	0,0	0,0	-	0,2
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	0,0	0,0	-	-	-	-	0,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	0,0	-	0,0	0,0	-	-	0,0
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>3,0</b>	<b>0,8</b>	<b>0,2</b>	<b>0,5</b>	<b>0,4</b>	<b>-</b>	<b>4,9</b>

**Table M6/B6**
*Lending by loan type - IO Loans, DKKbn*

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

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

**Table M7/B7**
*Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn*

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

**Table M8/B8**
*Lending by loan type - All loans, DKKbn*

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

