

# EEMI Harmonised Disclosure Template

**2023 Version**

**Denmark**

**Jyske Realkredit A/S**

**Reporting Date: 20/08/2024**

**Cut-off Date: 30/06/2024**



**Energy  
Efficient  
Mortgage  
Label**

[Worksheet EEM General Mortgage Assets](#)

[Worksheet EEM Loan Mortgage Assets](#)

[Worksheet EEM Harmonised Summary](#)

A1. EEM Harmonised Disclosure Template - General Mortgage Assets

EEM HDT 2023

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

Field Number	1. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
<b>1. Property Type Information</b>					
M.1.1.1	Residential	322.255			85.7%
M.1.1.2	Commercial	53.855			14.3%
M.1.1.3	Other	0			0.0%
M.1.1.4	Total	376.120			100.0%
OM.1.1.1	a/w Cooperative Housing	13.785			3.7%
OM.1.1.2	a/w Agriculture	178			0.0%
OM.1.1.3	a/w Owner-occupied homes	172.104			45.8%
OM.1.1.4	a/w Holiday houses	9.993			2.7%
OM.1.1.5	a/w Subsidised Housing	50.810			13.5%
OM.1.1.6	a/w Private rental	75.562			20.1%
OM.1.1.7	a/w Manufacturing and Manual Industries	6.514			1.8%
OM.1.1.8	a/w Office and Business	38.607			10.3%
OM.1.1.9	a/w Social and cultural purposes	8.390			2.2%
OM.1.1.10	a/w Other	76			0.0%
OM.1.1.11					
<b>2. General Information</b>					
M.1.2.1	Number of mortgage loans	144.707		3.698	148.405
OM.1.2.1	Optional information eq, Number of borrowers	ND1			
OM.1.2.2	Optional information eq, Number of guarantors	ND1			
OM.1.2.3					
OM.1.2.4					
OM.1.2.5					
OM.1.2.6					
<b>3. Concentration Risks</b>					
M.1.3.1	10 largest exposures	4.1%	8.6%		2.5%
OM.1.3.1					
OM.1.3.2					
OM.1.3.3					
OM.1.3.4					
OM.1.3.5					
OM.1.3.6					
<b>4. Breakdown by Geography</b>					
M.1.4.1	European Union	99.5%	100.0%		99.6%
M.1.4.2	Austria	0.0%	0.0%		0.0%
M.1.4.3	Belgium	0.0%	0.0%		0.0%
M.1.4.4	Bulgaria	0.0%	0.0%		0.0%
M.1.4.5	Croatia	0.0%	0.0%		0.0%
M.1.4.6	Cyprus	0.0%	0.0%		0.0%
M.1.4.7	Czechia	0.0%	0.0%		0.0%
M.1.4.8	Denmark	99.5%	100.0%		99.6%
M.1.4.9	Estonia	0.0%	0.0%		0.0%
M.1.4.10	Finland	0.0%	0.0%		0.0%
M.1.4.11	France	0.0%	0.0%		0.0%
M.1.4.12	Germany	0.0%	0.0%		0.0%
M.1.4.13	Greece	0.0%	0.0%		0.0%
M.1.4.14	Netherlands	0.0%	0.0%		0.0%
M.1.4.15	Hungary	0.0%	0.0%		0.0%
M.1.4.16	Ireland	0.0%	0.0%		0.0%
M.1.4.17	Italy	0.0%	0.0%		0.0%
M.1.4.18	Latvia	0.0%	0.0%		0.0%
M.1.4.19	Lithuania	0.0%	0.0%		0.0%
M.1.4.20	Luxembourg	0.0%	0.0%		0.0%
M.1.4.21	Malta	0.0%	0.0%		0.0%
M.1.4.22	Poland	0.0%	0.0%		0.0%
M.1.4.23	Portugal	0.0%	0.0%		0.0%
M.1.4.24	Romania	0.0%	0.0%		0.0%
M.1.4.25	Slovakia	0.0%	0.0%		0.0%
M.1.4.26	Slovenia	0.0%	0.0%		0.0%
M.1.4.27	Spain	0.0%	0.0%		0.0%
M.1.4.28	Sweden	0.0%	0.0%		0.0%
M.1.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
M.1.4.30	Iceland	0.0%	0.0%		0.0%
M.1.4.31	Liechtenstein	0.0%	0.0%		0.0%
M.1.4.32	Norway	0.0%	0.0%		0.0%
M.1.4.33	Other	0.5%	0.0%		0.4%
M.1.4.34	Switzerland	0.0%	0.0%		0.0%
M.1.4.35	United Kingdom	0.0%	0.0%		0.0%
M.1.4.36	Australia	0.0%	0.0%		0.0%
M.1.4.37	Brazil	0.0%	0.0%		0.0%
M.1.4.38	Canada	0.0%	0.0%		0.0%
M.1.4.39	Japan	0.0%	0.0%		0.0%
M.1.4.40	Korea	0.0%	0.0%		0.0%
M.1.4.41	New Zealand	0.0%	0.0%		0.0%
M.1.4.42	Singapore	0.0%	0.0%		0.0%
M.1.4.43	US	0.0%	0.0%		0.0%
M.1.4.44	Other	0.5%	0.0%		0.4%
OM.1.4.1	a/w Greenland	0.0%	0.0%		0.0%
OM.1.4.2	a/w Faroe Islands	0.5%	0.0%		0.4%
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%	50%	46%	
M.1.5.2	Remaining Zealand & Bornholm (Region Sjælland)	12%	8%	11%	
M.1.5.3	Northern Jutland (Region Nordjylland)	7%	5%	7%	
M.1.5.4	Eastern Jutland (Region Midtjylland)	22%	18%	21%	
M.1.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	19%	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					
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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	64%	47%	62%	
M.1.6.2	Floating rate	36%	53%	38%	
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	47%	43%	47%	
M.1.7.2	Amortising	53%	57%	54%	
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 12months	13%	13%	13%	
M.1.8.2	≥ 12 - < 24 months	14%	14%	14%	
M.1.8.3	≥ 24 - < 36 months	16%	16%	16%	
M.1.8.4	≥ 36 - < 60 months	24%	24%	24%	
M.1.8.5	≥ 60 months	34%	33%	34%	
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	0,12%	0,03%	0,11%	
OM.1.9.1					
OM.1.9.2					
OM.1.9.3					
OM.1.9.4					
1.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.1A.10.1	Average loan size (000s)	2.227			
M.1A.10.2	By buckets (mm):				
M.1A.10.3	DKK 0 - 2m	96.544	108.369	30%	75%
M.1A.10.4	DKK 2 - 5m	83.864	29.127	26%	20%
M.1A.10.5	DKK 5 - 20m	50.152	5.535	16%	4%
M.1A.10.6	DKK 20 - 50m	35.019	1.142	11%	1%
M.1A.10.7	DKK 50 - 100m	24.578	356	8%	0%
M.1A.10.8	> DKK 100m	32.098	178	10%	0%
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	322.255	144.707	100%	100%

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	<i>a/w &gt;100 - &lt;=110 %</i>	ND1			
OM.1A.11.2	<i>a/w &gt;110 - &lt;=120 %</i>	ND1			
OM.1A.11.3	<i>a/w &gt;120 - &lt;=130 %</i>	ND1			
OM.1A.11.4	<i>a/w &gt;130 - &lt;=140 %</i>	ND1			
OM.1A.11.5	<i>a/w &gt;140 - &lt;=150 %</i>	ND1			
OM.1A.11.6	<i>a/w &gt;150 %</i>	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 (%)	44.9%			
	By LTV buckets (mn):				
M.1A.12.2	>0 - <=40 %	247.322	ND1	76.7%	
M.1A.12.3	>40 - <=50 %	34.209	ND1	10.6%	
M.1A.12.4	>50 - <=60 %	23.054	ND1	7.2%	
M.1A.12.5	>60 - <=70 %	11.563	ND1	3.6%	
M.1A.12.6	>70 - <=80 %	4.452	ND1	1.4%	
M.1A.12.7	>80 - <=90 %	847	ND1	0.3%	
M.1A.12.8	>90 - <=100 %	332	ND1	0.1%	
M.1A.12.9	>100%	475	ND1	0.1%	
M.1A.12.10	Total	322.255	0	100.0%	0.0%
OM.1A.12.1	<i>a/w &gt;100 - &lt;=110 %</i>	179	ND1	0.1%	
OM.1A.12.2	<i>a/w &gt;110 - &lt;=120 %</i>	99	ND1	0.0%	
OM.1A.12.3	<i>a/w &gt;120 - &lt;=130 %</i>	78	ND1	0.0%	
OM.1A.12.4	<i>a/w &gt;130 - &lt;=140 %</i>	35	ND1	0.0%	
OM.1A.12.5	<i>a/w &gt;140 - &lt;=150 %</i>	15	ND1	0.0%	
OM.1A.12.6	<i>a/w &gt;150 %</i>	69	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	53%			
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	16%			
M.1A.13.5	Agricultural	0%			
M.1A.13.6	Other	28%			
OM.1A.13.1	<i>a/w Private rental</i>	23%			
OM.1A.13.2	<i>a/w Multi-family housing</i>	4%			
OM.1A.13.3	<i>a/w Buildings under construction</i>	0%			
OM.1A.13.4	<i>a/w Buildings land</i>	0%			
OM.1A.13.5	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.6	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.7	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.8	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.9	<i>a/w (if relevant, please specify)</i>				
OM.1A.13.10	<i>a/w (if relevant, please specify)</i>				
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	70.323	9.102	22%	7%
M.1A.15.2	B	26.939	5.957	8%	5%
M.1A.15.3	C	76.465	21.273	24%	17%
M.1A.15.4	D	46.394	18.472	14%	15%
M.1A.15.5	E	16.482	7.218	5%	6%
M.1A.15.6	F	7.195	3.345	2%	3%
M.1A.15.7	G	3.430	1.877	1%	2%
M.1A.15.8	Estimate A	7.623	971	2%	1%
M.1A.15.9	Estimate B	4.343	1.030	1%	1%
M.1A.15.10	Estimate C	17.982	11.665	6%	9%
M.1A.15.11	Estimate D	17.248	24.979	5%	20%
M.1A.15.12	Estimate E	8.605	1.205	3%	1%
M.1A.15.13	Estimate F	4.608	80	1%	0%
M.1A.15.14	Estimate G	3.146	3.825	1%	3%
M.1A.15.15	TBC at a country level	ND1	ND1		
M.1A.15.16	TBC at a country level	ND1	ND1		
M.1A.15.17	TBC at a country level	ND1	ND1		
M.1A.15.18	no data	11.470	11.901	4%	10%
M.1A.15.19	Total	322.255	122.900	100%	100%
OM.1A.15.1					
OM.1A.15.2					
OM.1A.15.3					

16. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.16.1	<=52.5 + 1,650/M^2	70.323	9.102	22%	7%
M.1A.16.2	<=70 + 2,200/M^2	26.939	5.957	8%	5%
M.1A.16.3	<=110 + 3,200/M^2	76.465	21.273	24%	17%
M.1A.16.4	<=150 + 4,200/M^2	46.394	18.472	14%	15%
M.1A.16.5	<=190 + 5,200/M^2	16.482	7.218	5%	6%
M.1A.16.6	<=240 + 6,500/M^2	7.195	3.345	2%	3%
M.1A.16.7	>240 + 6,500/M^2	3.430	1.977	1%	2%
M.1A.16.8	Estimate: <=52.5 + 1,650/M^2	7.623	971	2%	1%
M.1A.16.9	Estimate: <=70 + 2,200/M^2	4.343	1.030	1%	1%
M.1A.16.10	Estimate: <=110 + 3,200/M^2	17.982	11.665	6%	9%
M.1A.16.11	Estimate: <=150 + 4,200/M^2	17.248	24.979	5%	20%
M.1A.16.12	Estimate: <=190 + 5,200/M^2	8.605	1.205	3%	1%
M.1A.16.13	Estimate: <=240 + 6,500/M^2	4.608	80	1%	0%
M.1A.16.14	Estimate: >240 + 6,500/M^2	3.146	3.825	1%	3%
M.1A.16.15	TBC at a country level	ND1	ND1		
M.1A.16.16	TBC at a country level	ND1	ND1		
M.1A.16.17	TBC at a country level	ND1	ND1		
M.1A.16.18	no data	11.470	11.901	4%	10%
M.1A.16.19	Total	322.255	122.900	100%	100%
OM.1A.16.1					
OM.1A.16.2					
OM.1A.16.3					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.17.1	older than 1919	48.617	18.003	15%	15%
M.1A.17.2	1919 - 1945	40.110	16.935	12%	14%
M.1A.17.3	1946 - 1960	29.189	12.221	9%	10%
M.1A.17.4	1961 - 1970	37.146	18.801	12%	15%
M.1A.17.5	1971 - 1980	36.297	21.500	11%	17%
M.1A.17.6	1981 - 1990	15.067	8.020	5%	7%
M.1A.17.7	1991 - 2000	13.742	4.949	4%	4%
M.1A.17.8	2001 - 2005	11.516	4.323	4%	4%
M.1A.17.9	2006 - 2010	16.955	6.212	5%	5%
M.1A.17.10	2011 - 2015	31.293	4.801	10%	4%
M.1A.17.11	2016 - 2020	21.460	2.185	7%	2%
M.1A.17.12	2021 and onwards	14.848	3.362	5%	3%
M.1A.17.13	no data	6.015	1.589	2%	1%
M.1A.17.14	Total	322.255	122.901	100%	100%
OM.1A.17.1					
OM.1A.17.2					
OM.1A.17.3					
OM.1A.17.4					
OM.1A.17.5					
OM.1A.17.6					
OM.1A.17.7					
OM.1A.17.8					
OM.1A.17.9					
OM.1A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.18.1	House, detached or semi-detached	138.516	89.154	43%	73%
M.1A.18.2	Flat or Apartment	2.884	333	1%	0%
M.1A.18.3	Bungalow	0	0	0%	0%
M.1A.18.4	Terraced House	41.597	13.523	13%	11%
M.1A.18.5	Multifamily House	138.761	19.872	43%	16%
M.1A.18.6	Land Only	0	0	0%	0%
M.1A.18.7	other	497	19	0%	0%
M.1A.18.8	Total	322.255	122.901	100%	100%
OM.1A.18.1					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.1A.19.1	New Building	36.147	4.035	11%	3%
M.1A.19.2	Existing building	286.108	118.866	89%	97%
M.1A.19.3	other	0	0	0%	0%
M.1A.19.4	no data	0	0	0%	0%
M.1A.19.5	Total	322.255	122.901	100%	100%
OM.1A.19.1					
20. CO2 emission - by dwelling type - as per national availability		TON CO2 (per year)	TON CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.1A.20.1	House, detached or semi-detached	157.812	79.777	11.5	
M.1A.20.2	Flat or Apartment	2.529	1.456	5.5	
M.1A.20.3	Bungalow	0	0	-	
M.1A.20.4	Terraced House	23.635	14.343	4.3	
M.1A.20.5	Multifamily House	65.885	43.341	3.1	
M.1A.20.6	Land Only	0	0	0.0	
M.1A.20.7	other	376	183	9.7	
M.1A.20.8	no data	59	45	-	
M.1A.20.9	total	250.296	139.144	6.1	
M.1A.20.10	Weighted Average				
M.1A.20.11					
M.1A.20.12					
M.1A.20.13					
M.1A.20.14					
M.1A.20.15					
M.1A.20.16					
M.1A.20.17					
M.1A.20.18					
M.1A.20.19					
M.1A.20.20					
M.1A.20.21					
M.1A.20.22					
M.1A.20.23					
M.1A.20.24					
M.1A.20.25					
M.1A.20.26					
M.1A.20.27					
M.1A.20.28					
M.1A.20.29					
M.1A.20.30					
M.1A.20.31					
M.1A.20.32					
M.1A.20.33					
M.1A.20.34					
M.1A.20.35					
M.1A.20.36					
M.1A.20.37					
M.1A.20.38					
M.1A.20.39					
M.1A.20.40					
M.1A.20.41					
M.1A.20.42					
M.1A.20.43					
M.1A.20.44					
M.1A.20.45					
M.1A.20.46					
M.1A.20.47					
M.1A.20.48					

1B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.21.1	Average loan size (000s)	14,566			
By buckets (mn):					
M.1B.21.2	DKK 0 - 2m	974	898	2%	24%
M.1B.21.3	DKK 2 - 5m	3,077	931	6%	25%
M.1B.21.4	DKK 5 - 20m	13,332	1,301	25%	35%
M.1B.21.5	DKK 20 - 50m	10,736	340	20%	9%
M.1B.21.6	DKK 50 - 100m	10,031	144	19%	4%
M.1B.21.7	> DKK 100m	15,715	84	29%	2%
M.1B.21.8	TBC at a country level	ND1	ND1		
M.1B.21.9	TBC at a country level	ND1	ND1		
M.1B.21.10	TBC at a country level	ND1	ND1		
M.1B.21.11	TBC at a country level	ND1	ND1		
M.1B.21.12	TBC at a country level	ND1	ND1		
M.1B.21.13	TBC at a country level	ND1	ND1		
M.1B.21.14	TBC at a country level	ND1	ND1		
M.1B.21.15	TBC at a country level	ND1	ND1		
M.1B.21.16	TBC at a country level	ND1	ND1		
M.1B.21.17	TBC at a country level	ND1	ND1		
M.1B.21.18	TBC at a country level	ND1	ND1		
M.1B.21.19	TBC at a country level	ND1	ND1		
M.1B.21.20	TBC at a country level	ND1	ND1		
M.1B.21.21	TBC at a country level	ND1	ND1		
M.1B.21.22	TBC at a country level	ND1	ND1		
M.1B.21.23	TBC at a country level	ND1	ND1		
M.1B.21.24	TBC at a country level	ND1	ND1		
M.1B.21.25	TBC at a country level	ND1	ND1		
M.1B.21.26	Total	53,865	3,698	100.0%	100.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.1B.22.2	>0 - <=40 %	ND1	ND1		
M.1B.22.3	>40 - <=50 %	ND1	ND1		
M.1B.22.4	>50 - <=60 %	ND1	ND1		
M.1B.22.5	>60 - <=70 %	ND1	ND1		
M.1B.22.6	>70 - <=80 %	ND1	ND1		
M.1B.22.7	>80 - <=90 %	ND1	ND1		
M.1B.22.8	>90 - <=100 %	ND1	ND1		
M.1B.22.9	>100 %	ND1	ND1		
M.1B.22.10	Total	0.0	0	0.0%	0.0%
OM.1B.22.1	a/w >100 - <=110 %	ND1			
OM.1B.22.2	a/w >110 - <=120 %	ND1			
OM.1B.22.3	a/w >120 - <=130 %	ND1			
OM.1B.22.4	a/w >130 - <=140 %	ND1			
OM.1B.22.5	a/w >140 - <=150 %	ND1			
OM.1B.22.6	a/w >150 %	ND1			
OM.1B.22.7					
OM.1B.22.8					
OM.1B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.1B.23.1	Weighted Average LTV (%)	46.1%			
By LTV buckets (mn):					
M.1B.23.2	>0 - <=40 %	41,892	ND1	78%	
M.1B.23.3	>40 - <=50 %	6,244	ND1	12%	
M.1B.23.4	>50 - <=60 %	3,695	ND1	7%	
M.1B.23.5	>60 - <=70 %	1,297	ND1	2%	
M.1B.23.6	>70 - <=80 %	401	ND1	1%	
M.1B.23.7	>80 - <=90 %	173	ND1	0%	
M.1B.23.8	>90 - <=100 %	102	ND1	0%	
M.1B.23.9	>100 %	61	ND1	0%	
M.1B.23.10	Total	53,865		100%	0.0%
OM.1B.23.1	a/w >100 - <=110 %	32		0%	
OM.1B.23.2	a/w >110 - <=120 %	22		0%	
OM.1B.23.3	a/w >120 - <=130 %	5		0%	
OM.1B.23.4	a/w >130 - <=140 %	2		0%	
OM.1B.23.5	a/w >140 - <=150 %	0		0%	
OM.1B.23.6	a/w >150 %	0		0%	
OM.1B.23.7					
OM.1B.23.8					
OM.1B.23.9					
24. Breakdown by Type		% Commercial loans			
M.1B.24.1	Retail	23038,4%			
M.1B.24.2	Office	24497,5%			
M.1B.24.3	Hotel/Tourism	0,4%			
M.1B.24.4	Shopping malls	1026,9%			
M.1B.24.5	Industry	8663,9%			
M.1B.24.6	Agriculture	233,1%			
M.1B.24.7	Other commercially used	373,3%			
M.1B.24.8	Hospital	0,0%			
M.1B.24.9	School	8430,5%			
M.1B.24.10	other RE with a social relevant purpose	1850,4%			
M.1B.24.11	Land	0,0%			
M.1B.24.12	Property developers / Building under construction	0,0%			
M.1B.24.13	Other	29,7%			
OM.1B.24.1	a/w Cultural purposes	0,0%			
OM.1B.24.2	a/w [if relevant, please specify]				
OM.1B.24.3	a/w [if relevant, please specify]				
OM.1B.24.4	a/w [if relevant, please specify]				
OM.1B.24.5	a/w [if relevant, please specify]				
OM.1B.24.6	a/w [if relevant, please specify]				
OM.1B.24.7	a/w [if relevant, please specify]				
OM.1B.24.8	a/w [if relevant, please specify]				
OM.1B.24.9	a/w [if relevant, please specify]				
OM.1B.24.10	a/w [if relevant, please specify]				
OM.1B.24.11	a/w [if relevant, please specify]				
OM.1B.24.12	a/w [if relevant, please specify]				
OM.1B.24.13	a/w [if relevant, please specify]				
OM.1B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.25.1	A	8.532	293	16%	10%
M.18.25.2	B	5.930	215	11%	7%
M.18.25.3	C	11.927	495	22%	17%
M.18.25.4	D	6.685	324	12%	11%
M.18.25.5	E	2.377	142	4%	5%
M.18.25.6	F	1.092	56	2%	2%
M.18.25.7	G	660	42	1%	1%
M.18.25.8	Estimate A	1.571	75	3%	3%
M.18.25.9	Estimate B	1.118	63	2%	2%
M.18.25.10	Estimate C	2.274	282	4%	10%
M.18.25.11	Estimate D	1.896	348	4%	12%
M.18.25.12	Estimate E	936	54	2%	2%
M.18.25.13	Estimate F	578	6	1%	0%
M.18.25.14	Estimate G	993	49	2%	2%
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	7.295	437	14%	15%
M.18.25.19	Total	53.865	2.881	100%	100%
OM.18.25.1					
OM.18.25.2					
OM.18.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.26.1	<=52.5 + 1,650/M^2	8.532	293	16%	10%
M.18.26.2	<=70 + 2,200/M^2	5.930	215	11%	7%
M.18.26.3	<=110 + 3,200/M^2	11.927	495	22%	17%
M.18.26.4	<=150 + 4,200/M^2	6.685	324	12%	11%
M.18.26.5	<=190 + 5,200/M^2	2.377	142	4%	5%
M.18.26.6	<=240 + 6,500/M^2	1.092	56	2%	2%
M.18.26.7	>240 + 6,500/M^2	660	42	1%	1%
M.18.26.8	Estimate: <=52.5 + 1,650/M^2	1.571	75	3%	3%
M.18.26.9	Estimate: <=70 + 2,200/M^2	1.118	63	2%	2%
M.18.26.10	Estimate: <=110 + 3,200/M^2	2.274	282	4%	10%
M.18.26.11	Estimate: <=150 + 4,200/M^2	1.896	348	4%	12%
M.18.26.12	Estimate: <=190 + 5,200/M^2	936	54	2%	2%
M.18.26.13	Estimate: <=240 + 6,500/M^2	578	6	1%	0%
M.18.26.14	Estimate: >240 + 6,500/M^2	993	49	2%	2%
M.18.26.15	TBC at a country level	ND1	ND1		
M.18.26.16	TBC at a country level	ND1	ND1		
M.18.26.17	TBC at a country level	ND1	ND1		
M.18.26.18	no data	7.295	437	14%	15%
M.18.26.19	Total	53.865	2.881	100%	100%
OM.18.26.1					
OM.18.26.2					
OM.18.26.3					
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.18.27.1	older than 1919	11.874	488	22%	17%
M.18.27.2	1919 - 1945	3.500	211	6%	7%
M.18.27.3	1946 - 1960	2.806	153	5%	5%
M.18.27.4	1961 - 1970	7.414	348	14%	12%
M.18.27.5	1971 - 1980	4.765	321	9%	11%
M.18.27.6	1981 - 1990	4.891	322	9%	11%
M.18.27.7	1991 - 2000	3.266	198	6%	7%
M.18.27.8	2001 - 2005	2.402	168	4%	6%
M.18.27.9	2006 - 2010	3.901	210	7%	7%
M.18.27.10	2011 - 2015	3.811	168	7%	6%
M.18.27.11	2016 - 2020	1.483	56	3%	2%
M.18.27.12	2021 and onwards	1.888	113	4%	4%
M.18.27.13	no data	1.864	125	3%	4%
M.18.27.14	Total	53.865	2.881	100%	100%
OM.18.27.1					
OM.18.27.2					
OM.18.27.3					
OM.18.27.4					
OM.18.27.5					
OM.18.27.6					
OM.18.27.7					
OM.18.27.8					
OM.18.27.9					
OM.18.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.18.28.1	New Building	3.419	133	6%	5%
M.18.28.2	Existing building	50.446	2.748	94%	95%
M.18.28.3	other	0	0	0%	0%
M.18.28.4	no data	0	0	0%	0%
M.18.28.5	Total	53.865	2.881	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	43.021	17.208	10	
M.78.29.2	Office	22.973	8.810	9	
M.78.29.3	Hotel/Tourism	0	0	-	
M.78.29.4	Shopping malls	534	390	9	
M.78.29.5	Industry	17.007	16.168	9	
M.78.29.6	Agriculture	3.709	3.705	1.112	
M.78.29.7	Other commercially used	262	114	12	
M.78.29.8	Hospital	0	0	-	
M.78.29.9	School	9.362	3.452	7	
M.78.29.10	other RE with a social relevant purpose	10.739	4.298	24	
M.78.29.11	Land	0	0	-	
M.78.29.12	Property developers / Building under construction	0	0	-	
M.78.29.13	Other	131	98	-	
M.78.29.14	no data	0	0	-	
M.78.29.15	Total	107.737	54.243	10	
M.78.29.16	Weighted Average				
M.78.29.17					
M.78.29.18					
M.78.29.19					

B1. EEM Harmonised Disclosure Template - Sustainable Mortgage Assets

EEM HDT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB B1</b>	
<a href="#">1. Share of sustainable loans in the total mortgage program</a> <a href="#">2. Additional information on the sustainable section of the mortgage stock</a> <a href="#">2A. Sustainable Residential Cover Pool</a> <a href="#">2B. Sustainable Commercial Cover Pool</a>	

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	120,082	20,401	31.9%	13.7%
SM.1.1.2	other	0	0	0.0%	0.0%
SM.1.1.3	Total sustainable loans	120,082	20,401	31.9%	13.7%
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	3,604	743		
SM.2.1.2	redemptions	1,525	585		
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	120,082	20,401		
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	104,427		87.0%	
SM.2.1.2	Commercial	15,656		13.0%	
SM.2.1.3	Other	0		0.0%	
SM.2.1.4	Total	120,082		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 &amp; 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	19,625	776	14%	
OSM.2.2.1	<i>Optional information e.g. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information e.g. 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 sustainable Mortgages	
SM.2.3.1	10 largest exposures	11.8%	13.6%	6.5%	
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%	
OSM.2.4.1	<i>o/w Greenland</i>	0.0%	0.0%	0.0%	
OSM.2.4.2	<i>o/w Faroe Islands</i>	0.0%	0.0%	0.0%	
OSM.2.4.3					
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)	42%	50%	43%
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	10%	10%	10%
SM.2.5.3	Northern Jutland (Region Nordjylland)	9%	5%	9%
SM.2.5.4	Eastern Jutland (Region Midtjylland)	25%	23%	25%
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13%	12%	13%
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				
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SM.2.5.42				
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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	70%	52%	65%
SM.2.6.2	Floating rate	30%	48%	33%
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	1%	0%	1%
SM.2.7.2	Amortising	99%	100%	99%
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	13%	8%	12%
SM.2.8.2	≥ 12 - < 24 months	15%	16%	15%
SM.2.8.3	≥ 24 - < 36 months	18%	16%	17%
SM.2.8.4	≥ 36 - < 60 months	24%	30%	25%
SM.2.8.5	≥ 60 months	31%	30%	31%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0,00%	0,00%	0,00%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	5.321			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	11.209	9.890	11%	50%
SM.2A.10.3	DKK 2 - 5m	21.221	7.292	20%	37%
SM.2A.10.4	DKK 5 - 20m	15.416	1.587	15%	8%
SM.2A.10.5	DKK 20 - 50m	16.084	507	15%	3%
SM.2A.10.6	DKK 50 - 100m	14.475	206	14%	1%
SM.2A.10.7	> DKK 100m	26.022	143	25%	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	TBC at a country level	ND1	ND1		
	Total	104.427	19.625	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%	0.0%
OSM.2A.11.1	a/w >100 - <=110%	ND1	ND1		
OSM.2A.11.2	a/w >110 - <=120%	ND1	ND1		
OSM.2A.11.3	a/w >120 - <=130%	ND1	ND1		
OSM.2A.11.4	a/w >130 - <=140%	ND1	ND1		
OSM.2A.11.5	a/w >140 - <=150%	ND1	ND1		
OSM.2A.11.6	a/w >150%	ND1	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 (%)	41.5%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40%	78.910	ND1	76%	
SM.2A.12.3	>40 - <=50%	10.969	ND1	11%	
SM.2A.12.4	>50 - <=60%	8.292	ND1	8%	
SM.2A.12.5	>60 - <=70%	4.332	ND1	4%	
SM.2A.12.6	>70 - <=80%	1.442	ND1	1%	
SM.2A.12.7	>80 - <=90%	197	ND1	0%	
SM.2A.12.8	>90 - <=100%	60	ND1	0%	
SM.2A.12.9	>100%	225	ND1	0%	
SM.2A.12.10	Total	104.427		100%	0.0%
OSM.2A.12.1	a/w >100 - <=110%	50			
OSM.2A.12.2	a/w >110 - <=120%	48			
OSM.2A.12.3	a/w >120 - <=130%	44			
OSM.2A.12.4	a/w >130 - <=140%	15			
OSM.2A.12.5	a/w >140 - <=150%	6			
OSM.2A.12.6	a/w >150%	62			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	33%			
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	26%			
SM.2A.13.5	Agricultural	0%			
OSM.2A.13.1	Other	41%			
OSM.2A.13.2	a/w Private rental	38%			
OSM.2A.13.3	a/w Multi-Family housing	3%			
OSM.2A.13.4	a/w Buildings under construction	0%			
OSM.2A.13.5	a/w Buildings land	0%			
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
OSM.2A.13.11	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
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. EPC Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	70.323	9.102	67%	60%
SM.2A.15.2	B	26.916	5.957	26%	39%
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	7.063	59	7%	0%
SM.2A.15.9	Estimate B	125	14	0%	0%
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	0	0	0%	0%
SM.2A.15.16	TBC at a country level	0	0	0%	0%
SM.2A.15.17	TBC at a country level	0	0	0%	0%
SM.2A.15.18	no data	0	0	0%	0%
SM.2A.15.19	Total	104.427	15.132	100%	100%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<=52.5 + 1,650/M^2	70.323	9.102	67%	60%
SM.2A.16.2	<=70 + 2,200/M^2	26.916	5.957	26%	39%
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	7.063	59	7%	0%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	125	14	0%	0%
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	0	0	0%	0%
SM.2A.16.16	TBC at a country level	0	0	0%	0%
SM.2A.16.17	TBC at a country level	0	0	0%	0%
SM.2A.16.18	no data	0	0	0%	0%
SM.2A.16.19	Total	104.427	15.132	100%	100%
OSM.2A.16.1					
OSM.2A.16.2					
17. Dwelling Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	2.214	524	2%	3%
SM.2A.17.2	1919 - 1945	1.525	296	1%	2%
SM.2A.17.3	1946 - 1960	2.531	194	2%	1%
SM.2A.17.4	1961 - 1970	5.409	438	5%	3%
SM.2A.17.5	1971 - 1980	5.404	634	5%	4%
SM.2A.17.6	1981 - 1990	3.222	782	3%	5%
SM.2A.17.7	1991 - 2000	3.685	505	4%	3%
SM.2A.17.8	2001 - 2005	3.442	705	3%	4%
SM.2A.17.9	2006 - 2010	9.841	2.841	9%	18%
SM.2A.17.10	2011 - 2015	30.070	4.293	29%	27%
SM.2A.17.11	2016 - 2020	20.483	1.793	20%	11%
SM.2A.17.12	2021 and onwards	13.773	2.878	13%	18%
SM.2A.17.13	no data	2.827	200	3%	1%
SM.2A.17.14	Total	104.427	16.083	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	21.605	8.532	21%	53%
SM.2A.18.2	Flat or Apartment	415	68	0%	0%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	20.388	3.611	20%	22%
SM.2A.18.5	Multifamily House	61.891	3.870	59%	24%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	127	2	0%	0%
SM.2A.18.8	Total	104.427	16.083	100%	100%
OSM.2A.18.4					
19. New Residential Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Building	34.549	3.430	33%	21%
SM.2A.19.2	Existing building	69.877	12.653	67%	79%
SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	104.427	16.083	100%	100%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (LTVA adjusted) (per year)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	5.357	2.988	3.3	
SM.2A.20.2	Flat or Apartment	276	159	4.4	
SM.2A.20.3	Bungalow	-	-	-	
SM.2A.20.4	Terraced House	4.581	3.245	2.0	
SM.2A.20.5	Multifamily House	10.594	8.184	1.6	
SM.2A.20.6	Land Only	-	-	-	
SM.2A.20.7	other	-	-	-	
SM.2A.20.8	no data	23	13	3.2	
SM.2A.20.9	Total	20.831	14.589	2.0	
SM.2A.20.10	Weighted Average	-	-	-	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	20			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	92	73	1%	9%
SM.2B.21.3	DKK 2 - 5m	480	144	3%	19%
SM.2B.21.4	DKK 5 - 20m	4.104	374	26%	48%
SM.2B.21.5	DKK 20 - 50m	3.360	109	21%	14%
SM.2B.21.6	DKK 20 - 50m	3.310	46	21%	6%
SM.2B.21.7	> DKK 100m	4.310	30	28%	4%
SM.2B.21.8	TBC at a country level	ND1	ND1		
SM.2B.21.9	TBC at a country level	ND1	ND1		
SM.2B.21.10	TBC at a country level	ND1	ND1		
SM.2B.21.11	TBC at a country level	ND1	ND1		
SM.2B.21.12	TBC at a country level	ND1	ND1		
SM.2B.21.13	TBC at a country level	ND1	ND1		
SM.2B.21.14	TBC at a country level	ND1	ND1		
SM.2B.21.15	TBC at a country level	ND1	ND1		
SM.2B.21.16	TBC at a country level	ND1	ND1		
SM.2B.21.17	TBC at a country level	ND1	ND1		
SM.2B.21.18	TBC at a country level	ND1	ND1		
SM.2B.21.19	TBC at a country level	ND1	ND1		
SM.2B.21.20	TBC at a country level	ND1	ND1		
SM.2B.21.21	TBC at a country level	ND1	ND1		
SM.2B.21.22	TBC at a country level	ND1	ND1		
SM.2B.21.23	TBC at a country level	ND1	ND1		
SM.2B.21.24	TBC at a country level	ND1	ND1		
SM.2B.21.25	TBC at a country level	ND1	ND1		
SM.2B.21.26	Total	15.656	776	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40%	ND1	ND1		
SM.2B.22.3	>40 - <=50%	ND1	ND1		
SM.2B.22.4	>50 - <=60%	ND1	ND1		
SM.2B.22.5	>60 - <=70%	ND1	ND1		
SM.2B.22.6	>70 - <=80%	ND1	ND1		
SM.2B.22.7	>80 - <=90%	ND1	ND1		
SM.2B.22.8	>90 - <=100%	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0.0	0	0,0%	0,0%
SM.2B.22.11		ND1	ND1		
OSM.2B.22.1	a/w >100 - <=110%	ND1			
OSM.2B.22.2	a/w >110 - <=120%	ND1			
OSM.2B.22.3	a/w >120 - <=130%	ND1			
OSM.2B.22.4	a/w >130 - <=140%	ND1			
OSM.2B.22.5	a/w >140 - <=150%	ND1			
OSM.2B.22.6	a/w >150%	ND1			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	47%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40%	12.142	ND1	78%	
SM.2B.23.3	>40 - <=50%	1.932	ND1	12%	
SM.2B.23.4	>50 - <=60%	1.063	ND1	7%	
SM.2B.23.5	>60 - <=70%	355	ND1	2%	
SM.2B.23.6	>70 - <=80%	68	ND1	0%	
SM.2B.23.7	>80 - <=90%	37	ND1	0%	
SM.2B.23.8	>90 - <=100%	36	ND1	0%	
SM.2B.23.9	>100%	24	ND1	0%	
SM.2B.23.10	Total	15.656		100%	0,0%
OSM.2B.23.1	a/w >100 - <=110%	16		0%	
OSM.2B.23.2	a/w >110 - <=120%	8		0%	
OSM.2B.23.3	a/w >120 - <=130%	0		0%	
OSM.2B.23.4	a/w >130 - <=140%	0		0%	
OSM.2B.23.5	a/w >140 - <=150%	0		0%	
OSM.2B.23.6	a/w >150%	0		0%	
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	85495%			
SM.2B.24.2	Office	85070%			
SM.2B.24.3	Hotel/Tourism	0%			
SM.2B.24.4	Shopping malls	0%			
SM.2B.24.5	Industry	0%			
SM.2B.24.6	Agriculture	133%			
SM.2B.24.7	Other commercially used	601%			
SM.2B.24.8	Hospital	0%			
SM.2B.24.9	School	30040%			
SM.2B.24.10	other RE with a social relevant purpose	6196%			
SM.2B.24.11	Land	0%			
SM.2B.24.12	Property developers / Building under construction	0%			
SM.2B.24.13	Other	-207435%			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	A	8.532	293	54%	58%
SM.28.25.2	B	5.930	215	38%	42%
SM.28.25.3	C	0	0	0%	0%
SM.28.25.4	D	0	0	0%	0%
SM.28.25.5	E	0	0	0%	0%
SM.28.25.6	F	0	0	0%	0%
SM.28.25.7	G	0	0	0%	0%
SM.28.25.8	Estimate A	1.013	0	6%	0%
SM.28.25.9	Estimate B	181	0	1%	0%
SM.28.25.10	Estimate C	0	0	0%	0%
SM.28.25.11	Estimate D	0	0	0%	0%
SM.28.25.12	Estimate E	0	0	0%	0%
SM.28.25.13	Estimate F	0	0	0%	0%
SM.28.25.14	Estimate G	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	15.656	508	100%	100%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	<=52.5 + 1,650/M^2	8.532	293	54%	58%
SM.28.26.2	<=70 + 2,200/M^2	5.930	215	38%	42%
SM.28.26.3	<=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.4	<=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.5	<=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.6	<=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.7	>240 + 6,500/M^2	0	0	0%	0%
SM.28.26.8	Estimate: <=52.5 + 1,650/M^2	1.013	0	6%	0%
SM.28.26.9	Estimate: <=70 + 2,200/M^2	181	0	1%	0%
SM.28.26.10	Estimate: <=110 + 3,200/M^2	0	0	0%	0%
SM.28.26.11	Estimate: <=150 + 4,200/M^2	0	0	0%	0%
SM.28.26.12	Estimate: <=190 + 5,200/M^2	0	0	0%	0%
SM.28.26.13	Estimate: <=240 + 6,500/M^2	0	0	0%	0%
SM.28.26.14	Estimate: >240 + 6,500/M^2	0	0	0%	0%
SM.28.26.15	TBC at a country level	ND1	ND1		
SM.28.26.16	TBC at a country level	ND1	ND1		
SM.28.26.17	TBC at a country level	ND1	ND1		
SM.28.26.18	no data	0	0	0%	0%
SM.28.26.19	Total	15.656	508	100%	100%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	635	19	4%	3%
SM.28.27.2	1919 - 1945	1.031	21	7%	4%
SM.28.27.3	1946 - 1960	503	11	3%	2%
SM.28.27.4	1961 - 1970	836	30	5%	5%
SM.28.27.5	1971 - 1980	1.090	31	7%	5%
SM.28.27.6	1981 - 1990	1.355	39	9%	7%
SM.28.27.7	1991 - 2000	1.531	40	10%	7%
SM.28.27.8	2001 - 2005	759	34	5%	6%
SM.28.27.9	2006 - 2010	1.513	76	10%	13%
SM.28.27.10	2011 - 2015	3.119	136	20%	23%
SM.28.27.11	2016 - 2020	1.213	39	8%	7%
SM.28.27.12	2021 and onwards	1.588	99	10%	17%
SM.28.27.13	no data	493	6	3%	1%
SM.28.27.14	Total	15.656	581	100%	100%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Building		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
SM.28.28.1	New Building	2.885	98	18%	17%
SM.28.28.2	Existing building	12.770	483	82%	83%
SM.28.28.3	other	0	0	0%	0%
SM.28.28.4	no data	0	0	0%	0%
SM.28.28.5	Total	15.656	581	100%	100%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	4.666	2.176	4	
SM.28.29.2	Office	2.657	1.447	4	
SM.28.29.3	Hotel/Tourism	-	-	-	
SM.28.29.4	Shopping malls	28	28	11	
SM.28.29.5	Industry	0	0	0	
SM.28.29.6	Agriculture	2	1	12	
SM.28.29.7	Other commercially used	18	8	6	
SM.28.29.8	Hospital	-	-	-	
SM.28.29.9	School	944	454	3	
SM.28.29.10	other RE with a social relevant purpose	262	159	4	
SM.28.29.11	Land	-	-	-	
SM.28.29.12	Property developers / building under construction	-	-	-	
SM.28.29.13	Other	6	1	0	
SM.28.29.14	no data	-	-	-	
SM.28.29.15	Total	8.582	4.274	4	
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

## C. Harmonised Disclosure Template - Glossary

EEM HDT 2023

The definitions below reflect the national specificities

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

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

EEM HDT 2023

Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB D1</b>	
<a href="#">1. Level of compliance with Taxonomy</a> <a href="#">2. Share of loans financing Taxonomy compliant buildings</a>	

1. Level of compliance with Taxonomy					
1. Taxonomy Criteria		Nominal (mn)	Number of loans	% Nominal (mn) to EEM Labelled Products	% No. of Loans to EEM Labelled Products
DM.1.1.1	Substantial Contribution to climate change mitigation	98.401	19.202	81,9%	94,1%
DM.1.1.2	Do No Significant Harm (DNSH)	28.378	13.990	23,6%	68,6%
DM.1.1.3	Minimum social safeguards	29.010	14.274	24,2%	68,6%
DM.1.1.4	Taxonomy full compliance	28.378	13.990	23,6%	68,6%

2. Share of loans financing Taxonomy compliant buildings					
1. Amount of loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.1.1	Loans financing Taxonomy compliant buildings	28.378	13.990	7,5%	9,4%
DM.2.1.2	o/w construction of new buildings	0	0	0,0%	0,0%
DM.2.1.3	o/w renovation of existing buildings	0	0	0,0%	0,0%
DM.2.1.4	o/w acquisition and ownership of buildings	28.378	13.990	7,5%	9,4%
OOM.2.1.1					
OOM.2.1.2					
OOM.2.1.3					
2. Loan flow based on Taxonomy compliant buildings (since cut-off date from previous HDT)		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
DM.2.2.1	new lending	604	273	0,2%	0,2%
DM.2.2.2	repayments	1.037	518	0,3%	0,3%
OOM.2.2.1					
OOM.2.2.2					
OOM.2.2.3					
OOM.2.2.4					
3. EEM eligible & taxonomy compliant mortgage loans funding structure		Nominal (mn)	Number of loans		
DM.2.3.1	deposit	0	0		
DM.2.3.2	covered bonds	28.378	13.990		
DM.2.3.3	securitisation	0	0		
DM.2.3.4	unsecured bonds	0	0		
DM.2.3.5	other	0	0		
OOM.2.3.1					
OOM.2.3.2					
OOM.2.3.3					