

EEMI Harmonised Disclosure Template

2021 Version

Denmark

Jyske Realkredit A/S

Reporting Date: 23/06/2021

Cut-off Date: 31/03/2021



Index

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Non-Mortgage Assets](#)

[Worksheet EEM Harmonised Glossary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2021

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

Field Number	1. Mortgage Assets	Nominal (mm)			% Total Mortgages
M.1.1.1	1. Property Type Information	288,843			86.2%
M.1.1.2	Residential	46,327			13.8%
M.1.1.3	Commercial	0			0.0%
M.1.1.4	Other	0			0.0%
M.1.1.4	Total	288,843			100.0%
OM.1.1.1	o/w Cooperative Housing	13,821			4.1%
OM.1.1.2	o/w Agriculture	149			0.0%
OM.1.1.3	o/w Owner-occupied homes	161,986			48.3%
OM.1.1.4	o/w Holiday houses	8,308			2.5%
OM.1.1.5	o/w Subsidised Housing	48,499			14.5%
OM.1.1.6	o/w Private rental	56,160			16.8%
OM.1.1.7	o/w Manufacturing and Manual Industries	3,044			0.9%
OM.1.1.8	o/w Office and Business	36,274			10.8%
OM.1.1.9	o/w Social and cultural purposes	6,772			2.0%
OM.1.1.10	o/w Other	87			0.0%
OM.1.1.11					0.0%
M.1.2.1	2. General Information	Residential Loans	Commercial Loans		Total Mortgages
OM.1.2.1	Number of mortgage loans	147,477	3,480		150,957
OM.1.2.2	Optional information eg. Number of borrowers	ND1			
OM.1.2.2	Optional information eg. Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
M.1.3.1	3. Concentration Risks	% Residential Loans	% Commercial Loans		% Total Mortgages
OM.1.3.1	10 largest exposures	3.8%	9.0%		2.5%
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
M.1.4.1	4. Breakdown by Geography	% Residential Loans	% Commercial Loans		% Total Mortgages
M.1.4.1	European Union	99.4%	100.0%		99.5%
M.1.4.2	Austria	0.0%	0.0%		0.0%
M.1.4.3	Belgium	0.0%	0.0%		0.0%
M.1.4.4	Bulgaria	0.0%	0.0%		0.0%
M.1.4.5	Croatia	0.0%	0.0%		0.0%
M.1.4.6	Cyprus	0.0%	0.0%		0.0%
M.1.4.7	Czechia	0.0%	0.0%		0.0%
M.1.4.8	Denmark	99.4%	100.0%		99.5%
M.1.4.9	Estonia	0.0%	0.0%		0.0%
M.1.4.10	Finland	0.0%	0.0%		0.0%
M.1.4.11	France	0.0%	0.0%		0.0%
M.1.4.12	Germany	0.0%	0.0%		0.0%
M.1.4.13	Greece	0.0%	0.0%		0.0%
M.1.4.14	Netherlands	0.0%	0.0%		0.0%
M.1.4.15	Hungary	0.0%	0.0%		0.0%
M.1.4.16	Ireland	0.0%	0.0%		0.0%
M.1.4.17	Italy	0.0%	0.0%		0.0%
M.1.4.18	Latvia	0.0%	0.0%		0.0%
M.1.4.19	Lithuania	0.0%	0.0%		0.0%
M.1.4.20	Luxembourg	0.0%	0.0%		0.0%
M.1.4.21	Malta	0.0%	0.0%		0.0%
M.1.4.22	Poland	0.0%	0.0%		0.0%
M.1.4.23	Portugal	0.0%	0.0%		0.0%
M.1.4.24	Romania	0.0%	0.0%		0.0%
M.1.4.25	Slovakia	0.0%	0.0%		0.0%
M.1.4.26	Slovenia	0.0%	0.0%		0.0%
M.1.4.27	Spain	0.0%	0.0%		0.0%
M.1.4.28	Sweden	0.0%	0.0%		0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.1.4.30	Iceland	0.0%	0.0%		0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.1.4.32	Norway	0.0%	0.0%		0.0%
M.1.4.33	Other	0.6%	0.0%		0.5%
M.1.4.34	Switzerland	0.0%	0.0%		0.0%
M.1.4.35	United Kingdom	0.0%	0.0%		0.0%
M.1.4.36	Australia	0.0%	0.0%		0.0%
M.1.4.37	Brazil	0.0%	0.0%		0.0%
M.1.4.38	Canada	0.0%	0.0%		0.0%
M.1.4.39	Japan	0.0%	0.0%		0.0%
M.1.4.40	Korea	0.0%	0.0%		0.0%
M.1.4.41	New Zealand	0.0%	0.0%		0.0%
M.1.4.42	Singapore	0.0%	0.0%		0.0%
M.1.4.43	US	0.0%	0.0%		0.0%
M.1.4.44	Other	0.6%	0.0%		0.5%
OM.1.4.1	o/w Greenland	0.0%	0.0%		0.0%
OM.1.4.2	o/w Faroe Islands	0.6%	0.0%		0.5%
OM.1.4.3					
OM.1.4.4					
OM.1.4.5					
OM.1.4.6					
OM.1.4.7					
OM.1.4.8					
OM.1.4.9					
OM.1.4.10					

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.5.1	Greater Copenhagen area (Region Hovedstaden)	45%	51%	45%
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	12%
M.1.5.3	Northern Jutland (Region Nordjylland)	8%	6%	7%
M.1.5.4	Eastern Jutland (Region Midtjylland)	21%	20%	21%
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	14%	15%	14%
M.1.5.6				
M.1.5.7				
M.1.5.8				
M.1.5.9				
M.1.5.10				
M.1.5.11				
M.1.5.12				
M.1.5.13				
M.1.5.14				
M.1.5.15				
M.1.5.16				
M.1.5.17				
M.1.5.18				
M.1.5.19				
M.1.5.20				
M.1.5.21				
M.1.5.22				
M.1.5.23				
M.1.5.24				
M.1.5.25				
M.1.5.26				
M.1.5.27				
M.1.5.28				
M.1.5.29				
M.1.5.30				
M.1.5.31				
M.1.5.32				
M.1.5.33				
M.1.5.34				
M.1.5.35				
M.1.5.36				
M.1.5.37				
M.1.5.38				
M.1.5.39				
M.1.5.40				
M.1.5.41				
M.1.5.42				
M.1.5.43				
M.1.5.44				
M.1.5.45				
M.1.5.46				
M.1.5.47				
M.1.5.48				
M.1.5.49				
M.1.5.50				

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.6.1	Fixed rate	73%	56%	71%
M.1.6.2	Floating rate	27%	44%	29%
M.1.6.3	Other	0%	0%	0%
OM.1.6.1				
OM.1.6.2				
OM.1.6.3				
OM.1.6.4				
OM.1.6.5				
OM.1.6.6				

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.7.1	Bullet / interest only	41%	48%	42%
M.1.7.2	Amortising	59%	52%	58%
M.1.7.3	Other	0%	0%	0%
OM.1.7.1				
OM.1.7.2				
OM.1.7.3				
OM.1.7.4				
OM.1.7.5				
OM.1.7.6				

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.1.8.1	Up to 12 months	18%	17%	18%
M.1.8.2	≥ 12 - < 24 months	28%	26%	27%
M.1.8.3	≥ 24 - < 36 months	10%	8%	10%
M.1.8.4	≥ 36 - < 60 months	18%	21%	18%
M.1.8.5	≥ 60 months	26%	29%	26%
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	0.17%	0.11%	0.16%
OM.1.9.1				
OM.1.9.2				
OM.1.9.3				
OM.1.9.4				

1A Residential Cover Pool					
10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.1A.10.1	Average loan size (000)	1,959			
	By buckets (mn):				
M.1A.10.2	DKK 0 - 2m	101,447	115,440	35%	78%
M.1A.10.3	DKK 2 - 5m	73,860	26,097	26%	18%
M.1A.10.4	DKK 5 - 20m	41,584	4,525	14%	3%
M.1A.10.5	DKK 20 - 50m	30,970	1,017	11%	1%
M.1A.10.6	DKK 50 - 100m	18,575	269	6%	0%
M.1A.10.7	> DKK 100m	22,407	129	8%	0%
M.1A.10.8	TBC at a country level	ND1	ND1		
M.1A.10.9	TBC at a country level	ND1	ND1		
M.1A.10.10	TBC at a country level	ND1	ND1		
M.1A.10.11	TBC at a country level	ND1	ND1		
M.1A.10.12	TBC at a country level	ND1	ND1		
M.1A.10.13	TBC at a country level	ND1	ND1		
M.1A.10.14	TBC at a country level	ND1	ND1		
M.1A.10.15	TBC at a country level	ND1	ND1		
M.1A.10.16	TBC at a country level	ND1	ND1		
M.1A.10.17	TBC at a country level	ND1	ND1		
M.1A.10.18	TBC at a country level	ND1	ND1		
M.1A.10.19	TBC at a country level	ND1	ND1		
M.1A.10.20	TBC at a country level	ND1	ND1		
M.1A.10.21	TBC at a country level	ND1	ND1		
M.1A.10.22	TBC at a country level	ND1	ND1		
M.1A.10.23	TBC at a country level	ND1	ND1		
M.1A.10.24	TBC at a country level	ND1	ND1		
M.1A.10.25	TBC at a country level	ND1	ND1		
M.1A.10.26	Total	288,843	147,477	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.1A.11.2	>0 - <=40 %	ND1	ND1		
M.1A.11.3	>40 - <=50 %	ND1	ND1		
M.1A.11.4	>50 - <=60 %	ND1	ND1		
M.1A.11.5	>60 - <=70 %	ND1	ND1		
M.1A.11.6	>70 - <=80 %	ND1	ND1		
M.1A.11.7	>80 - <=90 %	ND1	ND1		
M.1A.11.8	>90 - <=100 %	ND1	ND1		
M.1A.11.9	>100 %	ND1	ND1		
M.1A.11.10	Total	0.0	0	0.0%	0.0%
OM.1A.11.1	a/w >100 - <=110 %	ND1			
OM.1A.11.2	a/w >110 - <=120 %	ND1			
OM.1A.11.3	a/w >120 - <=130 %	ND1			
OM.1A.11.4	a/w >130 - <=140 %	ND1			
OM.1A.11.5	a/w >140 - <=150 %	ND1			
OM.1A.11.6	a/w >150 %	ND1			
OM.1A.11.7					
OM.1A.11.8					
OM.1A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.12.1	Weighted Average LTV (%)	50.2%			
By LTV buckets (mn):					
M.1A.12.2	>0 - <=40 %	205,768	ND1	71.2%	
M.1A.12.3	>40 - <=50 %	32,261	ND1	11.2%	
M.1A.12.4	>50 - <=60 %	24,888	ND1	8.6%	
M.1A.12.5	>60 - <=70 %	16,181	ND1	5.6%	
M.1A.12.6	>70 - <=80 %	6,820	ND1	2.4%	
M.1A.12.7	>80 - <=90 %	1,363	ND1	0.5%	
M.1A.12.8	>90 - <=100 %	691	ND1	0.2%	
M.1A.12.9	>100 %	873	ND1	0.3%	
M.1A.12.10	Total	288,843	0	100.0%	0.0%
OM.1A.12.1	a/w >100 - <=110 %	416	ND1	0.1%	
OM.1A.12.2	a/w >110 - <=120 %	242	ND1	0.1%	
OM.1A.12.3	a/w >120 - <=130 %	108	ND1	0.0%	
OM.1A.12.4	a/w >130 - <=140 %	52	ND1	0.0%	
OM.1A.12.5	a/w >140 - <=150 %	22	ND1	0.0%	
OM.1A.12.6	a/w >150 %	33	ND1	0.0%	
OM.1A.12.7					
OM.1A.12.8					
OM.1A.12.9					
13. Breakdown by type		% Residential Loans			
M.1A.13.1	Owner occupied	56%			
M.1A.13.2	Second home/holiday houses	3%			
M.1A.13.3	Buy-to-let/Non-owner occupied	0%			
M.1A.13.4	Subsidised housing	17%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	24%			
OM.1A.13.1	a/w Private rental	19%			
OM.1A.13.2	a/w Multi-family housing	5%			
OM.1A.13.3	a/w Buildings under construction	0%			
OM.1A.13.4	a/w Buildings land	0%			
OM.1A.13.5	a/w [f relevant, please specify]				
OM.1A.13.6	a/w [f relevant, please specify]				
OM.1A.13.7	a/w [f relevant, please specify]				
OM.1A.13.8	a/w [f relevant, please specify]				
OM.1A.13.9	a/w [f relevant, please specify]				
OM.1A.13.10	a/w [f 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	39,317	6,280	14%	5%
M.1A.15.2	B	18,162	4,705	6%	4%
M.1A.15.3	C	58,233	16,884	20%	14%
M.1A.15.4	D	49,252	17,993	17%	15%
M.1A.15.5	E	19,565	7,863	7%	6%
M.1A.15.6	F	7,643	3,692	3%	3%
M.1A.15.7	G	4,108	2,079	1%	2%
M.1A.15.8	Estimate A	6,484	965	2%	1%
M.1A.15.9	Estimate B	2,422	1,069	1%	1%
M.1A.15.10	Estimate C	17,011	5,732	6%	8%
M.1A.15.11	Estimate D	46,264	30,346	16%	25%
M.1A.15.12	Estimate E	2,576	2,504	1%	2%
M.1A.15.13	Estimate F	976	1,081	0%	1%
M.1A.15.14	Estimate G	6,289	6,869	2%	6%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	9,941	11,717	3%	9%
M.1A.15.19	Total	288,843	123,779	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	39,917	6,280	14%	5%
M.1A.16.2	<=70 + 2,200/M^2	18,162	4,705	6%	4%
M.1A.16.3	<=110 + 3,200/M^2	58,233	16,884	20%	14%
M.1A.16.4	<=150 + 4,200/M^2	49,252	17,993	17%	15%
M.1A.16.5	<=190 + 5,200/M^2	19,565	7,863	7%	6%
M.1A.16.6	<=240 + 6,500/M^2	7,645	3,662	3%	3%
M.1A.16.7	>240 + 6,500/M^2	4,108	2,079	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	6,484	965	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	2,422	1,069	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	17,011	9,732	6%	8%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	46,264	30,346	16%	25%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	2,576	2,504	1%	2%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	976	1,081	0%	1%
M.1A.16.14	Estimate: >240 + 6,500/M^2	6,289	6,869	2%	6%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	9,941	11,717		
M.1A.16.19	Total	288,843	123,779	3%	9%
OM.1A.16.1				100%	100%
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	44,840	18,826	16%	15%
M.1A.17.2	1919 - 1945	37,896	17,552	13%	14%
M.1A.17.3	1945 - 1960	27,274	12,640	9%	10%
M.1A.17.4	1961 - 1970	35,035	19,410	12%	16%
M.1A.17.5	1971 - 1980	36,498	22,319	13%	18%
M.1A.17.6	1981 - 1990	14,563	8,589	5%	7%
M.1A.17.7	1991 - 2000	14,401	5,045	5%	4%
M.1A.17.8	2001 - 2005	11,957	4,455	4%	4%
M.1A.17.9	2006 and later	60,393	14,015	21%	11%
M.1A.17.10	no data	5,987	728	2%	1%
M.1A.17.11	Total	288,843	123,779	100%	100%
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	131,193	90,272	45%	73%
M.1A.18.2	Flat or Apartment	26,503	14,713	9%	12%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	37,014	13,528	13%	11%
M.1A.18.5	Multifamily House	94,133	5,266	33%	4%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	0	0	0%	0%
M.1A.18.8	Total	288,843	123,779	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.1A.19.1	New Building	27,051	4,255	9%	4%
M.1A.19.2	Existing building	261,792	119,423	91%	96%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	288,843	123,779	100%	100%
OM.1A.19.1					
OM.1A.19.2					
OM.1A.19.3					
OM.1A.19.4					
OM.1A.19.5					
OM.1A.19.6					
OM.1A.19.7					
OM.1A.19.8					
OM.1A.19.9					
OM.1A.19.10					
OM.1A.19.11					
OM.1A.19.12					
OM.1A.19.13					
OM.1A.19.14					
OM.1A.19.15					
OM.1A.19.16					
OM.1A.19.17					
OM.1A.19.18					
OM.1A.19.19					
OM.1A.19.20					
OM.1A.19.21					
OM.1A.19.22					
OM.1A.19.23					
OM.1A.19.24					
OM.1A.19.25					
OM.1A.19.26					
OM.1A.19.27					
OM.1A.19.28					
OM.1A.19.29					
OM.1A.19.30					
OM.1A.19.31					
OM.1A.19.32					
OM.1A.19.33					
OM.1A.19.34					
OM.1A.19.35					
OM.1A.19.36					
OM.1A.19.37					
OM.1A.19.38					
OM.1A.19.39					
OM.1A.19.40					
OM.1A.19.41					
OM.1A.19.42					
OM.1A.19.43					
OM.1A.19.44					
OM.1A.19.45					
OM.1A.19.46					
OM.1A.19.47					
OM.1A.19.48					
OM.1A.19.49					
OM.1A.19.50					

1B Commercial Cover Pool					
20. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.18.20.1	Average loan size (000s)	13,312			
M.18.20.2	By buckets (mn):				
M.18.20.2	DKK 0 - 2m	935	885	2%	25%
M.18.20.3	DKK 2 - 5m	2,824	854	6%	25%
M.18.20.4	DKK 5 - 20m	12,549	1,217	27%	35%
M.18.20.5	DKK 20 - 50m	10,185	334	22%	10%
M.18.20.6	DKK 20 - 50m	9,062	131	20%	4%
M.18.20.7	> DKK 100m	10,771	59	23%	2%
M.18.20.8	TBC at a country level	ND1	ND1		
M.18.20.9	TBC at a country level	ND1	ND1		
M.18.20.10	TBC at a country level	ND1	ND1		
M.18.20.11	TBC at a country level	ND1	ND1		
M.18.20.12	TBC at a country level	ND1	ND1		
M.18.20.13	TBC at a country level	ND1	ND1		
M.18.20.14	TBC at a country level	ND1	ND1		
M.18.20.15	TBC at a country level	ND1	ND1		
M.18.20.16	TBC at a country level	ND1	ND1		
M.18.20.17	TBC at a country level	ND1	ND1		
M.18.20.18	TBC at a country level	ND1	ND1		
M.18.20.19	TBC at a country level	ND1	ND1		
M.18.20.20	TBC at a country level	ND1	ND1		
M.18.20.21	TBC at a country level	ND1	ND1		
M.18.20.22	TBC at a country level	ND1	ND1		
M.18.20.23	TBC at a country level	ND1	ND1		
M.18.20.24	TBC at a country level	ND1	ND1		
M.18.20.25	TBC at a country level	ND1	ND1		
M.18.20.26	Total	46,327	3,480	100.0%	100.0%
21. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.18.21.1	Weighted Average LTV (%)	ND1			
M.18.21.2	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					
22. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.18.22.1	Weighted Average LTV (%)	49.7%			
M.18.22.2	By LTV buckets (mn):				
M.18.22.2	>0 - <=40 %	34,294	ND1	74%	
M.18.22.3	>40 - <=50 %	6,041	ND1	13%	
M.18.22.4	>50 - <=60 %	3,716	ND1	8%	
M.18.22.5	>60 - <=70 %	1,226	ND1	3%	
M.18.22.6	>70 - <=80 %	375	ND1	1%	
M.18.22.7	>80 - <=90 %	254	ND1	1%	
M.18.22.8	>90 - <=100 %	163	ND1	0%	
M.18.22.9	>100 %	257	ND1	1%	
M.18.22.10	Total	46,327	0	100%	0.0%
OM.18.22.1	a/w >100 - <=110 %	109	ND1	0%	
OM.18.22.2	a/w >110 - <=120 %	69	ND1	0%	
OM.18.22.3	a/w >120 - <=130 %	39	ND1	0%	
OM.18.22.4	a/w >130 - <=140 %	29	ND1	0%	
OM.18.22.5	a/w >140 - <=150 %	11	ND1	0%	
OM.18.22.6	a/w >150 %	0	ND1	0%	
OM.18.22.7					
OM.18.22.8					
OM.18.22.9					
23. Breakdown by Type					
	% Commercial loans				
M.18.23.1	Retail	35.9%			
M.18.23.2	Office	36.3%			
M.18.23.3	Hotel/Tourism	0.0%			
M.18.23.4	Shopping malls	3.2%			
M.18.23.5	Industry	6.7%			
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	0.8%			
M.18.23.10	other RE with a social relevant purpose	15.9%			
M.18.23.11	Land	0.0%			
M.18.23.12	Property developers / Building under construction	0.0%			
M.18.23.13	Other	0.2%			
OM.18.23.1	a/w Cultural purposes				
OM.18.23.2	a/w [f relevant, please specify]				
OM.18.23.3	a/w [f relevant, please specify]				
OM.18.23.4	a/w [f relevant, please specify]				
OM.18.23.5	a/w [f relevant, please specify]				
OM.18.23.6	a/w [f relevant, please specify]				
OM.18.23.7	a/w [f relevant, please specify]				
OM.18.23.8	a/w [f relevant, please specify]				
OM.18.23.9	a/w [f relevant, please specify]				
OM.18.23.10	a/w [f relevant, please specify]				
OM.18.23.11	a/w [f relevant, please specify]				
OM.18.23.12	a/w [f relevant, please specify]				
OM.18.23.13	a/w [f relevant, please specify]				
OM.18.23.14	a/w [f relevant, please specify]				

24. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.24.1	A	6,178	191	13%	7%
M.18.24.2	B	3,788	138	8%	5%
M.18.24.3	C	9,020	409	19%	15%
M.18.24.4	D	7,874	368	17%	13%
M.18.24.5	E	3,893	193	8%	7%
M.18.24.6	F	1,262	91	3%	3%
M.18.24.7	G	839	51	2%	2%
M.18.24.8	Estimate A	1,297	93	3%	3%
M.18.24.9	Estimate B	900	58	2%	2%
M.18.24.10	Estimate C	1,215	165	2%	6%
M.18.24.11	Estimate D	4,786	467	10%	17%
M.18.24.12	Estimate E	533	70	1%	2%
M.18.24.13	Estimate F	297	13	1%	0%
M.18.24.14	Estimate G	2,156	182	5%	6%
M.18.24.15	TBC at a country level	ND1	ND1		
M.18.24.16	TBC at a country level	ND1	ND1		
M.18.24.17	TBC at a country level	ND1	ND1		
M.18.24.18	no data	2,288	322	5%	11%
M.18.24.19	Total	46,327	2,811	100%	100%
OM.18.24.1					
OM.18.24.2					
OM.18.24.3					
25. Average energy use Intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	<=52.5 + 1,650/M^2	6,178	191	13%	7%
M.18.25.2	<=70 + 2,200/M^2	3,788	138	8%	5%
M.18.25.3	<=110 + 3,200/M^2	9,020	409	19%	15%
M.18.25.4	<=150 + 4,200/M^2	7,874	368	17%	13%
M.18.25.5	<=190 + 5,200/M^2	3,893	193	8%	7%
M.18.25.6	<=240 + 6,500/M^2	1,262	91	3%	3%
M.18.25.7	>240 + 6,500/M^2	839	51	2%	2%
M.18.25.8	Estimate: <=52.5 + 1,650/M^2	1,297	93	3%	3%
M.18.25.9	Estimate: <=70 + 2,200/M^2	900	58	2%	2%
M.18.25.10	Estimate: <=110 + 3,200/M^2	1,215	165	2%	6%
M.18.25.11	Estimate: <=150 + 4,200/M^2	4,786	467	10%	17%
M.18.25.12	Estimate: <=190 + 5,200/M^2	533	70	1%	2%
M.18.25.13	Estimate: <=240 + 6,500/M^2	297	13	1%	0%
M.18.25.14	Estimate: >240 + 6,500/M^2	2,156	182	5%	6%
M.18.25.15	TBC at a country level	ND1	ND1		
M.18.25.16	TBC at a country level	ND1	ND1		
M.18.25.17	TBC at a country level	ND1	ND1		
M.18.25.18	no data	2,288	322	5%	11%
M.18.25.19	Total	46,327	2,811	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	older than 1919	8,598	476	15%	17%
M.18.26.2	1919 - 1945	2,622	209	6%	7%
M.18.26.3	1945 - 1960	2,843	166	6%	6%
M.18.26.4	1961 - 1970	5,512	320	12%	11%
M.18.26.5	1971 - 1980	4,172	348	9%	12%
M.18.26.6	1981 - 1990	5,484	333	12%	12%
M.18.26.7	1991 - 2000	3,489	206	8%	7%
M.18.26.8	2001 - 2005	2,264	179	5%	6%
M.18.26.9	2006 and later	9,339	459	20%	16%
M.18.26.10	no data	2,004	115	4%	4%
M.18.26.11	Total	46,327	2,811	100%	100%
OM.18.26.1					
27. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
M.18.27.1	New Building	2,777	150	6%	0%
M.18.27.2	Existing building	43,550	121,177	94%	100%
M.18.27.3	other	0	0	0%	0%
M.18.27.4	no data	0	0	0%	0%
M.18.27.5	Total	46,327	121,327	100%	100%

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2021

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	75,986	14,804	22.7%	9.8%
SM.1.1.2	other	0	0	0.0%	0.0%
SM.1.1.3	Total sustainable loans	75,986	14,804	22.7%	9.8%
OSM.1.1.4					
OSM.1.1.5					
OSM.1.1.6					
OSM.1.1.7					
2. EEMI eligible loan flow (since cut-off date from previous HDT)					
		Nominal (mn)	Number of loans		
SM.2.1.1	new issuance	5,354	1,032		
SM.2.1.2	redemptions	3,039	1,025		
OSM.2.1.1					
OSM.2.1.2					
OSM.2.1.3					
OSM.2.1.4					
3. EEMI eligible mortgage loans funding structure					
		Nominal (mn)	Number of loans		
SM.3.1.1	deposit	0	0		
SM.3.1.2	covered bonds	75,986	14,804		
SM.3.1.3	securitisation	0	0		
SM.3.1.4	other	0	0		
OSM.3.1.1					
OSM.3.1.2					
OSM.3.1.3					
OSM.3.1.4					
OSM.3.1.5					
OSM.3.1.6					
OSM.3.1.7					
2. Additional information on the EEMI eligible section of the mortgage stock					
1. EEMI Property Type Information		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	64,519		84.9%	
SM.2.1.2	Commercial	11,467		15.1%	
SM.2.1.3	Other	0		0.0%	
SM.2.1.4	Total	75,986		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					
OSM.2.1.4					
OSM.2.1.5					
OSM.2.1.6					
OSM.2.1.7					
OSM.2.1.8					
OSM.2.1.9					
OSM.2.1.10					
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
2. General Information		Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of EEMI mortgage loans	14,257	547	9.8%	
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	15.0%	26.1%	8.9%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.4.1	European Union	100.0%	100.0%	100.0%
SM.2.4.2	Austria	0.0%	0.0%	0.0%
SM.2.4.3	Belgium	0.0%	0.0%	0.0%
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%
SM.2.4.5	Croatia	0.0%	0.0%	0.0%
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%
SM.2.4.7	Czechia	0.0%	0.0%	0.0%
SM.2.4.8	Denmark	100.0%	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%
OSM.2.4.1	o/w Greenland	0.0%	0.0%	0.0%
OSM.2.4.2	o/w Faroe Islands	0.0%	0.0%	0.0%
OSM.2.4.3				
OSM.2.4.4				
OSM.2.4.5				
OSM.2.4.6				
OSM.2.4.7				
OSM.2.4.8				
OSM.2.4.9				
OSM.2.4.10				
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	40.9%	51.2%	42.5%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10.2%	9.8%	10.1%
SM.2.5.3	Northern Jutland (Region Nordjylland)	8.9%	4.4%	8.2%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	26.5%	22.3%	25.9%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13.5%	12.1%	13.3%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
SM.2.5.41				
SM.2.5.42				
SM.2.5.43				
SM.2.5.44				
SM.2.5.45				
SM.2.5.46				
SM.2.5.47				
SM.2.5.48				
SM.2.5.49				
SM.2.5.50				

6. Breakdown by Interest Rate - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	77%	53%	75%	
SM.2.6.2	Floating rate	23%	47%	25%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
7. Breakdown by Repayment Type - Optional		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	43%	47%	44%	
SM.2.7.2	Amortising	57%	53%	56%	
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	21%	20%	21%	
SM.2.8.2	≥ 12 - < 24 months	30%	25%	29%	
SM.2.8.3	≥ 24 - < 36 months	15%	11%	14%	
SM.2.8.4	≥ 36 - < 60 months	19%	15%	18%	
SM.2.8.5	≥ 60 months	15%	29%	17%	
OSM.7.8.1					
OSM.7.8.2					
OSM.7.8.3					
OSM.7.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPL	0.03%	0.04%	0.03%	
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)	4,525			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	8,637	7,372	13%	52%
SM.2A.10.3	DKK 2 - 5m	15,686	5,550	24%	39%
SM.2A.10.4	DKK 5 - 20m	8,126	819	13%	6%
SM.2A.10.5	DKK 20 - 50m	10,437	325	16%	2%
SM.2A.10.6	DKK 50 - 100m	8,349	118	13%	1%
SM.2A.10.7	> DKK 100m	13,284	73	21%	1%
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	64,519	42,257	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	ND1	ND1		
SM.2A.11.3	>40 - <=50 %	ND1	ND1		
SM.2A.11.4	>50 - <=60 %	ND1	ND1		
SM.2A.11.5	>60 - <=70 %	ND1	ND1		
SM.2A.11.6	>70 - <=80 %	ND1	ND1		
SM.2A.11.7	>80 - <=90 %	ND1	ND1		
SM.2A.11.8	>90 - <=100 %	ND1	ND1		
SM.2A.11.9	>100 %	ND1	ND1		
SM.2A.11.10	Total	0	0	0.0%	0.0%
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 (%)	47.0%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	45,586	ND1	71%	
SM.2A.12.3	>40 - <=50 %	6,960	ND1	11%	
SM.2A.12.4	>50 - <=60 %	5,914	ND1	9%	
SM.2A.12.5	>60 - <=70 %	4,096	ND1	6%	
SM.2A.12.6	>70 - <=80 %	1,689	ND1	3%	
SM.2A.12.7	>80 - <=90 %	133	ND1	0%	
SM.2A.12.8	>90 - <=100 %	62	ND1	0%	
SM.2A.12.9	>100 %	78	ND1	0%	
SM.2A.12.10	Total	64,519	0	100%	0.0%
OSM.2A.12.1	a/w >100 - <=110 %	31	ND1	0%	
OSM.2A.12.2	a/w >110 - <=120 %	24	ND1	0%	
OSM.2A.12.3	a/w >120 - <=130 %	4	ND1	0%	
OSM.2A.12.4	a/w >130 - <=140 %	3	ND1	0%	
OSM.2A.12.5	a/w >140 - <=150 %	5	ND1	0%	
OSM.2A.12.6	a/w >150 %	10	ND1	0%	
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					

13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied			38%	
SM.2A.13.2	Second home/holiday houses			0%	
SM.2A.13.3	Buy-to-let/Non-owner occupied			0%	
SM.2A.13.4	Subsidised housing			24%	
SM.2A.13.5	Agricultural			0%	
OSM.2A.13.1	Other			38%	
OSM.2A.13.2	o/w Private rental			35%	
OSM.2A.13.3	o/w Multi-family housing			3%	
OSM.2A.13.4	o/w Buildings under construction			0%	
OSM.2A.13.5	o/w Buildings land			0%	
OSM.2A.13.6	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [if relevant, please specify]				
OSM.2A.13.8	o/w [if relevant, please specify]				
OSM.2A.13.9	o/w [if relevant, please specify]				
OSM.2A.13.10	o/w [if relevant, please specify]				
OSM.2A.13.11	o/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					
OSM.2A.14.4					
OSM.2A.14.5					
OSM.2A.14.6					
15. EPC information of the financed RRE		Nominal (m€)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	39,917	6,280	62%	53%
SM.2A.15.2	B	18,162	4,705	28%	40%
SM.2A.15.3	C	0	0	0%	0%
SM.2A.15.4	D	0	0	0%	0%
SM.2A.15.5	E	0	0	0%	0%
SM.2A.15.6	F	0	0	0%	0%
SM.2A.15.7	G	0	0	0%	0%
SM.2A.15.8	Estimate A	6,256	846	10%	7%
SM.2A.15.9	Estimate B	183	66	0%	1%
SM.2A.15.10	Estimate C	0	0	0%	0%
SM.2A.15.11	Estimate D	0	0	0%	0%
SM.2A.15.12	Estimate E	0	0	0%	0%
SM.2A.15.13	Estimate F	0	0	0%	0%
SM.2A.15.14	Estimate G	0	0	0%	0%
SM.2A.15.15	TBC at a country level	ND1	ND1		
SM.2A.15.16	TBC at a country level	ND1	ND1		
SM.2A.15.17	TBC at a country level	ND1	ND1		
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	64,519	11,897	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m ²)		Nominal (m€)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M ²	39,917	6,280	62%	53%
SM.2A.16.2	<-70 + 2,200/M ²	18,162	4,705	28%	40%
SM.2A.16.3	<-110 + 3,200/M ²	0	0	0%	0%
SM.2A.16.4	<-150 + 4,200/M ²	0	0	0%	0%
SM.2A.16.5	<-190 + 5,200/M ²	0	0	0%	0%
SM.2A.16.6	<-240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.7	>240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.8	Estimate: <-52.5 + 1,650/M ²	6,256	846	10%	7%
SM.2A.16.9	Estimate: <-70 + 2,200/M ²	183	66	0%	1%
SM.2A.16.10	Estimate: <-110 + 3,200/M ²	0	0	0%	0%
SM.2A.16.11	Estimate: <-150 + 4,200/M ²	0	0	0%	0%
SM.2A.16.12	Estimate: <-190 + 5,200/M ²	0	0	0%	0%
SM.2A.16.13	Estimate: <-240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.14	Estimate: >240 + 6,500/M ²	0	0	0%	0%
SM.2A.16.15	TBC at a country level	ND1	ND1		
SM.2A.16.16	TBC at a country level	ND1	ND1		
SM.2A.16.17	TBC at a country level	ND1	ND1		
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	64,519	11,897	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
OSM.2A.16.3					
17. Dwelling Age Structure		Nominal (m€)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.17.1	older than 1919	1,051	304	2%	3%
SM.2A.17.2	1919 - 1945	704	179	1%	2%
SM.2A.17.3	1945 - 1960	1,598	127	1%	1%
SM.2A.17.4	1961 - 1970	1,867	256	3%	2%
SM.2A.17.5	1971 - 1980	2,295	392	4%	3%
SM.2A.17.6	1981 - 1990	993	488	2%	4%
SM.2A.17.7	1991 - 2000	1,366	269	2%	2%
SM.2A.17.8	2001 - 2005	2,762	552	4%	5%
SM.2A.17.9	2006 and later	49,289	9,131	76%	77%
SM.2A.17.10	no data	2,594	199	4%	2%
SM.2A.17.11	Total	64,519	11,897	100%	100%
OSM.2A.17.1					
18. Dwelling type		Nominal (m€)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.18.1	House, detached or semi-detached	16,106	6,414	25%	54%
SM.2A.18.2	Flat or Apartment	4,821	2,004	7%	17%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	13,977	2,814	22%	24%
SM.2A.18.5	Multifamily House	29,615	665	46%	6%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	64,519	11,897	100%	100%
OSM.2A.18.4					

19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.2A.19.1	New Building	25,480	3,768	39%	32%
SM.2A.19.2	Existing building	39,039	8,129	61%	68%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	64,519	11,897	100%	100%
OSM.2A.19.1					
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
OSM.2A.19.12					
OSM.2A.19.13					
OSM.2A.19.14					
OSM.2A.19.15					
OSM.2A.19.16					
OSM.2A.19.17					
OSM.2A.19.18					
OSM.2A.19.19					
OSM.2A.19.20					
OSM.2A.19.21					
OSM.2A.19.22					
OSM.2A.19.23					
OSM.2A.19.24					
OSM.2A.19.25					
OSM.2A.19.26					
OSM.2A.19.27					
OSM.2A.19.28					
OSM.2A.19.29					
OSM.2A.19.30					
OSM.2A.19.31					
OSM.2A.19.32					
OSM.2A.19.33					
OSM.2A.19.34					
OSM.2A.19.35					
OSM.2A.19.36					
OSM.2A.19.37					
OSM.2A.19.38					
OSM.2A.19.39					
OSM.2A.19.40					
OSM.2A.19.41					
OSM.2A.19.42					
OSM.2A.19.43					
OSM.2A.19.44					
OSM.2A.19.45					
OSM.2A.19.46					
OSM.2A.19.47					
OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					
2B Commercial Cover Pool					
20. Loan Size Information					
SM.2B.20.1	Average loan size (000s)	21			
By buckets (mn):					
SM.2B.20.2	DKK 0 - 2m	90	73	1%	13%
SM.2B.20.3	DKK 2 - 5m	379	109	3%	20%
SM.2B.20.4	DKK 5 - 20m	2,891	251	25%	46%
SM.2B.20.5	DKK 20 - 50m	1,914	68	17%	12%
SM.2B.20.6	DKK 20 - 50m	1,643	23	14%	4%
SM.2B.20.7	> DKK 100m	4,551	23	40%	4%
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	11,467	547	100%	100%
21. Loan to Value (LTV) Information - UNINDEXED					
SM.2B.21.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100 %	ND1	ND1		
SM.2B.21.10	Total	0.0	0	0.0%	0.0%
OSM.2B.21.1	a/w >100 - <=110 %	ND1			
OSM.2B.21.2	a/w >110 - <=120 %	ND1			
OSM.2B.21.3	a/w >120 - <=130 %	ND1			
OSM.2B.21.4	a/w >130 - <=140 %	ND1			
OSM.2B.21.5	a/w >140 - <=150 %	ND1			
OSM.2B.21.6	a/w >150 %	ND1			
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)	49%			
By LTV buckets (mn):					
SM.28.22.2	>0 - <=40 %	8,425	ND1	73%	
SM.28.22.3	>40 - <=50 %	1,656	ND1	14%	
SM.28.22.4	>50 - <=60 %	973	ND1	8%	
SM.28.22.5	>60 - <=70 %	249	ND1	2%	
SM.28.22.6	>70 - <=80 %	70	ND1	1%	
SM.28.22.7	>80 - <=90 %	43	ND1	0%	
SM.28.22.8	>90 - <=100 %	25	ND1	0%	
SM.28.22.9	>100%	27	ND1	0%	
SM.28.22.10	Total	11,467	0	100%	0.0%
OSM.28.22.1	a/w >100 - <=110 %	18	ND1	0%	
OSM.28.22.2	a/w >110 - <=120 %	4	ND1	0%	
OSM.28.22.3	a/w >120 - <=130 %	3	ND1	0%	
OSM.28.22.4	a/w >130 - <=140 %	1	ND1	0%	
OSM.28.22.5	a/w >140 - <=150 %	1	ND1	0%	
OSM.28.22.6	a/w >150 %	0	ND1	0%	
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
23. Breakdown by Type		% Commercial loans			
SM.28.23.1	Retail	35%			
SM.28.23.2	Office	38%			
SM.28.23.3	Hotel/Tourism	0%			
SM.28.23.4	Shopping malls	6%			
SM.28.23.5	Industry	4%			
SM.28.23.6	Agriculture	0%			
SM.28.23.7	Other commercially used	0%			
SM.28.23.8	Hospital	0%			
SM.28.23.9	School	0%			
SM.28.23.10	other RE with a social relevant purpose	17%			
SM.28.23.11	Land	0%			
SM.28.23.12	Property developers / Building under construction	0%			
SM.28.23.13	Other	0%			
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				
24. EPC information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.24.1	A	6,178	191	54%	44%
SM.28.24.2	B	3,788	138	33%	32%
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	1,235	81	11%	19%
SM.28.24.9	Estimate B	267	20	2%	5%
SM.28.24.10	Estimate C	0	0	0%	0%
SM.28.24.11	Estimate D	0	0	0%	0%
SM.28.24.12	Estimate E	0	0	0%	0%
SM.28.24.13	Estimate F	0	0	0%	0%
SM.28.24.14	Estimate G	0	0	0%	0%
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%
SM.28.24.19	Total	11,467	430	100%	100%
OSM.28.24.1					
OSM.28.24.2					
OSM.28.24.3					
25. 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	6,178	191	54%	44%
SM.28.25.2	<=70 + 2,200/M*2	3,788	138	33%	32%
SM.28.25.3	<=110 + 3,200/M*2	0	0	0%	0%
SM.28.25.4	<=150 + 4,200/M*2	0	0	0%	0%
SM.28.25.5	<=190 + 5,200/M*2	0	0	0%	0%
SM.28.25.6	<=240 + 6,500/M*2	0	0	0%	0%
SM.28.25.7	>240 + 6,500/M*2	0	0	0%	0%
SM.28.25.8	Estimate: <=52.5 + 1,650/M*2	1,235	81	11%	19%
SM.28.25.9	Estimate: <=70 + 2,200/M*2	267	20	2%	5%
SM.28.25.10	Estimate: <=110 + 3,200/M*2	0	0	0%	0%
SM.28.25.11	Estimate: <=150 + 4,200/M*2	0	0	0%	0%
SM.28.25.12	Estimate: <=190 + 5,200/M*2	0	0	0%	0%
SM.28.25.13	Estimate: <=240 + 6,500/M*2	0	0	0%	0%
SM.28.25.14	Estimate: >240 + 6,500/M*2	0	0	0%	0%
SM.28.25.15	TBC at a country level	ND1	ND1		
SM.28.25.16	TBC at a country level	ND1	ND1		
SM.28.25.17	TBC at a country level	ND1	ND1		
SM.28.25.18	no data	0	0	0%	0%
SM.28.25.19	Total	11,467	430	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	elder than 1919	1,034	16	9%	4%
SM.28.26.2	1919 - 1945	226	9	2%	2%
SM.28.26.3	1945 - 1960	169	10	1%	2%
SM.28.26.4	1961 - 1970	1,039	14	9%	3%
SM.28.26.5	1971 - 1980	136	8	1%	2%
SM.28.26.6	1981 - 1990	721	22	6%	5%
SM.28.26.7	1991 - 2000	642	10	6%	2%
SM.28.26.8	2001 - 2005	305	22	3%	5%
SM.28.26.9	2006 and later	6,974	312	61%	73%
SM.28.26.10	no data	221	7	2%	2%
SM.28.26.11	Total	11,467	430	100%	100%
OSM.28.26.1					
27. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Loans
SM.28.27.1	New Building	2,765	146	24%	34%
SM.28.27.2	Existing building	8,702	284	76%	66%
SM.28.27.3	other	0	0	0%	0%
SM.28.27.4	no data	0	0	0%	0%
SM.28.27.5	Total	11,467	430	100%	100%

C. Harmonised Disclosure Template - Glossary

EEM HDT 2021

The definitions below reflect the national specificities

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