



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

**Our Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

### **2. USE OF MATERIALS**

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

### **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.



Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

#### **4. LINKING TO OUR SITE**

You may link to our home page ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

#### **5. SECURITY**

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

#### **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

### **SECTION C. GENERAL T&Cs**

#### **1. SITE ACCESS**

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

#### **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

#### **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

#### **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

#### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

#### **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.



We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

#### **7. JURISDICTION AND APPLICABLE LAW**

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

#### **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

#### **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

#### **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

##### **1. PROHIBITED USES**

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

##### **2. CONTENT STANDARDS**

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

##### **3. SUSPENSION AND TERMINATION**

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

##### **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.



You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

#### **5. CHANGES TO THE POLICY**

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

#### **SECTION E. CBFL PRIVACY POLICY**

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

#### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

#### **2. INFORMATION USE**

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

#### **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

#### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

#### **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

#### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

#### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

# Harmonised Transparency Template

2023 Version

Denmark  
Realkredit Danmark

Reporting Date: 21-10-2024

Cut-off Date: 31-12-2022



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## Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions	
<b>General Questions</b>	
<b>Question 1: What is the structure of the Harmonised Transparency Template (HTT)?</b>	
Response 1	The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.
<b>Question 2: Is the HTT going to replace the National Transparency Template (NTT)?</b>	
Response 2	The HTT is compulsory in order to be considered Covered Bond Label compliant. The NTT can be added in order to provide further information at national discretion.
<b>Question 3: What is the reporting frequency of the HTT?</b>	
Response 3	The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.
<b>Question 4: Where should the HTT be posted?</b>	
Response 4	The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.
<b>Question 5: In what format the HTT should be disclosed?</b>	
Response 5	The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.
<b>Question 6: Where can I find the reporting date?</b>	
Response 6	The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.
<b>Question 7: What happens when I cannot complete a section of the HTT?</b>	
Response 7	When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.
<b>Specific Questions</b>	
<b>Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?</b>	
Response 8	Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).
<b>Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?</b>	
Response 9	Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding cover assets.
<b>Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?</b>	
Response 10	Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.
<b>Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?</b>	
Response 11	The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.
<b>Question 12: How should the cover assets and covered bonds distribution by currency be populated in section 3.6 and 3.7 in Tab A. HTT General?</b>	
Response 12	In the columns titled "Nominal [before hedging]" and "Nominal [after hedging]" if there is no hedging activity also the amounts for the single currencies should be the same in the two columns. Should there be hedging activity then the currency into which the outstanding has been swapped will receive the respective amount. For example, if all outstanding have been swapped into one currency, only this currency will see a positive amount in the after hedging section. The sum of the columns must match the figures reported under "Total Cover Assets", respectively "Outstanding Covered Bonds" in Section 3.1 of Tab A. HTT General.
<b>Question 13: How should the covered bonds distribution by interest rate be populated in section 3.8 in Tab A. HTT General?</b>	
Response 13	In the columns titled "Nominal [before hedging]", all amounts must be inserted in the line for the interest rate type they have been swapped into. For example, if all outstanding amounts have been swapped into floating rate, only this line should be filled. Total amounts should show the same figures both before and after hedging.
<b>Question 14: How should arrears be populated in Tab E. Optional ECB-ECAIs data?</b>	
Response 14	Performing loans should be excluded from the "1-30 days" bucket. If a loan is in arrears, please report the entire principal amount for the loan, not just the instalment that is in arrears.



## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	DKK
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CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Realkredit Danmark			
G.1.1.3	Link to Issuer's Website	<a href="http://www.rd.dk">www.rd.dk</a>			
G.1.1.4	Cut-off date	31-dec-22			
OG.1.1.1	<i>Optional information e.g. Contact names</i>				
OG.1.1.2	<i>Optional information e.g. Parent name</i>				
OG.1.1.3					
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	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	<a href="https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s">https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s</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	299,596,0			
G.3.1.2	Outstanding Covered Bonds	280,758,0			
OG.3.1.1	<i>Cover Pool Size [NPV] (mn)</i>				
OG.3.1.2	<i>Outstanding Covered Bonds [NPV] (mn)</i>				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	8,0%	-1,3%	8,0%	
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	280,758,0		93,7%	
G.3.3.2	Public Sector			0,0%	
G.3.3.3	Shipping			0,0%	
G.3.3.4	Substitute Assets	18.838,0		6,3%	
G.3.3.5	Other			0,0%	





G.3.3.6	Total	299.596,0		100,0%	
OG.3.3.1	<i>o/w [f relevant, please specify]</i>			0,0%	
OG.3.3.2	<i>o/w [f relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>o/w [f relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>o/w [f relevant, please specify]</i>			0,0%	
OG.3.3.5	<i>o/w [f relevant, please specify]</i>			0,0%	
OG.3.3.6	<i>o/w [f relevant, please specify]</i>			0,0%	
<b>4. Cover Pool Amortisation Profile</b>					
G.3.4.1	Weighted Average Life (in years)	24,0			
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	7.765,0		2,6%	
G.3.4.3	1 - 2 Y	2.881,0		1,0%	
G.3.4.4	2 - 3 Y	4.627,0		1,5%	
G.3.4.5	3 - 4 Y	2.158,0		0,7%	
G.3.4.6	4 - 5 Y	1.830,0		0,6%	
G.3.4.7	5 - 10 Y	7.284,0		2,4%	
G.3.4.8	10+ Y	273.051,0		91,1%	
G.3.4.9	Total	299.596,0	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0,00%	
OG.3.4.9				0,00%	
OG.3.4.10					
<b>5. Maturity of Covered Bonds</b>					
G.3.5.1	Weighted Average life (in years)	27,0			
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0,0		0,0%	
G.3.5.3	1 - 2 Y	0,0		0,0%	
G.3.5.4	2 - 3 Y	0,0		0,0%	
G.3.5.5	3 - 4 Y	73,0		0,0%	
G.3.5.6	4 - 5 Y	1.196,0		0,4%	
G.3.5.7	5 - 10 Y	5.199,0		1,9%	
G.3.5.8	10+ Y	274.291,0		97,7%	
G.3.5.9	Total	280.759,0	0,0	100,0%	0,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
<b>6. Cover Assets - Currency</b>					
G.3.6.1	EUR	10,0		0,0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK	280.748,0		100,0%	
G.3.6.8	GBP				



G.3.6.9	HKD					
G.3.6.10	ISK					
G.3.6.11	JPY					
G.3.6.12	KRW					
G.3.6.13	NOK					
G.3.6.14	PLN					
G.3.6.15	SEK					
G.3.6.16	SGD					
G.3.6.17	USD					
G.3.6.18	Other					
G.3.6.19		Total	280.758,0	0,0	100,0%	0,0%
OG.3.6.1		<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.2		<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.3		<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.4		<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.5		<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.6		<i>o/w [If relevant, please specify]</i>			0,0%	
<b>7. Covered Bonds - Currency</b>						
G.3.7.1	EUR		10,0		0,0%	
G.3.7.2	AUD					
G.3.7.3	BRL					
G.3.7.4	CAD					
G.3.7.5	CHF					
G.3.7.6	CZK					
G.3.7.7	DKK		280.748,0		100,0%	
G.3.7.8	GBP					
G.3.7.9	HKD					
G.3.7.10	ISK					
G.3.7.11	JPY					
G.3.7.12	KRW		0,0		0,0%	
G.3.7.13	NOK					
G.3.7.14	PLN		0,0		0,0%	
G.3.7.15	SEK					
G.3.7.16	SGD					
G.3.7.17	USD					
G.3.7.18	Other					
G.3.7.19		Total	280.758,0	0,0	100,0%	0,0%
OG.3.7.1		<i>o/w [If relevant, please specify]</i>				
OG.3.7.2		<i>o/w [If relevant, please specify]</i>				
OG.3.7.3		<i>o/w [If relevant, please specify]</i>				
OG.3.7.4		<i>o/w [If relevant, please specify]</i>				
OG.3.7.5		<i>o/w [If relevant, please specify]</i>				
OG.3.7.6		<i>o/w [If relevant, please specify]</i>				
<b>8. Covered Bonds - Breakdown by interest rate</b>						
G.3.8.1	Fixed coupon		279.426,0		99,5%	
G.3.8.2	Floating coupon		944,0		0,3%	
G.3.8.3	Other		388,0		0,1%	
G.3.8.4		Total	280.758,0	0,0	100,0%	0,0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
<b>9. Substitute Assets - Type</b>						
G.3.9.1	Cash				0,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0,0		0,0%	
G.3.9.3	Exposures to central banks		1.945,0			
G.3.9.4	Exposures to credit institutions		16.893,0		89,7%	
G.3.9.5	Other				0,0%	
G.3.9.6		Total	18.838,0		89,7%	
OG.3.9.1		<i>o/w EU gvts or quasi gvts</i>			0,0%	



OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	0,0%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	0,0%
OG.3.9.4	<i>o/w EU central banks</i>	0,0%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	0,0%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	0,0%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>	0,0%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	0,0%
OG.3.9.9		
OG.3.9.10		
OG.3.9.11		
OG.3.9.12		

<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>
G.3.10.1	Domestic (Country of Issuer)	18.838,0	100,0%
G.3.10.2	Eurozone	0,0	0,0%
G.3.10.3	Rest of European Union (EU)		0,0%
G.3.10.4	European Economic Area (not member of EU)		0,0%
G.3.10.5	Switzerland		0,0%
G.3.10.6	Australia		0,0%
G.3.10.7	Brazil		0,0%
G.3.10.8	Canada		0,0%
G.3.10.9	Japan		0,0%
G.3.10.10	Korea		0,0%
G.3.10.11	New Zealand		0,0%
G.3.10.12	Singapore		0,0%
G.3.10.13	US		0,0%
G.3.10.14	Other		0,0%
G.3.10.15	Total EU	0,0	
G.3.10.16	Total	18.838,0	100,0%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,0%

<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	18.838,0	6,3%	6,7%
G.3.11.2	Central bank eligible assets			
G.3.11.3	Other			
G.3.11.4	Total	18.838,0	6,3%	6,7%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			

<b>12. Bond List</b>	
G.3.12.1	Bond list <a href="https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s">https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s</a>

<b>13. Derivatives &amp; Swaps</b>	
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)
G.3.13.2	Type of interest rate swaps (intra-group, external or both)
G.3.13.3	Type of currency rate swaps (intra-group, external or both)
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>
OG.3.13.4	



OG.3.13.5

**14. Sustainable or other special purpose strategy - optional**

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]
G.3.14.4	link to the committed objective criteria	<a href="https://www.rd.dk/da-dk/investor/Library/Pages/Green-Bond-Framework.aspx#">https://www.rd.dk/da-dk/investor/Library/Pages/Green-Bond-Framework.aspx#</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
- OG.3.14.39
- OG.3.14.40
- OG.3.14.41

**4. Compliance Art 14 CBD Check table**

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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 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:	[insert here link to the cover pool on the covered bond label website]	
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>
G.4.1.14	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
G.4.1.15	(d) Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG.1.7</a>	
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>	
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

## 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

## 6. Other relevant information

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

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passe/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information



OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	224.926,7	80,1%
M.7.1.2	Commercial	55.772,4	19,9%
M.7.1.3	Other	61,3	0,0%
M.7.1.4	Total	280.760,4	100,0%
OM.7.1.1	Owner-occupied homes	176.748,0	63,0%
OM.7.1.2	Holiday houses	8.521,7	3,0%
OM.7.1.3	Subsidised Housing	20.351,0	7,2%
OM.7.1.4	Cooperative Housing	23.429,0	8,3%
OM.7.1.5	Private rental	19.306,0	6,9%
OM.7.1.6	Manufacturing and Manual Industries	2.692,9	1,0%
OM.7.1.7	Office and Business	15.599,0	5,6%
OM.7.1.8	Agricultur	7.301,9	2,6%
OM.7.1.9	Social and cultural purpose	6.749,6	2,4%
OM.7.1.10	Other	61,3	0,0%
OM.7.1.11	<i>o/w [if relevant, please specify]</i>		
			0,0%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	152167	7913
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	0,9%	4,9%
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>			
M.7.4.1	European Union	100,0%	100,0%
M.7.4.2	Austria		
M.7.4.3	Belgium		
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark	100,0%	100,0%
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		



M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden		0,0%	0,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway		0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w [if relevant, please specify]</i>			
OM.7.4.2	<i>a/w [if relevant, please specify]</i>			
OM.7.4.3	<i>a/w [if relevant, please specify]</i>			
OM.7.4.4	<i>a/w [if relevant, please specify]</i>			
OM.7.4.5	<i>a/w [if relevant, please specify]</i>			
OM.7.4.6	<i>a/w [if relevant, please specify]</i>			
OM.7.4.7	<i>a/w [if relevant, please specify]</i>			
OM.7.4.8	<i>a/w [if relevant, please specify]</i>			
OM.7.4.9	<i>a/w [if relevant, please specify]</i>			
OM.7.4.10	<i>a/w [if relevant, please specify]</i>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	47,1%	51,8%	48,1%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,3%	9,9%	14,2%
M.7.5.3	Northern Jutland (Region Nordjylland)	4,9%	6,0%	5,1%
M.7.5.4	Eastern Jutland (Region Midtjylland)	16,3%	17,0%	16,4%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	16,4%	15,4%	16,2%
M.7.5.6				
M.7.5.7				
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
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M.7.5.50

<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	99,4%	99,9%	99,5%	
M.7.6.2	Floating rate	0,6%	0,1%	0,5%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
<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	35,7%	22,2%	33,1%	
M.7.7.2	Amortising	64,3%	77,8%	66,9%	
M.7.7.3	Other				
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	13,6%	9,0%	12,6%	
M.7.8.2	≥ 12 - ≤ 24 months	5,5%	4,2%	5,2%	
M.7.8.3	≥ 24 - ≤ 36 months	5,1%	3,4%	4,8%	
M.7.8.4	≥ 36 - ≤ 60 months	8,5%	9,0%	8,6%	
M.7.8.5	≥ 60 months	67,3%	74,4%	68,7%	
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	0,1%	0,0%	0,1%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR				
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7.A.10.1	Average loan size (000s)	1.478,1			
	By buckets (mn):				
M.7.A.10.2	DKK 0 - 2m	108.264,0	122.518	48,1%	80,5%
M.7.A.10.3	DKK 2 - 5m	74.552,5	26.322	33,1%	17,3%
M.7.A.10.4	DKK 5 - 20m	23.075,9	2.881	10,3%	1,9%
M.7.A.10.5	DKK 20 - 50m	10.283,8	354	4,6%	0,2%
M.7.A.10.6	DKK 50 - 100m	4.468,2	63	2,0%	0,0%
M.7.A.10.7	> DKK 100m	4.281,1	29	1,9%	0,0%



M.7A.10.8  
M.7A.10.9  
M.7A.10.10  
M.7A.10.11  
M.7A.10.12  
M.7A.10.13  
M.7A.10.14  
M.7A.10.15  
M.7A.10.16  
M.7A.10.17  
M.7A.10.18  
M.7A.10.19  
M.7A.10.20  
M.7A.10.21  
M.7A.10.22  
M.7A.10.23  
M.7A.10.24  
M.7A.10.25  
M.7A.10.26

		Total	224.925,5	152.167	100,0%	100,0%
<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		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	0,0		0	0,0%	0,0%
OM.7A.11.1	a/w >100 - <=110 %					
OM.7A.11.2	a/w >110 - <=120 %					
OM.7A.11.3	a/w >120 - <=130 %					
OM.7A.11.4	a/w >130 - <=140 %					
OM.7A.11.5	a/w >140 - <=150 %					
OM.7A.11.6	a/w >150 %					
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 (%)	42,0%				
By LTV buckets (mn):						
M.7A.12.2	>0 - <=40 %	193.931,1			86,2%	
M.7A.12.3	>40 - <=50 %	18.099,6			8,0%	
M.7A.12.4	>50 - <=60 %	7.869,1			3,5%	
M.7A.12.5	>60 - <=70 %	2.800,9			1,2%	
M.7A.12.6	>70 - <=80 %	1.092,2			0,5%	
M.7A.12.7	>80 - <=90 %	366,0			0,2%	
M.7A.12.8	>90 - <=100 %	146,3			0,1%	
M.7A.12.9	>100 %	620,5			0,3%	
M.7A.12.10	Total	224.925,7		0	100,0%	0,0%
OM.7A.12.1	a/w >100 - <=110 %				0,0%	
OM.7A.12.2	a/w >110 - <=120 %				0,0%	
OM.7A.12.3	a/w >120 - <=130 %				0,0%	
OM.7A.12.4	a/w >130 - <=140 %				0,0%	
OM.7A.12.5	a/w >140 - <=150 %				0,0%	
OM.7A.12.6	a/w >150 %				0,0%	
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	86,0%				
M.7A.13.2	Second home/Holiday houses	4,1%				



M.7A.13.3	Buy-to-let/Non-owner occupied	
M.7A.13.4	Subsidised housing	
M.7A.13.5	Agricultural	
M.7A.13.6	Other	9,9%
OM.7A.13.1		<i>o/w Private rental</i>
OM.7A.13.2		<i>o/w Multi-family housing</i>
OM.7A.13.3		<i>o/w Buildings under construction</i>
OM.7A.13.4		<i>o/w Buildings land</i>
OM.7A.13.5		<i>o/w [If relevant, please specify]</i>
OM.7A.13.6		<i>o/w [If relevant, please specify]</i>
OM.7A.13.7		<i>o/w [If relevant, please specify]</i>
OM.7A.13.8		<i>o/w [If relevant, please specify]</i>
OM.7A.13.9		<i>o/w [If relevant, please specify]</i>
OM.7A.13.10		<i>o/w [If relevant, please specify]</i>

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	
M.7A.14.3	Other	
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	22.184,0	5038	9,9%	4,0%
M.7A.15.2	B	9.721,0	3901	4,3%	3,1%
M.7A.15.3	C	37.809,0	15570	16,8%	12,4%
M.7A.15.4	D	33.136,0	14028	14,7%	11,2%
M.7A.15.5	E	12.259,0	5625	5,5%	4,5%
M.7A.15.6	F	4.445,0	2263	2,0%	1,8%
M.7A.15.7	G	2.310,0	1208	1,0%	1,0%
M.7A.15.8	Estimated A			0,0%	0,0%
M.7A.15.9	Estimated B	10.586,0		4,7%	0,0%
M.7A.15.10	Estimated C	2.887,0	11367	1,3%	9,1%
M.7A.15.11	Estimated D	17.522,0	1401	7,8%	1,1%
M.7A.15.12	Estimated E	48.224,0	11793	21,4%	9,4%
M.7A.15.13	Estimated F	16.370,0	32111	7,3%	25,6%
M.7A.15.14	Estimated G	2.994,0	15936	1,3%	12,7%
M.7A.15.15		2,0	3380	0,0%	2,7%
M.7A.15.16			63	0,0%	0,1%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	4.475,0	1794	2,0%	1,4%
M.7A.15.19	Total	224.924,0	125478	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 + 1650/area (A)	22.184,0	5038	9,9%	4,0%
M.7A.16.2	< 70,0 + 2200/area (B)	9.721,0	3901	4,3%	3,1%
M.7A.16.3	< 110 + 3200/area (C)	37.809,0	15570	16,8%	12,4%
M.7A.16.4	< 150 + 4200/area (D)	33.136,0	14028	14,7%	11,2%
M.7A.16.5	< 190 + 5200/area (E)	12.259,0	5625	5,5%	4,5%
M.7A.16.6	< 240 + 6500/area (F)	4.445,0	2263	2,0%	1,8%
M.7A.16.7	> 240 + 6500/area (G)	2.310,0	1208	1,0%	1,0%
M.7A.16.8	Estimated < 52,5 + 1650/area (A)			0,0%	0,0%
M.7A.16.9	Estimated < 70,0 + 2200/area (B)	10.586,0		4,7%	0,0%
M.7A.16.10	Estimated < 110 + 3200/area (C)	2.887,0	11367	1,3%	9,1%
M.7A.16.11	Estimated < 150 + 4200/area (D)	17.522,0	1401	7,8%	1,1%
M.7A.16.12	Estimated < 190 + 5200/area (E)	48.224,0	11793	21,4%	9,4%
M.7A.16.13	Estimated < 240 + 6500/area (F)	16.370,0	32111	7,3%	25,6%
M.7A.16.14	Estimated > 240 + 6500/area (G)	2.994,0	15936	1,3%	12,7%
M.7A.16.15		2,0	3380	0,0%	2,7%
M.7A.16.16			63	0,0%	0,1%
M.7A.16.17				0,0%	0,0%
M.7A.16.18	no data	4.475,0	1794	2,0%	1,4%



M.7A.16.19	Total	224.924,0	125478	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	40.907,0	20426	18,2%	8,2%
M.7A.17.2	1919 - 1945	33.523,0	16375	14,9%	6,5%
M.7A.17.3	1946 - 1960	26.352,0	15427	11,7%	6,2%
M.7A.17.4	1961 - 1970	33.944,0	21366	15,1%	8,5%
M.7A.17.5	1971 - 1980	32.798,0	23326	14,6%	9,3%
M.7A.17.6	1981 - 1990	12.161,0	11019	5,4%	4,4%
M.7A.17.7	1991 - 2000	6.648,0	3963	3,0%	1,6%
M.7A.17.8	2001 - 2005	6.058,0	3235	2,7%	1,3%
M.7A.17.9	2006 - 2010	9.307,0	4230	4,1%	1,7%
M.7A.17.10	2011 - 2015	5.489,0	2020	2,4%	0,8%
M.7A.17.11	2016 - 2020	13.063,0	2921	5,8%	1,2%
M.7A.17.12	2021 and onwards	4.674,0	981	2,1%	0,4%
M.7A.17.13	no data	0,0	125289	0,0%	50,0%
M.7A.17.14	Total	224.924,0	250578	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 - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	124.280,0	73927	55,3%	59,0%
M.7A.18.2	Flat or Apartment	30.490,0	15305	13,6%	12,2%
M.7A.18.3	Bungalow	0,0		0,0%	0,0%
M.7A.18.4	Terraced House	16.250,0	8715	7,2%	7,0%
M.7A.18.5	Multifamily House	0,0		0,0%	0,0%
M.7A.18.6	Land Only	0,0		0,0%	0,0%
M.7A.18.7	other	53.906,0	27342	24,0%	21,8%
M.7A.18.8	Total	224.926,0	125289	100,0%	100,0%
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	16.113,0	3351	7,2%	2,7%
M.7A.19.2	Existing property	204.047,0	120489	90,7%	96,2%
M.7A.19.3	other			0,0%	0,0%
M.7A.19.4	no data	4.765,0	1449	2,1%	1,2%
M.7A.19.5	Total	224.925,0	125289	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		96944	18,2
M.7A.20.2	Flat or Apartment		5890	9,15
M.7A.20.3	Bungalow			
M.7A.20.4	Terraced House		6204	13,7
M.7A.20.5	Multifamily House			
M.7A.20.6	Land Only			
M.7A.20.7	other		18975	4,31
M.7A.20.8	no data			
M.7A.20.9	Total	0,0	128013	
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

<b>7B Commercial Cover Pool</b>					
	<b>21. Loan Size Information</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.21.1	Average loan size (000s)	7.048,1			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	3.119,0	3.080	5,6%	38,9%
M.7B.21.3	DKK 2 - 5m	6.955,6	2.140	12,5%	27,0%
M.7B.21.4	DKK 5 - 20m	20.750,1	2.160	37,2%	27,3%
M.7B.21.5	DKK 20 - 50m	11.931,8	404	21,4%	5,1%
M.7B.21.6	DKK 50 - 100m	5.977,2	87	10,7%	1,1%
M.7B.21.7	> DKK 100m	7.037,9	42	12,6%	0,5%
M.7B.21.8				0,0%	0,0%
M.7B.21.9				0,0%	0,0%
M.7B.21.10				0,0%	0,0%
M.7B.21.11				0,0%	0,0%
M.7B.21.12				0,0%	0,0%
M.7B.21.13				0,0%	0,0%
M.7B.21.14				0,0%	0,0%
M.7B.21.15				0,0%	0,0%
M.7B.21.16				0,0%	0,0%
M.7B.21.17				0,0%	0,0%
M.7B.21.18				0,0%	0,0%
M.7B.21.19				0,0%	0,0%
M.7B.21.20				0,0%	0,0%
M.7B.21.21				0,0%	0,0%
M.7B.21.22				0,0%	0,0%
M.7B.21.23				0,0%	0,0%
M.7B.21.24				0,0%	0,0%
M.7B.21.25				0,0%	0,0%
M.7B.21.26	Total	55.771,6	7.913	100,0%	100,0%
	<b>22. Loan to Value (LTV) Information - UNINDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
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	0	0,0%	0,0%
OM.7B.22.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7B.22.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7B.22.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7B.22.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7B.22.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7B.22.6	<i>o/w &gt;150 %</i>				
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 (%)	32,0%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	51.523,4		92,4%	
M.7B.23.3	>40 - <=50 %	2.676,2		4,8%	
M.7B.23.4	>50 - <=60 %	957,4		1,7%	
M.7B.23.5	>60 - <=70 %	289,9		0,5%	
M.7B.23.6	>70 - <=80 %	101,0		0,2%	
M.7B.23.7	>80 - <=90 %	57,4		0,1%	
M.7B.23.8	>90 - <=100 %	24,7		0,0%	
M.7B.23.9	>100%	141,5		0,3%	
M.7B.23.10	Total	55.771,5	0	100,0%	0,0%
OM.7B.23.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,0%	
OM.7B.23.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,0%	
OM.7B.23.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,0%	
OM.7B.23.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,0%	
OM.7B.23.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,0%	
OM.7B.23.6	<i>o/w &gt;150 %</i>			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	25,7%
M.7B.24.2	Office	20,8%
M.7B.24.3	Hotel/Tourism	
M.7B.24.4	Shopping malls	
M.7B.24.5	Industry	3,6%
M.7B.24.6	Agriculture	9,7%
M.7B.24.7	Other commercially used	31,2%
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	9,1%
M.7B.24.11	Land	
M.7B.24.12	Property developers / Bulding under construction	
M.7B.24.13	Other	0,1%
OM.7B.24.1	<i>o/w Cultural purposes</i>	
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>	

25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
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M.7B.25.1	A	3.241,0	167	5,8%	1,6%
M.7B.25.2	B	3.517,0	406	6,3%	4,0%
M.7B.25.3	C	16.453,0	1.494	29,5%	14,7%
M.7B.25.4	D	7.754,0	812	13,9%	8,0%
M.7B.25.5	E	1.579,0	144	2,8%	1,4%
M.7B.25.6	F	474,0	48	0,8%	0,5%
M.7B.25.7	G	366,0	36	0,7%	0,4%
M.7B.25.8	Estimated A				
M.7B.25.9	Estimated B	941,0		1,7%	
M.7B.25.10	Estimated C	343,0	568	0,6%	5,6%
M.7B.25.11	Estimated D	4.114,0	129	7,4%	1,3%
M.7B.25.12	Estimated E	7.334,0	2.336	13,1%	23,0%
M.7B.25.13	Estimated F	4.768,0	1.539	8,5%	15,1%
M.7B.25.14	Estimated G	2.631,0	1.670	4,7%	16,4%
M.7B.25.15		9,0	424	0,0%	4,2%
M.7B.25.16			30		0,3%
M.7B.25.17					
M.7B.25.18	no data	2.248,0	368	4,0%	3,6%
M.7B.25.19	Total	55.772,0	10.171	100,0%	100,0%
OM.7B.25.1					
OM.7B.25.2					

**26. Average energy use intensity (kWh/m2 per year) - optional**

		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	A	3.241,0	167	5,8%	1,6%
M.7B.26.2	B	3.517,0	406	6,3%	4,0%
M.7B.26.3	C	16.453,0	1.494	29,5%	14,7%
M.7B.26.4	D	7.754,0	812	13,9%	8,0%
M.7B.26.5	E	1.579,0	144	2,8%	1,4%
M.7B.26.6	F	474,0	48	0,8%	0,5%
M.7B.26.7	G	366,0	36	0,7%	0,4%
M.7B.26.8	Estimated A				
M.7B.26.9	Estimated B	941,0		1,7%	
M.7B.26.10	Estimated C	343,0	568	0,6%	5,6%
M.7B.26.11	Estimated D	4.114,0	129	7,4%	1,3%
M.7B.26.12	Estimated E	7.334,0	2.336	13,1%	23,0%
M.7B.26.13	Estimated F	4.768,0	1.539	8,5%	15,1%
M.7B.26.14	Estimated G	2.631,0	1.670	4,7%	16,4%
M.7B.26.15		9,0	424	0,0%	4,2%
M.7B.26.16			30		0,3%
M.7B.26.17					
M.7B.26.18	no data	2.248,0	368	4,0%	3,6%
M.7B.26.19	Total	55.772,0	10.171	100,0%	100,0%
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	19.591,0	2.499	35,1%	24,5%
M.7B.27.2	1919 - 1945	9.811,0	1.025	17,6%	10,1%
M.7B.27.3	1946 - 1960	2.982,0	430	5,3%	4,2%
M.7B.27.4	1961 - 1970	4.126,0	426	7,4%	4,2%
M.7B.27.5	1971 - 1980	2.285,0	547	4,1%	5,4%
M.7B.27.6	1981 - 1990	3.766,0	2.573	6,8%	25,2%
M.7B.27.7	1991 - 2000	3.627,0	986	6,5%	9,7%
M.7B.27.8	2001 - 2005	3.758,0	841	6,7%	8,2%
M.7B.27.9	2006 - 2010	2.902,0	467	5,2%	4,6%
M.7B.27.10	2011 - 2015	1.079,0	237	1,9%	2,3%
M.7B.27.11	2016 - 2020	1.276,0	111	2,3%	1,1%
M.7B.27.12	2021 and onwards	568,0	56	1,0%	0,5%
M.7B.27.13	no data				
M.7B.27.14	Total	55.771,0	10.198	100,0%	100,0%
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

<b>28. New Commercial Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.28.1	New Property	1.684,0	136	3,0%	1,3%
M.7B.28.2	Existing Property	51.879,0	9.718	93,0%	95,3%
M.7B.28.3	other				
M.7B.28.4	no data	2.209,0	344	4,0%	3,4%
M.7B.28.5	Total	55.772,0	10.198	100,0%	100,0%

  

<b>29. CO2 emission related to CRE - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>
M.7B.29.1	Retail			
M.7B.29.2	Office		13958	9,45
M.7B.29.3	Hotel/Tourism			
M.7B.29.4	Shopping malls			
M.7B.29.5	Industry			
M.7B.29.6	Agriculture		104735	
M.7B.29.7	Other commercially used			
M.7B.29.8	Hospital			
M.7B.29.9	School			
M.7B.29.10	other RE with a social relevant purpose		587	8,76
M.7B.29.11	Land			
M.7B.29.12	Property developers / Building under construction			
M.7B.29.13	Other		9248	8,61
M.7B.29.14	no data			
M.7B.29.15	Total	0,0	128528	
M.7B.29.16	Weighted Average			
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				





## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2023

Reporting in Domestic Currency



CONTENT OF TAB E
<a href="#">1. Additional information on the programme</a>
<a href="#">2. Additional information on the swaps</a>
<a href="#">3. Additional information on the asset distribution</a>

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	NETS A/S	2138001V08L6MTIDB405	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	ND1	ND1	
E.1.1.5	Cash manager	Realkredit Danmark A/S	549300NLOMBWE943Y	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	Danske Banks A/S	MAES062Z21O4R2ZU7M96	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND3	ND3	
E.1.1.10	Trustee	ND2	ND2	
E.1.1.11	Cover Pool Monitor	Realkredit Danmark A/S	549300NLOMBWE943Y	
OE.1.1.1	where applicable - paying agent	[For completion]	[For completion]	
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	ND2	ND2	ND2	ND2
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
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 (months)	158				
E.3.1.2	Weighted Average Maturity (months)**	263				
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	0,16	0			0,15
E.3.2.2	30-<60 days	0,12	0			0,11
E.3.2.3	60-<90 days	0,06	0,02			0,05
E.3.2.4	90-<180 days	0,04	0,02			0,04
E.3.2.5	>= 180 days	0,01	0			0,01
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2023



Reporting in Domestic Currency	DKK
<b>CONTENT OF TAB F1</b>	
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 sustainable loans in the total mortgage program					
1.Amount of sustainable loans	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program	
SM.1.1.1	EE mortgage loans	38.643.0	12.178	13.8%	7.6%
SM.1.1.2	Social Impact mortgage loans	16.816.0	4.132	6.0%	2.6%
SM.1.1.3	other	0.0	0	0.0%	0.0%
SM.1.1.4	Total sustainable mortgage loans	55.459.0	16.310	19.8%	10.2%
OSM.1.1.1	a/w (if relevant, please specify)				
OSM.1.1.2	a/w (if relevant, please specify)				
OSM.1.1.3	a/w (if relevant, please specify)				
OSM.1.1.4	a/w (if relevant, please specify)				
OSM.1.1.5	a/w (if relevant, please specify)				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			% Total Sustainable Mortgages		
SM.2.1.1	Residential	48.836.0		87.9%	
SM.2.1.2	Commercial	6.817.0		12.3%	
SM.2.1.3	Other	5.0		0.0%	
SM.2.1.4	Total	55.458.0		100.0%	
OSM.2.1.1	a/w Forest & Agriculture			0.0%	
OSM.2.1.2	a/w EE residential			0.0%	
OSM.2.1.3	a/w EE commercial			0.0%	
OSM.2.1.4	a/w EE other			0.0%	
OSM.2.1.5	EE total			0.0%	
OSM.2.1.6	a/w Social residential			0.0%	
OSM.2.1.7	a/w Social Commercial			0.0%	
OSM.2.1.8	a/w social other			0.0%	
OSM.2.1.9	social tot			0.0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission			0.0%	
OSM.2.1.11	a/w (if relevant, please specify)				
OSM.2.1.12	a/w (if relevant, please specify)				
OSM.2.1.13	a/w (if relevant, please specify)				
OSM.2.1.14	a/w (if relevant, please specify)				
OSM.2.1.15	a/w (if relevant, please specify)				
OSM.2.1.16	a/w (if relevant, please specify)				
OSM.2.1.17	a/w (if relevant, please specify)				
OSM.2.1.18	a/w (if relevant, please specify)				
2. General Information		Residential Loans	Commercial Loans	Total Sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	15614	691	16.305	
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	6.0%	26.0%	5.0%	
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%	0.0%	
SM.2.4.2	Austria				
SM.2.4.3	Belgium				
SM.2.4.4	Bulgaria				
SM.2.4.5	Croatia				
SM.2.4.6	Cyprus				
SM.2.4.7	Czechia				
SM.2.4.8	Denmark	100.0%	100.0%		
SM.2.4.9	Estonia				
SM.2.4.10	Finland				
SM.2.4.11	France				
SM.2.4.12	Germany				
SM.2.4.13	Greece				
SM.2.4.14	Netherlands				
SM.2.4.15	Hungary				
SM.2.4.16	Ireland				
SM.2.4.17	Italy				
SM.2.4.18	Latvia				
SM.2.4.19	Lithuania				
SM.2.4.20	Luxembourg				
SM.2.4.21	Poland				
SM.2.4.22	Portugal				
SM.2.4.23	Romania				
SM.2.4.25	Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27	Spain				
SM.2.4.28	Sweden	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				
SM.2.4.31	Liechtenstein				
SM.2.4.32	Norway				
SM.2.4.33	Other	0.0%	0.0%	0.0%	
SM.2.4.34	Switzerland				
SM.2.4.35	United Kingdom				
SM.2.4.36	Australia				
SM.2.4.37	Brazil				
SM.2.4.38	Canada				
SM.2.4.39	Japan				
SM.2.4.40	Korea				
SM.2.4.41	New Zealand				
SM.2.4.42	Singapore				
SM.2.4.43	US				
SM.2.4.44	Other				
SM.2.4.45	a/w (if relevant, please specify)				
SM.2.4.46	a/w (if relevant, please specify)				
SM.2.4.47	a/w (if relevant, please specify)				
SM.2.4.48	a/w (if relevant, please specify)				
SM.2.4.49	a/w (if relevant, please specify)				
SM.2.4.50	a/w (if relevant, please specify)				
SM.2.4.51	a/w (if relevant, please specify)				
SM.2.4.52	a/w (if relevant, please specify)				
SM.2.4.53	a/w (if relevant, please specify)				
SM.2.4.54	a/w (if relevant, please specify)				
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	20.6%	26.5%	26.5%	
SM.2.5.2	Remainder Zealand & Bornholm (Region Sjælland)	43.5%	35.2%	35.2%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	5.9%	12.1%	12.1%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	11.9%	6.7%	6.7%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	18.1%	19.5%	19.5%	
SM.2.5.6					
SM.2.5.7					
SM.2.5.8					
SM.2.5.9					
SM.2.5.10					
SM.2.5.11					
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SM.2.5.50

6. Breakdown by Interest Rate			
	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	100.0%	100.0%
SM.2.6.2	Floating rate	0.0%	0.0%
SM.2.6.3	Other	0.0%	0.0%
OSM.2.6.1			
OSM.2.6.2			
OSM.2.6.3			
OSM.2.6.4			
OSM.2.6.5			
OSM.2.6.6			

7. Breakdown by Repayment Type			
	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / Interest only	24.2%	18.8%
SM.2.7.2	Amortising	75.8%	81.2%
SM.2.7.3	Other		
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 12 months	17.2%	17.2%
SM.2.8.2	≥ 12 - < 24 months	7.3%	4.7%
SM.2.8.3	≥ 24 - < 36 months	6.3%	3.0%
SM.2.8.4	≥ 36 - < 60 months	3.2%	7.2%
SM.2.8.5	≥ 60 months	61.4%	67.2%
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	% NPL	0.0%	0.0%
OSM.2.9.1			
OSM.2.9.2			
OSM.2.9.3			
OSM.2.9.4			
OSM.2.9.5			
OSM.2.9.6			
OSM.2.9.7			

**A. Residential Cover Pool**

10. Loan Size Information				
	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	3,114.9		
	By buckets (mm):			
SM.2A.10.2		8,734	18.7%	55.9%
SM.2A.10.3	DKK 0 - 2m	15,974.6	32.8%	35.1%
SM.2A.10.4	DKK 2 - 5m	9,227.5	19.0%	6.8%
SM.2A.10.5	DKK 5 - 20m	7,151.4	14.4%	14.7%
SM.2A.10.6	DKK 20 - 50m	3,743.1	54	0.3%
SM.2A.10.7	DKK 50 - 100m	3,448.2	25	0.2%
SM.2A.10.8	> DKK 100m			
SM.2A.10.9				
SM.2A.10.10				
SM.2A.10.11				
SM.2A.10.12				
SM.2A.10.13				
SM.2A.10.14				
SM.2A.10.15				
SM.2A.10.16				
SM.2A.10.17				
SM.2A.10.18				
SM.2A.10.19				
SM.2A.10.20				
SM.2A.10.21				
SM.2A.10.22				
SM.2A.10.23				
SM.2A.10.24				
SM.2A.10.25				
SM.2A.10.26	Total	48,636.0	15,614	100.0%

11. Loan to Value (LTV) Information - UNINDEXED				
	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1		
	By LTV buckets (ml):			
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	
OSM.2A.11.1	a/w > 100 - <= 120 %		0.0%	0.0%
OSM.2A.11.2	a/w > 120 - <= 140 %			
OSM.2A.11.3	a/w > 140 - <= 160 %			
OSM.2A.11.4	a/w > 160 - <= 180 %			
OSM.2A.11.5	a/w > 180 - <= 200 %			
OSM.2A.11.6	a/w > 200 - <= 250 %			
OSM.2A.11.7	a/w > 250 %			
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 (%)	41.0%		
	By LTV buckets (ml):			
SM.2A.12.2	> 0 - <= 40%	910,515.1	83.3%	
SM.2A.12.3	> 40 - <= 50%	91,322.8	8.5%	
SM.2A.12.4	> 50 - <= 60%	41,831.3	3.8%	
SM.2A.12.5	> 60 - <= 70%	20,977.6	1.9%	
SM.2A.12.6	> 70 - <= 80%	14,088.8	1.3%	
SM.2A.12.7	> 80 - <= 90%	9,495.0	0.9%	
SM.2A.12.8	> 90 - <= 100%	543.0	0.0%	
SM.2A.12.9	> 100%	2,910.2	0.3%	
SM.2A.12.10	Total	1,065,683.7	0	0.0%
OSM.2A.12.1	a/w > 100 - <= 120 %			
OSM.2A.12.2	a/w > 120 - <= 140 %			
OSM.2A.12.3	a/w > 140 - <= 160 %			
OSM.2A.12.4	a/w > 160 - <= 180 %			
OSM.2A.12.5	a/w > 180 - <= 200 %			
OSM.2A.12.6	a/w > 200 - <= 250 %			
OSM.2A.12.7	a/w > 250 %			
OSM.2A.12.8				
OSM.2A.12.9				

13. Breakdown by type		% Residential Loans
SM.2A.13.1	Owner occupied	51.4%
SM.2A.13.2	Second home/Holiday houses	0.1%
SM.2A.13.3	Buy-to-let/Non-owner occupied	
SM.2A.13.4	Subsidised housing	48.5%
SM.2A.13.5	Agricultural	
SM.2A.13.6	Other	
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 debts	100.0%
SM.2A.14.2	Guaranteed	
SM.2A.14.3	Other	
OSM.2A.14.1		
OSM.2A.14.2		
OSM.2A.14.3		

15. Energy Performance Information of the financed RRE				
	Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	7,539	45.4%	25.1%
SM.2A.15.2	B	9,719.0	4.138	13.8%
SM.2A.15.3	C	5,903.0	5.084	16.9%
SM.2A.15.4	D	3,514.0	4.890	16.3%
SM.2A.15.5	E	1,239.0	1.351	4.5%
SM.2A.15.6	F	348.0	366	1.2%
SM.2A.15.7	G	62.0	221	0.7%
SM.2A.15.8	Estimated A	109.0	423	1.4%
SM.2A.15.9	Estimated B	45.0	16	0.1%
SM.2A.15.10	Estimated C			

SM.2A.15.11	Estimated D	2,761.0	2,553	5.7%	8.5%
SM.2A.15.12	Estimated E	2,594.0	2,359	5.3%	7.9%
SM.2A.15.13	Estimated F	171.0	411	0.4%	1.4%
SM.2A.15.14	Estimated G	0.0	0	0.0%	0.0%
SM.2A.15.15		0.0	11	0.0%	0.0%
SM.2A.15.16					
SM.2A.15.17	no data				
SM.2A.15.18		263.0	57	0.5%	0.2%
SM.2A.15.19	Total	48,634.0	30,019	11.9%	18.0%
OSM.2A.15.2					
OSM.2A.15.3					

16. Primary Energy intensity (kWh/m2 per year)					
	Nominal (mn)		Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	< 52.5 + 1650/area (A)	22,101.0	7,539	45.4%	25.1%
SM.2A.16.2	< 70.0 + 2200/area (B)	9,719.0	4,138	20.0%	13.8%
SM.2A.16.3	< 110 + 3200/area (C)	5,903.0	5,684	12.1%	18.9%
SM.2A.16.4	< 150 + 4200/area (D)	3,514.0	4,890	7.2%	16.3%
SM.2A.16.5	< 190 + 5200/area (E)	1,239.0	1,351	2.5%	4.5%
SM.2A.16.6	< 240 + 6500/area (F)	1,482.0	366	0.3%	1.2%
SM.2A.16.7	> 240 + 6500/area (G)	62.0	221	0.1%	0.7%
SM.2A.16.8	Estimated < 52.5 + 1650/area (A)				
SM.2A.16.9	Estimated < 70.0 + 2200/area (B)	109.0	423	0.2%	1.4%
SM.2A.16.10	Estimated < 110 + 3200/area (C)	45.0	16	0.1%	0.1%
SM.2A.16.11	Estimated < 150 + 4200/area (D)	2,761.0	2,553	5.7%	8.5%
SM.2A.16.12	Estimated < 190 + 5200/area (E)	2,594.0	2,359	5.3%	7.9%
SM.2A.16.13	Estimated < 240 + 6500/area (F)	171.0	411	0.4%	1.4%
SM.2A.16.14	Estimated < 240 + 6500/area (G)	0.0	0	0.0%	0.0%
SM.2A.16.15	TBC at a country level		11	0.0%	0.0%
SM.2A.16.16	TBC at a country level				
SM.2A.16.17	no data				
SM.2A.16.18		263.0	57	0.5%	0.2%
SM.2A.16.19	Total	48,634.0	30,019	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	1,334.0	633	3.2%	2.1%
SM.2A.17.2	1919 - 1945	2,171.0	1,012	4.5%	3.4%
SM.2A.17.3	1946 - 1960	6,193.0	6,161	12.7%	20.5%
SM.2A.17.4	1961 - 1970	6,132.0	3,110	12.6%	10.4%
SM.2A.17.5	1971 - 1980	4,724.0	2,990	9.7%	10.0%
SM.2A.17.6	1981 - 1990	2,859.0	5,865	5.9%	19.5%
SM.2A.17.7	1991 - 2000	1,180.0	1,398	2.4%	4.7%
SM.2A.17.8	2001 - 2005	1,128.0	577	2.8%	1.9%
SM.2A.17.9	2006 - 2010	3,370.0	1,584	6.9%	5.3%
SM.2A.17.10	2011 - 2015	3,111.0	1,473	6.8%	4.9%
SM.2A.17.11	2016 - 2020	11,700.0	3,713	24.2%	12.4%
SM.2A.17.12	2021 and onwards	4,283.0	1,503	8.8%	5.0%
SM.2A.17.13	no data	0.0	0	0.0%	0.0%
SM.2A.17.14	Total	48,635.0	30,019	100.0%	100.0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type					
	Nominal (mn)		Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	11,935.0	5,271	24.5%	17.6%
SM.2A.18.2	Flat or Apartment	6,155.0	2,852	12.7%	9.5%
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House	3,203.0	1,693	6.6%	5.6%
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other	27,343.0	20,203	56.2%	67.3%
SM.2A.18.8	Total	48,636.0	30,019	100.0%	100.0%
OSM.2A.18.1					

19. New Residential Property					
	Nominal (mn)		Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	14,805.0	4,696	30.4%	15.6%
SM.2A.19.2	Existing Property	33,271.0	25,303	68.4%	84.0%
SM.2A.19.3	other				
SM.2A.19.4	no data	558.0	120	1.1%	0.4%
SM.2A.19.5	Total	48,634.0	30,019	100.0%	100.0%
OSM.2A.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)
SM.2A.20.1	House, detached or semi-detached				
SM.2A.20.2	Flat or Apartment				
SM.2A.20.3	Bungalow				
SM.2A.20.4	Terraced House				
SM.2A.20.5	Multifamily House				
SM.2A.20.6	Land Only				
SM.2A.20.7	other				
SM.2A.20.8	no data				
SM.2A.20.9	Total	0.0	0.0		
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					

B. Sustainable Commercial Cover Pool					
21. Loan Size Information					
	Nominal		Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	9,865.8			
SM.2B.21.2	By buckets (mn):				
SM.2B.21.3	DKK 0 - 2m	94.6	128.0	1.4%	18.5%
SM.2B.21.4	DKK 2 - 5m	355.2	175.0	5.2%	25.3%
SM.2B.21.5	DKK 5 - 20m	1,823.2	270.0	26.7%	39.1%
SM.2B.21.6	DKK 20 - 50m	1,476.4	76.0	21.7%	11.0%
SM.2B.21.7	DKK 50 - 100m	1,392.7	28.0	19.8%	4.1%
SM.2B.21.8	> DKK 100m	1,715.1	14.0	25.2%	2.0%
SM.2B.21.9					
SM.2B.21.10					
SM.2B.21.11					
SM.2B.21.12					
SM.2B.21.13					
SM.2B.21.14					
SM.2B.21.15					
SM.2B.21.16					
SM.2B.21.17					
SM.2B.21.18					
SM.2B.21.19					
SM.2B.21.20					
SM.2B.21.21					
SM.2B.21.22					
SM.2B.21.23					
SM.2B.21.24					
SM.2B.21.25					
SM.2B.21.26	Total	6,817.2	691	100.0%	100.0%
SM.2B.22.1	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1	ND1		
SM.2B.22.2	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		







## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	<b>OC Calculation: Contractual</b>	Minimum legal required OC of RWA
HG.1.3	<b>OC Calculation: Voluntary</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 subsidized 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 is among other things depending on interest rate developments 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 is among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	<b>Maturity Extension Triggers</b>	[insert link to the national legislation where the maturity extension triggers are listed - insert link of relevant programme prospectus]
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 per 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>	[For completion]
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>	[For completion]
HG.1.15	<b>NPV assumptions (when stated)</b>	
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]





HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.1		
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>	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

# ECBC National Label Transparency Template (NTT) for Danish Issuers 2022



<b>Issuer:</b>	Realkredit Danmark A/S
<b>Issuer type:</b>	Specialized mortgage bank
<b>Cover pool setup:</b>	Single cover pool (SDRO)
<b>Cover pool:</b>	Capital Centre S
<b>Homepage:</b>	<a href="http://www.rd.dk/investor">www.rd.dk/investor</a>
<b>Format of template:</b>	Excel and PDF
<b>Frequency of update:</b>	Quarterly
<b>Published:</b>	21-okt-24
<b>Data per:</b>	Q4 2022

# ECBC Label Template : Contents

As of End Q4 2022



## Specialised finance institutes

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## Key Concepts

X1 [Key Concepts Explanation](#)

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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 an 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

Optional for Banks

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	2022Q4	2022Q3	2022Q2	2022Q1
Total Balance Sheet Assets	782,2	763,2	793,6	846,7
Total Customer Loans(fair value)	724,4	706,7	740,0	779,2
of which: Used/registered for covered bond collateral pool	724,4	706,7	740,0	779,2
Tier 1 Ratio (%)	28,6%	30,8%	29,7%	27,6%
Solvency Ratio (%)	29,1%	31,2%	30,1%	27,9%
Outstanding Covered Bonds (fair value)	724,1	707,8	740,5	792,5
Outstanding Senior Unsecured Liabilities	0,0	0,0	0,0	0,0
Senior Secured Bonds	0,0	2,0	2,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	99,1	99,1	102,7	105,4
Net loan losses (Net loan losses and net loan loss provisions)	0,2	0,2	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0
<b>Customer loans (mortgage) (DKKbn)</b>				
Total customer loans (market value)	800,7	803,5	804,1	806,0
<b>Composition by</b>				
<b>Maturity</b>				
- 0 <= 1 year	1,4	1,8	2,2	2,3
- < 1 <= 5 years	10,4	9,6	9,8	9,0
- over 5 years	788,9	792,1	792,1	794,6
<b>Currency</b>				
- DKK	782,0	784,2	784,3	785,9
- EUR	3,0	3,3	3,4	3,5
- USD	-	-	-	-
- Other	16	16	16	17
<b>customer type</b>				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	436,8	444,1	447,6	448,5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	277,1	273,7	273,6	276,3
- Subsidised	86,8	85,8	83,0	81,2
eligibility as covered bond collateral	-	-	-	-
Non-performing loans (See definition in table X1)	0,20	0,20	0,20	0,20
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	-	-	-	-

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Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs	2022Q4	2022Q3	2022Q2	2022Q1
Nominal cover pool (total value)	300	312	324	335
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	2	7	2	3
Overcollateralisation	19	19	18	18
Overcollateralisation ratio				
Total	6,8%	5,7%	5,7%	5,7%
Mandatory (percentage of risk weighted assets, general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs	281	293	307	319
– hereof amount maturing 0-1 day	0	0	0	0
Proceeds from senior secured debt	0	0	0	0
Proceeds from senior unsecured debt	0	0	0	0
Tier 2 capital	0	0	0	0
Additional tier 1 capital (e.g. hybrid core capital)	0	0	0	0
Core tier 1 capital invested in gilt-edged securities	18	18	17	17
Total capital coverage (rating compliant capital)	18	18	17	17

Loan loss provisions (cover pool level - shown | Table A on issuer level) - Optional

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs	2022Q4	2022Q3	2022Q2	2022Q1
Nominal value of outstanding CBs	281	293	307	319
Fair value of outstanding CBs (marked value)	220	214	248	283
Maturity of issued CBs				
1 day – < 1 year	-	-	-	-
1 year	-	-	-	-
> 1 and ≤ 2 years	-	-	-	-
> 2 and ≤ 3 years	-	-	-	-
> 3 and ≤ 4 years	-	-	-	-
> 4 and ≤ 5 years	1	-	-	-
5-10 years	5	4	5	5
10-20 years	35,0	39,0	41,0	44,0
> 20 years	240,0	250,0	261,0	270,0
Amortisation profile of issued CBs				
Bullet	-	-	-	-
Annuity	100,0%	100,0%	100,0%	100,0%
Serial	-	-	-	-
Interest rate profile of issued CBs				
Fixed rate (Fixed rate constant for more than 1 year)	100,0%	100,0%	100,0%	100,0%
Floating rate ( Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,0%
Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs				
DKK	1,0	1,0	1,0	1,0
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				
SP Global	AAA	AAA	AAA	AAA
Fitch	AAA	AAA	AAA	AAA
Scope	AAA	AAA	AAA	AAA

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-	etc.	Not rated
Gilt-edged securities / rating compliant capital									
0-1 year	6,1								
>1- < 5 years	11,8								
> 5 years	1,2								
Total	19,2								

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-	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU	2,0								
Exposures to/guaranteed by governments etc. third countries									
Exposure to credit institute credit quality step 1	17,2								
Exposure to credit institute credit quality step 2									
Total	19,2		0,0	0					

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	0,2	1,9	0,0	2,1
Exposures to/guaranteed by governments etc. third countries				
Exposure to credit institute credit quality step 1	5,9	10,0	1,2	17,1
Exposure to credit institute credit quality step 2				
Total	6,1	11,9	1,2	19,2

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)

Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

Maturity	
0-1 year	-
>1- < 5 years	-
> 5 years	-
Total	-

Table G2.1f - Other Derivatives (subordinated)

Maturity	
0-1 year	-
>1- < 5 years	-
> 5 years	-
Total	-

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool	281
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	
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: <sup>1</sup> A few older traditional Danish mortgage bonds are not CRD compliant

## Capital Centre S

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

Reporting date 31-12-2022 **REALKREDIT  
Danmark**

**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	133.033	11.189	4.542	2.864	3.403	313	2.051	2.230	455	104	<b>160.184</b>
In %	83	7	3	2	2	0	1	1	0	0	99

**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	176,8	8,5	20,4	23,4	19,3	2,7	15,6	7,3	6,8	0,1	<b>280,8</b>
In %	63	3	7	8	7	1	6	3	2	0	<b>100</b>

**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	111,4	81,5	43,8	22,2	10,4	11,3	<b>280,8</b>
In %	40	29	16	8	4	4	<b>100</b>

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Table M4a/B4a

Lending, by-loan to-value (LTV), current property value, DKKbn										
	DKKbn									
	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	90,8	62,0	20,7	2,2	0,7	0,1	0,1	0,0	0,0	0,3
Holiday houses	5,4	2,6	0,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	13,2	4,1	1,6	0,4	0,4	0,2	0,1	0,0	0,0	0,3
Cooperative Housing	17,0	4,8	1,4	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Private rental	8,6	7,1	3,3	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,8	0,8	0,1	0,0	-	-	-	-	-	-
Office and Business	8,8	5,8	0,9	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Agricultural properties	3,8	2,5	0,9	0,1	0,0	0,0	0,0	0,0	-	-
Properties for social and cultural purposes	3,7	2,6	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,1
Other	0,0	0,0	0,0	-	-	-	-	-	-	0,0
<b>Total</b>	<b>153,1</b>	<b>92,4</b>	<b>29,6</b>	<b>3,1</b>	<b>1,2</b>	<b>0,3</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,8</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	51,37	35,07	11,69	1,22	0,39	0,05	0,03	0,02	0,02	0,14
Holiday houses	63,52	30,90	4,71	0,35	0,09	0,02	0,02	0,02	0,01	0,36
Subsidised Housing	65,00	20,39	8,05	1,78	1,72	0,80	0,28	0,17	0,18	1,63
Cooperative Housing	72,69	20,50	5,94	0,60	0,17	0,03	0,02	0,01	0,01	0,03
Private rental	44,50	36,91	16,96	1,29	0,27	0,02	0,01	0,01	0,00	0,03
Manufacturing and Manual Industries	65,85	30,62	3,48	0,05	0,00	0,00	0,00	0,00	0,00	0,09
Office and Business	56,27	37,13	5,89	0,28	0,19	0,08	0,08	0,02	0,01	0,05
Agricultural properties	51,54	34,10	12,90	1,15	0,21	0,05	0,03	0,02	0,00	0,00
Properties for social and cultural purposes	54,60	38,32	4,26	0,28	0,25	0,11	0,11	0,11	0,11	1,86
Other	75,61	23,40	0,33	0,00	0,00	0,00	0,00	0,00	0,00	0,65
<b>Total</b>	<b>54,53</b>	<b>32,92</b>	<b>10,54</b>	<b>1,10</b>	<b>0,42</b>	<b>0,10</b>	<b>0,05</b>	<b>0,03</b>	<b>0,03</b>	<b>0,27</b>

Table M4c/B4c

Lending, by-loan to-value (LTV), current property value, DKKbn ("Sidste krone")											
	DKKbn										
	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	Avg. LTV
Owner-occupied homes	12,9	67,6	74,9	12,5	6,6	1,0	0,2	0,2	0,1	0,7	43,38
Holiday houses	1,1	5,1	2,1	0,2	0,1	-	0,0	-	-	0,1	35,89
Subsidised Housing	10,0	5,9	2,5	0,5	0,3	0,5	0,2	0,0	0,1	0,4	35,1
Cooperative Housing	11,8	7,5	3,3	0,5	0,2	0,1	0,0	0,0	-	0,0	27,11
Private rental	2,7	7,4	8,0	0,8	0,3	0,0	0,0	0,0	0,0	0,0	42,42
Manufacturing and Manual Industries	0,9	1,5	0,3	0,0	-	-	-	-	-	-	30,11
Office and Business	2,8	9,3	3,2	0,1	0,0	-	-	0,1	-	0,0	33,37
Agricultural properties	1,8	3,5	1,7	0,2	0,1	0,0	-	0,0	-	-	35,41
Properties for social and cultural purposes	1,0	4,2	1,3	0,0	0,1	-	-	-	-	0,2	42,26
Other	0,0	0,1	-	-	-	-	-	-	-	-	30,06
<b>Total</b>	<b>45,0</b>	<b>112,1</b>	<b>97,4</b>	<b>14,8</b>	<b>7,6</b>	<b>1,6</b>	<b>0,5</b>	<b>0,3</b>	<b>0,2</b>	<b>1,4</b>	<b>40,2</b>

Table M4d/B4d

Lending, by-loan to-value (LTV), current property value, PER CENT ("Sidste krone")											
	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	Avg. LTV
Owner-occupied homes	7,29	38,27	42,37	7,07	3,75	0,54	0,14	0,09	0,07	0,40	
Holiday houses	12,32	59,74	24,06	2,11	1,06	0,00	0,12	0,00	0,00	0,59	
Subsidised Housing	49,29	28,85	12,33	2,36	1,43	2,41	0,93	0,15	0,25	2,01	
Cooperative Housing	50,49	32,18	14,17	2,05	0,68	0,21	0,09	0,04	0,00	0,09	
Private rental	13,83	38,53	41,58	4,30	1,35	0,21	0,05	0,05	0,05	0,05	
Manufacturing and Manual Industries	31,60	55,39	12,64	0,37	0,00	0,00	0,00	0,00	0,00	0,00	
Office and Business	18,14	59,74	20,64	0,58	0,19	0,00	0,00	0,45	0,00	0,19	
Agricultural properties	24,93	47,67	23,42	2,88	0,82	0,14	0,03	0,14	0,00	0,00	
Properties for social and cultural purposes	14,67	61,93	19,11	0,30	0,74	0,00	0,00	0,00	0,00	3,11	
Other	0,15	83,33	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
<b>Total</b>	<b>16,02</b>	<b>39,93</b>	<b>34,68</b>	<b>5,27</b>	<b>2,70</b>	<b>0,55</b>	<b>0,17</b>	<b>0,10</b>	<b>0,07</b>	<b>0,51</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	88,6	28,4	7,1	25,3	27,4		176,8
Holiday houses	2,4	2,6	0,9	1,2	1,4		8,5
Subsidised Housing	8,7	2,1	1,1	4,1	4,2		20,4
Cooperative Housing	17,9	1,4	0,6	1,9	1,7		23,4
Private rental	6,3	1,2	1,9	6,1	3,8		19,3
Manufacturing and Manual Industries	0,5	0,1	0,5	0,6	1,0		2,7
Office and Business	8,5	1,1	1,1	3,1	1,9		15,6
Agricultural properties	0,8	2,4	0,7	1,2	2,3		7,3
Properties for social and cultural purposes	1,3	0,6	0,5	2,7	1,7		6,8
Other	0,0	0,0	-	0,0	0,0		0,1
<b>Total</b>	<b>134,9</b>	<b>39,9</b>	<b>14,4</b>	<b>46,1</b>	<b>45,4</b>		<b>280,8</b>

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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	0	0	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	69,3	2,3	-	5,6	8,7	-	2,8	3,4	0,7	0,0	92,7
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	0,0	-	-	-	-	-	-	-	-	-	0,0
Capped floaters	0,1	-	-	-	-	-	-	-	-	-	0,1
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>69,3</b>	<b>2,3</b>	<b>-</b>	<b>5,6</b>	<b>8,7</b>	<b>-</b>	<b>2,8</b>	<b>3,4</b>	<b>0,7</b>	<b>0,0</b>	<b>92,8</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	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	106,3	6,2	20,4	17,9	10,6	2,7	12,8	3,9	6,1	0,0	186,7
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	0,2	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	1,0	0,0	-	0,0	0,0	-	-	0,0	0,0	-	1,1
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>107,4</b>	<b>6,2</b>	<b>20,4</b>	<b>17,9</b>	<b>10,6</b>	<b>2,7</b>	<b>12,8</b>	<b>3,9</b>	<b>6,1</b>	<b>0,0</b>	<b>188,0</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	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	175,5	8,5	20,4	23,4	19,3	2,7	15,6	7,3	6,7	0,1	279,4
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	0,2	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	1,0	0,0	-	0,0	0,0	-	-	0,0	0,0	-	1,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>176,8</b>	<b>8,5</b>	<b>20,4</b>	<b>23,4</b>	<b>19,3</b>	<b>2,7</b>	<b>15,6</b>	<b>7,3</b>	<b>6,8</b>	<b>0,1</b>	<b>280,8</b>

Table M9/B9

Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

	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
< 12 months	25,4	0,8	1,2	0,9	3,1	0,3	1,5	0,5	1,8	0,0	35,5
≥ 12 - < 24 months	9,7	0,4	0,5	0,6	1,6	0,2	0,7	0,4	0,5	0,0	14,7
≥ 24 - < 36 months	8,9	0,4	0,5	0,8	1,8	0,0	0,6	0,3	0,2	-	13,4
≥ 36 - < 60 months	16,4	0,7	0,6	1,5	1,4	0,4	2,1	0,5	0,5	0,0	24,2
≥ 60 months	116,3	6,2	17,4	19,7	11,4	1,7	10,8	5,6	3,7	0,0	192,9
<b>Total</b>	<b>176,8</b>	<b>8,5</b>	<b>20,3</b>	<b>23,4</b>	<b>19,3</b>	<b>2,7</b>	<b>15,6</b>	<b>7,3</b>	<b>6,8</b>	<b>0,1</b>	<b>280,8</b>

Table M10/B10

Lending by remaining maturity, 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
< 1 Years	0,2	0,0	0,0	0,0	0,1	-	0,0	0,0	0,0	0,0	0,3
≥ 1 - < 3 Years	0,4	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	0,6
≥ 3 - < 5 Years	0,8	0,1	0,1	0,0	0,0	0,0	0,1	0,1	0,0	0,0	1,3
≥ 5 - < 10 Years	4,4	0,3	1,4	0,3	0,1	0,1	0,4	0,1	0,1	0,0	7,2
≥ 10 - < 20 Years	24,0	1,5	4,8	1,3	1,1	2,2	9,2	1,0	1,3	0,0	46,3
≥ 20 Years	147,0	6,7	14,0	21,8	18,0	0,3	5,8	6,1	5,4	0,0	225,1
<b>Total</b>	<b>176,7</b>	<b>8,5</b>	<b>20,4</b>	<b>23,4</b>	<b>19,3</b>	<b>2,7</b>	<b>15,6</b>	<b>7,3</b>	<b>6,8</b>	<b>0,1</b>	<b>280,8</b>

Table M11/B11

90 day Non-performing loans by property type, as percentage of total payments, %

	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
90 day NPL	0,09	0,08	-	-	0,01	-	-	0,15	-	-	0,05

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

	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
90 day NPL	0,00	0,00	-	-	0,00	-	-	0,00	-	-	0,00

Table M11b/B11b

90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	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
< 50,00 per cent LTV	0	0	-	-	0	-	-	-	0	-	0
60-69,9 per cent LTV	0	-	-	-	-	-	-	-	-	-	0
70-79,9 per cent LTV	0	-	-	-	-	-	-	-	-	-	0
80-89,9 per cent LTV	0	-	-	-	0,01	-	-	-	-	-	0
90-100 per cent LTV	0,01	-	-	-	-	-	-	-	-	-	0
>100 per cent LTV	0,01	0,01	-	-	-	-	-	-	-	-	0,01

Table M12/B12

Realised losses (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 realised losses	1,67	-	0,30	-	-	-	-	2,38	-	-	4,23

Table M12a/B12a

Realised losses (%)

	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 realised losses, %	-	-	-	-	-	-	-	0,03	-	-	-0,19

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	[Please insert currency]
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<p style="text-align: center; margin: 0;"><b>CONTENT OF Temporary Tab</b></p> <p style="margin: 0;">1. <a href="#">Share of assets affected by payment holidays caused by COVID 19</a></p> <p style="margin: 0;">2. <a href="#">Additional information on the cover pool section affected by payment holidays</a></p>
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<p>For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: <a href="#">COVID-19-EMF-ECBC Response</a></p>
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<p style="text-align: center; margin: 0;"><b>Optional further information at issuer/country level</b></p> <p style="text-align: center; margin: 10px 0;">[For completion]</p> <p style="margin: 0;">Can the COVID-19 related payment holiday loans remain part of the cover pool? <span style="float: right;">[YES/NO] (cancel what is not relevant)</span></p>
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1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19					
COV.1.1.1	1. Breakdown of payment holiday	Nominal (mm)	Number of loans	% Nominal (mm) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	[For completion]	[For completion]		
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)					
in % nominal (mm) of affected notional amount to total cover pool	1 month	2 months	3 months	4 to 6 months	over 6 months
COV.2.1.1	principal & interest deferred	[For completion]	[For completion]	[For completion]	[For completion]
COV.2.1.2	principal deferred	[For completion]	[For completion]	[For completion]	[For completion]
COV.2.1.3	other	[For completion]	[For completion]	[For completion]	[For completion]
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>[please insert here mortgages with extended moratoria]</i>				
OCOV.2.1.6	<i>[please insert here mortgages with extended moratoria]</i>				
OCOV.2.1.7	<i>[please insert here mortgages with extended moratoria]</i>				
OCOV.2.1.8	<i>[please insert here mortgages with extended moratoria]</i>				
OCOV.2.1.9	<i>[please insert here mortgages with extended moratoria]</i>				
OCOV.2.1.10	<i>[please insert here mortgages with extended moratoria]</i>				

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