



## 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

2024 Version

Denmark  
Realkredit Danmark

Reporting Date: 21-10-2024

Cut-off Date: 30-06-2024



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays



## A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
--------------------------------	-----

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	Labelled Cover Pool Name	Capital Centre S			
G.1.1.4	Link to Issuer's Website	<a href="http://www.rd.dk">www.rd.dk</a>			
G.1.1.5	Cut-off date	30-jun-24			
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
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	286.780,0			
G.3.1.2	Outstanding Covered Bonds	267.438,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	5,2%		
G.3.2.3	Total OC (absolute value in mn)	19.342,0			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	267.438,0		93,3%	
G.3.3.2	Public Sector			0,0%	
G.3.3.3	Shipping			0,0%	
G.3.3.4	Substitute Assets	19.342,0		6,7%	
G.3.3.5	Other			0,0%	



G.3.3.6	Total	286.780,0		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)	23,0			
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	10.598,0		3,7%	
G.3.4.3	1 - 2 Y	3.178,0		1,1%	
G.3.4.4	2 - 3 Y	1.582,0		0,6%	
G.3.4.5	3 - 4 Y	1.672,0		0,6%	
G.3.4.6	4 - 5 Y	3.032,0		1,1%	
G.3.4.7	5 - 10 Y	7.021,0		2,4%	
G.3.4.8	10+ Y	259.697,0		90,6%	
G.3.4.9	Total	286.780,0	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)	26,0			
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0,0		0,0%	
G.3.5.3	1 - 2 Y	14,0		0,0%	
G.3.5.4	2 - 3 Y	91,0		0,0%	
G.3.5.5	3 - 4 Y	442,0		0,2%	
G.3.5.6	4 - 5 Y	24,0		0,0%	
G.3.5.7	5 - 10 Y	4.957,0		1,9%	
G.3.5.8	10+ Y	261.911,0		97,9%	
G.3.5.9	Total	267.439,0	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	8,0	8,0	0,0%	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	267.430,0	267.430,0	100,0%	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	267.438,0	267.438,0	100,0%	100,0%	
OG.3.6.1		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
OG.3.6.2		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
OG.3.6.3		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
OG.3.6.4		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
OG.3.6.5		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
OG.3.6.6		<i>o/w [if relevant, please specify]</i>			0,0%	0,0%	
<b>7. Covered Bonds - Currency</b>							
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>		
G.3.7.1	EUR	8,0	8,0	0,0%	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	267.430,0	267.430,0	100,0%	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						
G.3.7.13	NOK	0,0	0,0	0,0%	0,0%		
G.3.7.14	PLN						
G.3.7.15	SEK	0,0	0,0	0,0%	0,0%		
G.3.7.16	SGD						
G.3.7.17	USD						
G.3.7.18	Other						
G.3.7.19		Total	267.438,0	267.438,0	100,0%	100,0%	
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>							
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>		
G.3.8.1	Fixed coupon	266.314,0	266.314,0	99,6%	99,6%		
G.3.8.2	Floating coupon	807,0	807,0	0,3%	0,3%		
G.3.8.3	Other	317,0	317,0	0,1%	0,1%		
G.3.8.4		Total	267.438,0	267.438,0	100,0%	100,0%	
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>							
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>			
G.3.9.1	Cash			0,0%			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	307,0		1,6%			
G.3.9.3	Exposures to central banks	1.891,0		9,8%			
G.3.9.4	Exposures to credit institutions	17.144,0		88,6%			
G.3.9.5	Other			0,0%			
G.3.9.6		Total	19.342,0	100,0%			
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)	19.342,0	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	19.342,0	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			
G.3.11.2	Central bank eligible assets	19.342,0	6,7%	7,2%
G.3.11.3	Other			
G.3.11.4	Total	19.342,0	6,7%	7,2%
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**

G.3.14.1	Is sustainability based on <b>sustainable assets not present in the cover pool?</b>	No	
G.3.14.2	Who has provided Second Party Opinion		
G.3.14.3	Further details on proceeds strategy		
G.3.14.4	Is sustainability based on <b>sustainable collateral assets present in the cover pool?</b>	Yes	
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1. Tab</a>	<a href="#">F2. Tab</a>
G.3.14.6	Is sustainability based on <b>other criteria?</b>	[Yes/No]	
G.3.14.7	If yes, please provide further details		

- OG.3.14.1
- OG.3.14.2
- OG.3.14.3
- OG.3.14.4
- OG.3.14.5
- OG.3.14.6
- OG.3.14.7
- OG.3.14.8
- OG.3.14.9
- OG.3.14.10
- OG.3.14.11
- OG.3.14.12
- OG.3.14.13
- OG.3.14.14
- OG.3.14.15
- OG.3.14.16
- OG.3.14.17
- OG.3.14.18
- OG.3.14.19
- OG.3.14.20
- OG.3.14.21
- OG.3.14.22
- OG.3.14.23
- OG.3.14.24
- OG.3.14.25
- OG.3.14.26
- OG.3.14.27
- OG.3.14.28
- OG.3.14.29
- OG.3.14.30
- OG.3.14.31
- OG.3.14.32
- OG.3.14.33
- OG.3.14.34
- OG.3.14.35
- OG.3.14.36
- OG.3.14.37
- OG.3.14.38

**4. 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>	<a href="#">147 for Public Sector Asset - type of debtor</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	ND1
G.5.1.2	Exposure to credit institute credit quality step 2	ND1
G.5.1.3	Exposure to credit institute credit quality step 3	ND1
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 (passed/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	Other optional/relevant information
OG.6.1.35	Other optional/relevant information





## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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



Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	213.814,3	79,9%
M.7.1.2	Commercial	53.564,3	20,0%
M.7.1.3	Other	59,2	0,0%
M.7.1.4	Total	267.437,8	100,0%
OM.7.1.1	Owner-occupied homes	163.629,0	61,2%
OM.7.1.2	Holiday houses	7.805,3	2,9%
OM.7.1.3	Subsided Housing	22.801,0	8,5%
OM.7.1.4	Cooperative Housing	23.260,0	8,7%
OM.7.1.5	Private rental	19.579,0	7,3%
OM.7.1.6	Manufacturing and Manual Industries	2.940,6	1,1%
OM.7.1.7	Office and Business	14.550,0	5,4%
OM.7.1.8	Agriculture	5.911,7	2,2%
OM.7.1.9	Social and cultural purpose	6.902,0	2,6%
OM.7.1.10	Other	59,2	0,0%
OM.7.1.11			0,0%
<b>2. General Information</b>			
		<b>Residential Loans</b>	<b>Commercial Loans</b>
			<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	145.481	7.666
OM.7.2.1	Optional information eg, Number of borrowers		
OM.7.2.2	Optional information eg, Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
			<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	1,0%	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>			
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
			<b>% Total Mortgages</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%	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%	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)	48,0%	53,2%	49,0%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,2%	10,0%	14,2%
M.7.5.3	Northern Jutland (Region Nordjylland)	4,7%	6,2%	5,0%
M.7.5.4	Eastern Jutland (Region Midtjylland)	15,7%	16,0%	15,8%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	16,3%	14,5%	16,0%
M.7.5.6				
M.7.5.7				
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				



M.7.5.32  
M.7.5.33  
M.7.5.34  
M.7.5.35  
M.7.5.36  
M.7.5.37  
M.7.5.38  
M.7.5.39  
M.7.5.40  
M.7.5.41  
M.7.5.42  
M.7.5.43  
M.7.5.44  
M.7.5.45  
M.7.5.46  
M.7.5.47  
M.7.5.48  
M.7.5.49  
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	99,5%	99,9%	99,6%	
M.7.6.2	Floating rate	0,5%	0,1%	0,4%	
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	35,8%	23,9%	33,4%	
M.7.7.2	Amortising	64,2%	76,1%	66,6%	
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	10,1%	6,9%	9,4%	
M.7.8.2	> 12 - ≤ 24 months	6,0%	3,6%	5,5%	
M.7.8.3	> 24 - ≤ 36 months	6,1%	3,9%	5,6%	
M.7.8.4	> 36 - ≤ 60 months	8,8%	6,1%	8,3%	
M.7.8.5	> 60 months	69,1%	79,5%	71,1%	
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%	0,1%	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)	1.469,7			
	By buckets (mn):				
M.7.A.10.2	DKK 0 - 2m	102.376,0	118.513	47,9%	81,5%
M.7.A.10.3	DKK 2 - 5m	67.169,2	23.706	31,4%	16,3%
M.7.A.10.4	DKK 5 - 20m	22.821,1	2.796	10,7%	1,9%
M.7.A.10.5	DKK 20 - 50m	10.056,9	344	4,7%	0,2%
M.7.A.10.6	DKK 50 - 100m	5.794,2	83	2,7%	0,1%
M.7.A.10.7	> DKK 100m	5.596,6	39	2,6%	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

	Total	213.814,0	145.481	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			
	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	<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7A.11.6	<i>o/w &gt;150 %</i>				
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 (%)	46,0%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	174.880,2		81,8%	
M.7A.12.3	>40 - <=50 %	18.909,2		8,8%	
M.7A.12.4	>50 - <=60 %	10.627,5		5,0%	
M.7A.12.5	>60 - <=70 %	5.276,2		2,5%	
M.7A.12.6	>70 - <=80 %	2.601,3		1,2%	
M.7A.12.7	>80 - <=90 %	549,9		0,3%	
M.7A.12.8	>90 - <=100 %	274,0		0,1%	
M.7A.12.9	>100 %	695,7		0,3%	
M.7A.12.10	Total	213.814,0	0	100,0%	0,0%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,0%	
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,0%	
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,0%	
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,0%	
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,0%	
OM.7A.12.6	<i>o/w &gt;150 %</i>			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	84,2%			
-----------	----------------	-------	--	--	--

M.7A.13.2	Second home/Holiday houses	4,0%			
-----------	----------------------------	------	--	--	--



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	11,7%
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		
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	24.094,0	9188	11,3%	6,5%
M.7A.15.2	B	11.918,0	6627	5,6%	4,7%
M.7A.15.3	C	41.893,0	21846	19,6%	15,3%
M.7A.15.4	D	31.797,0	18785	14,9%	13,2%
M.7A.15.5	E	11.229,0	7311	5,3%	5,1%
M.7A.15.6	F	4.279,0	2794	2,0%	2,0%
M.7A.15.7	G	2.209,0	1706	1,0%	1,2%
M.7A.15.8	Estimated A	2.516,0	1115	1,2%	0,8%
M.7A.15.9	Estimated B	2.405,0	1702	1,1%	1,2%
M.7A.15.10	Estimated C	15.058,0	11855	7,0%	8,3%
M.7A.15.11	Estimated D	40.850,0	32164	19,1%	22,6%
M.7A.15.12	Estimated E	11.802,0	13308	5,5%	9,3%
M.7A.15.13	Estimated F	1.811,0	2408	0,8%	1,7%
M.7A.15.14	Estimated G	973,0	669	0,5%	0,5%
M.7A.15.15				0,0%	0,0%
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	10.976,0	10897	5,1%	7,7%
M.7A.15.19	Total	213.810,0	142375	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)	24.094,0	9188	11,3%	6,5%
M.7A.16.2	< 70,0 + 2200/area (B)	11.918,0	6627	5,6%	4,7%
M.7A.16.3	< 110 + 3200/area (C)	41.893,0	21846	19,6%	15,3%
M.7A.16.4	< 150 + 4200/area (D)	31.797,0	18785	14,9%	13,2%
M.7A.16.5	< 190 + 5200/area (E)	11.229,0	7311	5,3%	5,1%
M.7A.16.6	< 240 + 6500/area (F)	4.279,0	2794	2,0%	2,0%
M.7A.16.7	> 240 + 6500/area (G)	2.209,0	1706	1,0%	1,2%
M.7A.16.8	Estimated < 52,5 + 1650/area (A)	2.516,0	1115	1,2%	0,8%
M.7A.16.9	Estimated < 70,0 + 2200/area (B)	2.405,0	1702	1,1%	1,2%
M.7A.16.10	Estimated < 110 + 3200/area (C)	15.058,0	11855	7,0%	8,3%
M.7A.16.11	Estimated < 150 + 4200/area (D)	40.850,0	32164	19,1%	22,6%
M.7A.16.12	Estimated < 190 + 5200/area (E)	11.802,0	13308	5,5%	9,3%
M.7A.16.13	Estimated < 240 + 6500/area (F)	1.811,0	2408	0,8%	1,7%
M.7A.16.14	Estimated > 240 + 6500/area (G)	973,0	669	0,5%	0,5%
M.7A.16.15				0,0%	0,0%
M.7A.16.16				0,0%	0,0%
M.7A.16.17				0,0%	0,0%
M.7A.16.18	no data	10.976,0	10897	5,1%	7,7%



M.7A.16.19	Total	213.810,0	142375	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	36.682,0	22592	17,2%	7,9%
M.7A.17.2	1919 - 1945	31.776,0	17916	14,9%	6,3%
M.7A.17.3	1946 - 1960	25.816,0	17328	12,1%	6,1%
M.7A.17.4	1961 - 1970	32.672,0	23577	15,3%	8,3%
M.7A.17.5	1971 - 1980	31.512,0	25719	14,7%	9,0%
M.7A.17.6	1981 - 1990	11.570,0	13214	5,4%	4,6%
M.7A.17.7	1991 - 2000	6.305,0	4142	2,9%	1,5%
M.7A.17.8	2001 - 2005	5.454,0	3586	2,6%	1,3%
M.7A.17.9	2006 - 2010	8.355,0	4890	3,9%	1,7%
M.7A.17.10	2011 - 2015	4.820,0	2203	2,3%	0,8%
M.7A.17.11	2016 - 2020	11.847,0	4599	5,5%	1,6%
M.7A.17.12	2021 and onwards	7.007,0	2609	3,3%	0,9%
M.7A.17.13	no data	0,0	142375	0,0%	50,0%
M.7A.17.14	Total	213.816,0	284750	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	113.855,0	78966	53,2%	55,5%
M.7A.18.2	Flat or Apartment	28.836,0	16841	13,5%	11,8%
M.7A.18.3	Bungalow	0,0		0,0%	0,0%
M.7A.18.4	Terraced House	15.619,0	9710	7,3%	6,8%
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	55.505,0	36858	26,0%	25,9%
M.7A.18.8	Total	213.815,0	142375	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	12.633,0	4988	5,9%	3,5%
M.7A.19.2	Existing property	197.470,0	135878	92,4%	95,4%
M.7A.19.3	other			0,0%	0,0%
M.7A.19.4	no data	3.711,0	1509	1,7%	1,1%
M.7A.19.5	Total	213.814,0	142375	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	225.973,0	92.863,0	18,9
M.7A.20.2	Flat or Apartment	15.521,0	6.315,0	9,7
M.7A.20.3	Bungalow			
M.7A.20.4	Terraced House	16.562,0	6.639,0	14,7
M.7A.20.5	Multifamily House			
M.7A.20.6	Land Only			
M.7A.20.7	other	141.959,0	31.248,0	9,9
M.7A.20.8	no data			
M.7A.20.9	Total	400.015,0	137.065,0	
M.7A.20.10	Weighted Average			[For completion]
M.7A.20.11				
M.7A.20.12				
M.7A.20.13				
M.7A.20.14				
M.7A.20.15				
M.7A.20.16				
M.7A.20.17				
M.7A.20.18				
M.7A.20.19				



M.7A.20.20  
M.7A.20.21  
M.7A.20.22  
M.7A.20.23  
M.7A.20.24  
M.7A.20.25  
M.7A.20.26  
M.7A.20.27  
M.7A.20.28  
M.7A.20.29  
M.7A.20.30  
M.7A.20.31  
M.7A.20.32  
M.7A.20.33  
M.7A.20.34  
M.7A.20.35  
M.7A.20.36  
M.7A.20.37  
M.7A.20.38  
M.7A.20.39  
M.7A.20.40  
M.7A.20.41  
M.7A.20.42  
M.7A.20.43  
M.7A.20.44  
M.7A.20.45  
M.7A.20.46  
M.7A.20.47  
M.7A.20.48

**7.B Commercial Cover Pool**

	<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)	6.987,3			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	3.007,5	3.041	5,6%	39,7%
M.7B.21.3	DKK 2 - 5m	6.558,8	2.030	12,2%	26,5%
M.7B.21.4	DKK 5 - 20m	19.708,9	2.074	36,8%	27,1%
M.7B.21.5	DKK 20 - 50m	11.955,0	403	22,3%	5,3%
M.7B.21.6	DKK 50 - 100m	4.977,0	73	9,3%	1,0%
M.7B.21.7	> DKK 100m	7.357,1	45	13,7%	0,6%
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	53.564,3	7.666	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 (%)	34,0%			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	48.150,0	[Mark as ND1 if not relevant]	89,9%	
M.7B.23.3	>40 - <=50 %	3.371,7	[Mark as ND1 if not relevant]	6,3%	
M.7B.23.4	>50 - <=60 %	1.354,5	[Mark as ND1 if not relevant]	2,5%	
M.7B.23.5	>60 - <=70 %	406,0	[Mark as ND1 if not relevant]	0,8%	
M.7B.23.6	>70 - <=80 %	126,7	[Mark as ND1 if not relevant]	0,2%	
M.7B.23.7	>80 - <=90 %	69,7	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.8	>90 - <=100 %	34,8	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.9	>100%	51,0	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.10	Total	53.564,4	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	26,7%
M.7B.24.2	Office	19,9%
M.7B.24.3	Hotel/Tourism	
M.7B.24.4	Shopping malls	
M.7B.24.5	Industry	4,0%
M.7B.24.6	Agriculture	8,1%
M.7B.24.7	Other commercially used	31,8%
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	9,5%
M.7B.24.11	Land	
M.7B.24.12	Property developers / Building 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
--	--	--------------	---------------	--------------------	--------------



M.7B.25.1	A	3.456,0	300	6,5%	2,6%
M.7B.25.2	B	4.166,0	815	7,8%	7,1%
M.7B.25.3	C	17.412,0	2.589	32,5%	22,5%
M.7B.25.4	D	7.118,0	1.404	13,3%	12,2%
M.7B.25.5	E	1.181,0	291	2,2%	2,5%
M.7B.25.6	F	383,0	298	0,7%	2,6%
M.7B.25.7	G	248,0	83	0,5%	0,7%
M.7B.25.8	Estimated A	754,0	123	1,4%	1,1%
M.7B.25.9	Estimated B	282,0	76	0,5%	0,7%
M.7B.25.10	Estimated C	4.018,0	1.621	7,5%	14,1%
M.7B.25.11	Estimated D	5.872,0	1.288	11,0%	11,2%
M.7B.25.12	Estimated E	4.222,0	1.339	7,9%	11,6%
M.7B.25.13	Estimated F	1.812,0	508	3,4%	4,4%
M.7B.25.14	Estimated G	174,0	231	0,3%	2,0%
M.7B.25.15					
M.7B.25.16					
M.7B.25.17					
M.7B.25.18	no data	2.465,0	529	4,6%	4,6%
M.7B.25.19	Total	53.563,0	11.495	100,0%	100,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	< 52,5 + 1650/area (A)	3.456,0	300	6,5%	2,6%
M.7B.26.2	< 70,0 + 2200/area (B)	4.166,0	815	7,8%	7,1%
M.7B.26.3	< 110 + 3200/area (C)	17.412,0	2.589	32,5%	22,5%
M.7B.26.4	< 150 + 4200/area (D)	7.118,0	1.404	13,3%	12,2%
M.7B.26.5	< 190 + 5200/area (E)	1.181,0	291	2,2%	2,5%
M.7B.26.6	< 240 + 6500/area (F)	383,0	298	0,7%	2,6%
M.7B.26.7	> 240 + 6500/area (G)	248,0	83	0,5%	0,7%
M.7B.26.8	Estimated < 52,5 + 1650/area (A)	754,0	123	1,4%	1,1%
M.7B.26.9	Estimated < 70,0 + 2200/area (B)	282,0	76	0,5%	0,7%
M.7B.26.10	Estimated < 110 + 3200/area (C)	4.018,0	1.621	7,5%	14,1%
M.7B.26.11	Estimated < 150 + 4200/area (D)	5.872,0	1.288	11,0%	11,2%
M.7B.26.12	Estimated < 190 + 5200/area (E)	4.222,0	1.339	7,9%	11,6%
M.7B.26.13	Estimated < 240 + 6500/area (F)	1.812,0	508	3,4%	4,4%
M.7B.26.14	Estimated > 240 + 6500/area (G)	174,0	231	0,3%	2,0%
M.7B.26.15					
M.7B.26.16					
M.7B.26.17					
M.7B.26.18	no data	2.465,0	529	4,6%	4,6%
M.7B.26.19	Total	53.563,0	11.495	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	18.291,0	3.206	34,1%	27,9%
M.7B.27.2	1919 - 1945	9.414,0	1.390	17,6%	12,1%
M.7B.27.3	1946 - 1960	2.883,0	515	5,4%	4,5%
M.7B.27.4	1961 - 1970	3.939,0	583	7,4%	5,1%
M.7B.27.5	1971 - 1980	2.158,0	437	4,0%	3,8%
M.7B.27.6	1981 - 1990	3.688,0	2.621	6,9%	22,8%
M.7B.27.7	1991 - 2000	3.694,0	1.003	6,9%	8,7%
M.7B.27.8	2001 - 2005	3.638,0	920	6,8%	8,0%
M.7B.27.9	2006 - 2010	2.846,0	582	5,3%	5,1%
M.7B.27.10	2011 - 2015	1.013,0	98	1,9%	0,9%
M.7B.27.11	2016 - 2020	1.228,0	97	2,3%	0,8%
M.7B.27.12	2021 and onwards	773,0	43	1,4%	0,4%
M.7B.27.13	no data				
M.7B.27.14	Total	53.565,0	11.495	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 CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.28.1	New Property	1.257,0	106	2,3%	0,9%
M.7B.28.2	Existing Property	50.033,0	11.056	93,4%	96,2%
M.7B.28.3	other				
M.7B.28.4	no data	2.274,0	333	4,2%	2,9%
M.7B.28.5	Total	53.564,0	11.495	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	55.440,0	18.172,0	14,8
M.7B.29.3	Hotel/Tourism			
M.7B.29.4	Shopping malls			
M.7B.29.5	Industry			
M.7B.29.6	Agriculture	215.090,0	95.657,0	
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	2.802,0	827,0	14,9
M.7B.29.11	Land			
M.7B.29.12	Property developers / Building under construction			
M.7B.29.13	Other	54.725,0	13.172,0	14,9
M.7B.29.14	no data			
M.7B.29.15	Total	328.057,0	127.828,0	
M.7B.29.16	Weighted Average			
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				



## C. Harmonised Transparency Template - Glossary

HTT 2024

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, ie 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 borrows discretion is among other thing 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 borrows discretion is among other thing 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 pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	[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		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	A and B properties/estimated or EPC labelled properties.
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	New properties are buildings constructed within the last 5 calendar years.





OHG.2.1  
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

Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)

The methodology from FIDA have been used to calculate CO2.

3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



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

HTT 2024

Reporting in Domestic Currency: DKK



**CONTENT OF TAB E**  
 1. Additional information on the programme  
 2. Additional information on the swaps  
 3. Additional information on the asset distribution

Reason for No Data in Worksheet E: None

Not applicable for the jurisdiction: ND1  
 Not relevant for the issuer and/or CB programme at the present time: ND2  
 Not available at the present time: ND3  
 Confidential: ND4

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>  
 \*\* Weighted Average Maturity = Remainder Term to Maturity

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	Service	NETS A/S	213800V0R6LMTD8A05
E.1.1.3	Back-up servicer	ND2	ND2
E.1.1.4	BUS facilitator	ND1	ND1
E.1.1.5	Cash manager	Realcredit Danmark A/S	549300N0LMBWE943Y
E.1.1.6	Back-up cash manager	ND2	ND2
E.1.1.7	Account bank	Danske Banks A/S	MA25062210AR2ZU7M96
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	Realcredit Danmark A/S	549300N0LMBWE943Y
OE.1.1.1	where applicable - paying agent		
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			

Field Number	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	ND2	ND1	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						
I. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	14,00				
E.3.1.2	Weighted Average Maturity (years)**	21,00				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
II. Maturity		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0,17	0,04			0,16
E.3.2.2	30-60 days	0,12	0,01			0,11
E.3.2.3	60-90 days	0,06	0,08			0,07
E.3.2.4	90-180 days	0,04	0,05			0,04
E.3.2.5	>= 180 days	0,01	0			0
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

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					
Code	Description	Nominal (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	ES mortgage loans	43,646.0	13,185	16.3%	6.6%
SM.1.1.2	Social Impact mortgage loans	16,160.0	3,886	6.0%	2.5%
SM.1.1.3	Other	0.0	0	0.0%	0.0%
SM.1.1.4	Total sustainable mortgage loans	59,806.0	17,071	22.4%	11.1%
OSM.1.1.1	<i>a/w (if relevant, please specify)</i>				
OSM.1.1.2	<i>a/w (if relevant, please specify)</i>				
OSM.1.1.3	<i>a/w (if relevant, please specify)</i>				
OSM.1.1.4	<i>a/w (if relevant, please specify)</i>				
OSM.1.1.5	<i>a/w (if relevant, please specify)</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
Code	Description	Nominal (mm)	% Total Sustainable Mortgages		
SM.2.1.1	Residential	52,172.0	87.2%		
SM.2.1.2	Commercial	7,623.0	12.7%		
SM.2.1.3	Other	0.0	0.0%		
SM.2.1.4	Total	59,795.0	100.0%		
OSM.2.1.1	<i>a/w Forest &amp; Agriculture</i>		0.0%		
OSM.2.1.2	<i>a/w EE residential</i>		0.0%		
OSM.2.1.3	<i>a/w EE commercial</i>		0.0%		
OSM.2.1.4	<i>a/w EE other</i>		0.0%		
OSM.2.1.5	<i>EE total</i>		0.0%		
OSM.2.1.6	<i>a/w Social residential</i>		0.0%		
OSM.2.1.7	<i>a/w Social Commercial</i>		0.0%		
OSM.2.1.8	<i>a/w Social other</i>		0.0%		
OSM.2.1.9	<i>social tax</i>		0.0%		
OSM.2.1.10	<i>a/w Renewable Energy and Renewable Energy Transmission</i>		0.0%		
OSM.2.1.11	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.12	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.13	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.14	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.15	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.16	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.17	<i>a/w (if relevant, please specify)</i>				
OSM.2.1.18	<i>a/w (if relevant, please specify)</i>				
2. General Information					
Code	Description	Residential Loans	Commercial Loans	Total Sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	16181	887	17,068	
OSM.2.2.1	<i>Optional information ex. Number of borrowers</i>				
OSM.2.2.2	<i>Optional information ex. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
Code	Description	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	6.0%	22.0%	6.0%	
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					
Code	Description	% 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	Malta				
SM.2.4.22	Poland				
SM.2.4.23	Portugal				
SM.2.4.24	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	<i>a/w (if relevant, please specify)</i>				
SM.2.4.46	<i>a/w (if relevant, please specify)</i>				
SM.2.4.47	<i>a/w (if relevant, please specify)</i>				
SM.2.4.48	<i>a/w (if relevant, please specify)</i>				
SM.2.4.49	<i>a/w (if relevant, please specify)</i>				
SM.2.4.50	<i>a/w (if relevant, please specify)</i>				
SM.2.4.51	<i>a/w (if relevant, please specify)</i>				
SM.2.4.52	<i>a/w (if relevant, please specify)</i>				
SM.2.4.53	<i>a/w (if relevant, please specify)</i>				
SM.2.4.54	<i>a/w (if relevant, please specify)</i>				
5. Breakdown by regions of main country of origin					
Code	Description	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	19.1%	25.7%	22.4%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	44.1%	36.2%	40.1%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	5.8%	11.8%	8.8%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	12.2%	8.1%	10.1%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	18.7%	18.2%	18.4%	
SM.2.5.6					
SM.2.5.7					
SM.2.5.8					
SM.2.5.9					
SM.2.5.10					
SM.2.5.11					
SM.2.5.12					
SM.2.5.13					
SM.2.5.14					
SM.2.5.15					
SM.2.5.16					
SM.2.5.17					
SM.2.5.18					
SM.2.5.19					
SM.2.5.20					
SM.2.5.21					
SM.2.5.22					
SM.2.5.23					
SM.2.5.24					
SM.2.5.25					
SM.2.5.26					
SM.2.5.27					
SM.2.5.28					
SM.2.5.29					
SM.2.5.30					
SM.2.5.31					
SM.2.5.32					
SM.2.5.33					
SM.2.5.34					
SM.2.5.35					
SM.2.5.36					
SM.2.5.37					
SM.2.5.38					
SM.2.5.39					
SM.2.5.40					
SM.2.5.41					
SM.2.5.42					
SM.2.5.43					
SM.2.5.44					
SM.2.5.45					
SM.2.5.46					
SM.2.5.47					
SM.2.5.48					

SM.2.5.49  
SM.2.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	100.0%	99.9%	100.0%
SM.2.6.2	Floating rate	0.0%	0.1%	0.0%
SM.2.6.3	Other	0.0%	0.0%	0.0%
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				

  

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	23.4%	17.1%	22.4%
SM.2.7.2	Amortising	76.6%	82.9%	77.6%
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	13.3%	15.3%	13.5%
SM.2.8.2	> 12 <= 24 months	7.2%	4.3%	6.8%
SM.2.8.3	> 24 <= 36 months	7.9%	5.3%	7.6%
SM.2.8.4	> 36 <= 60 months	9.8%	4.4%	9.1%
SM.2.8.5	> 60 months	61.9%	70.8%	63.0%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				

  

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0.0%	0.0%	0.0%
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

2.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	3,224.3			
By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	9,571.4	9,299	18.3%	57.5%
SM.2A.10.3	DKK 2 - 5m	15,454.1	5,328	29.6%	32.9%
SM.2A.10.4	DKK 5 - 20m	10,402.6	1,195	19.9%	7.4%
SM.2A.10.5	DKK 20 - 50m	7,321.6	253	14.0%	1.6%
SM.2A.10.6	DKK 50 - 100m	4,824.4	71	9.2%	0.4%
SM.2A.10.7	> DKK 100m	4,598.3	35	8.8%	0.2%
SM.2A.10.8					
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	52,172.4	16,181	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2A.11.2	<= 40 %	ND1	ND1		
SM.2A.11.3	> 40 <= 50 %	ND1	ND1		
SM.2A.11.4	> 50 <= 60 %	ND1	ND1		
SM.2A.11.5	> 60 <= 70 %	ND1	ND1		
SM.2A.11.6	> 70 <= 80 %	ND1	ND1		
SM.2A.11.7	> 80 <= 90 %	ND1	ND1		
SM.2A.11.8	> 90 <= 100 %	ND1	ND1		
SM.2A.11.9	> 100 %	ND1	ND1		
SM.2A.11.10	Total	0.0	0	0.0%	0.0%
OSM.2A.11.1	a/w > 100 <= 110 %				
OSM.2A.11.2	a/w > 110 <= 120 %				
OSM.2A.11.3	a/w > 120 <= 130 %				
OSM.2A.11.4	a/w > 130 <= 140 %				
OSM.2A.11.5	a/w > 140 <= 150 %				
OSM.2A.11.6	a/w > 150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	47.0%			
By LTV buckets (mn):					
SM.2A.12.2	<= 40 %	40,850.4		78.3%	
SM.2A.12.3	> 40 <= 50 %	4,649.5		8.9%	
SM.2A.12.4	> 50 <= 60 %	2,000.5		3.8%	
SM.2A.12.5	> 60 <= 70 %	1,682.7		3.2%	
SM.2A.12.6	> 70 <= 80 %	947.3		1.8%	
SM.2A.12.7	> 80 <= 90 %	309.3		0.6%	
SM.2A.12.8	> 90 <= 100 %	216.8		0.4%	
SM.2A.12.9	> 100 %	515.8		1.0%	
SM.2A.12.10	Total	52,172.3	0	100.0%	0.0%
OSM.2A.12.1	a/w > 100 <= 110 %				
OSM.2A.12.2	a/w > 110 <= 120 %				
OSM.2A.12.3	a/w > 120 <= 130 %				
OSM.2A.12.4	a/w > 130 <= 140 %				
OSM.2A.12.5	a/w > 140 <= 150 %				
OSM.2A.12.6	a/w > 150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					

13. Breakdown by type		% Residential Loans
SM.2A.13.1	Owner occupied	49.1%
SM.2A.13.2	Second home/holiday houses	0.1%
SM.2A.13.3	Buy-to-let/Non-owner occupied	50.8%
SM.2A.13.4	Subsidiary housing	
SM.2A.13.5	Recreational	
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 Rankine		% Residential Loans
SM.2A.14.1	1st lien / No prior ranks	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 (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	24,096.0	8,157	46.2%	26.5%
SM.2A.15.2	B	11,918.0	4,677	22.8%	15.2%
SM.2A.15.3	C	8,745.0	8,409	16.8%	27.3%
SM.2A.15.4	D	3,458.0	5,185	6.6%	16.8%
SM.2A.15.5	E	980.0	2,216	1.9%	7.2%
SM.2A.15.6	F	218.0	375	0.4%	1.2%
SM.2A.15.7	G	87.0	56	0.2%	0.2%
SM.2A.15.8	Estimated A	25.0	14	0.0%	0.0%
SM.2A.15.9	Estimated B	7.0	4	0.0%	0.0%
SM.2A.15.10	Estimated C	1,288.0	810	2.5%	2.6%
SM.2A.15.11	Estimated D	779.0	711	2.3%	2.3%
SM.2A.15.12	Estimated E	5.0	7	0.0%	0.0%
SM.2A.15.13	Estimated F	1.0	0	0.0%	0.0%
SM.2A.15.14	Estimated G	156.0	29	0.3%	0.1%
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	no data	412.0	150	0.8%	0.5%
SM.2A.15.19	Total	52,173.0	30,800	100.0%	100.0%
OSM.2A.15.1					
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	< 525 + 1650/area (A)	24,096.0	8,157	46.2%	26.5%
SM.2A.16.2	< 705 + 2200/area (B)	11,918.0	4,677	22.8%	15.2%
SM.2A.16.3	< 110 + 3200/area (C)	8,745.0	8,409	16.8%	27.3%
SM.2A.16.4	< 150 + 4200/area (D)	3,458.0	5,185	6.6%	16.8%
SM.2A.16.5	< 190 + 5200/area (E)	980.0	2,216	1.9%	7.2%
SM.2A.16.6	< 240 + 6500/area (F)	218.0	375	0.4%	1.2%

SM.2A.16.7	> 240 + 6500/area (G)	87.0	56	0.2%	0.2%
SM.2A.16.8	Estimated < 52.5 + 1650/area (A)	75.0	14	0.0%	0.0%
SM.2A.16.9	Estimated < 70.5 + 2200/area (B)	7.0	4	0.0%	0.0%
SM.2A.16.10	Estimated < 110 + 3200/area (C)	1,288.0	810	2.5%	2.6%
SM.2A.16.11	Estimated < 150 + 4200/area (D)	779.0	711	1.5%	2.8%
SM.2A.16.12	Estimated < 190 + 5200/area (E)	5.0	7	0.0%	0.0%
SM.2A.16.13	Estimated < 240 + 6500/area (F)	1.0	0	0.0%	0.0%
SM.2A.16.14	Estimated < 240 + 6500/area (G)	156.0	29	0.3%	0.1%
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
SM.2A.16.18	no data	412.0	150	0.8%	0.5%
SM.2A.16.19	Total	52,173.0	30,800	100.0%	100.0%
OSM.2A.16.1					
OSM.2A.16.2					

17. Property Age Structure					
	Nominal (mm)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.17.1	older than 1919	1,056.0	672	3.1%	2.2%
SM.2A.17.2	1919 - 1945	2,160.0	1,028	4.1%	3.3%
SM.2A.17.3	1946 - 1960	7,151.0	6,573	13.7%	23.3%
SM.2A.17.4	1961 - 1970	6,824.0	3,005	11.1%	9.8%
SM.2A.17.5	1971 - 1980	5,360.0	3,315	10.3%	10.8%
SM.2A.17.6	1981 - 1990	3,051.0	5,728	5.8%	18.6%
SM.2A.17.7	1991 - 2000	1,440.0	1,167	2.8%	3.8%
SM.2A.17.8	2001 - 2005	1,118.0	572	2.1%	1.9%
SM.2A.17.9	2006 - 2010	3,287.0	1575	6.3%	5.1%
SM.2A.17.10	2011 - 2015	3,027.0	1,390	5.8%	4.5%
SM.2A.17.11	2016 - 2020	10,654.0	3,594	20.4%	11.7%
SM.2A.17.12	2021 and onwards	6,503.0	2,181	12.5%	7.1%
SM.2A.17.13	no data	0.0	0	0.0%	0.0%
SM.2A.17.14	Total	52,173.0	30,800	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 (mm)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.18.1	House, detached or semi-detached	12,225.0	5,424	23.4%	17.6%
SM.2A.18.2	Flat or Apartment	6,195.0	3,003	11.9%	9.8%
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House	3,204.0	1,732	6.1%	5.6%
SM.2A.18.5	Multi-family House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other	30,547.0	20,641	58.6%	67.0%
SM.2A.18.8	Total	52,173.0	30,800	100.0%	100.0%
OSM.2A.18.1					

19. New Residential Property					
	Nominal (mm)	Number of dwellings	% Residential Loans	% No. of dwellings	
SM.2A.19.1	New Property	11,899.0	3,787	22.8%	12.3%
SM.2A.19.2	Existing Property	39,788.0	26,940	76.3%	87.5%
SM.2A.19.3	other				
SM.2A.19.4	no data	492.0	72	0.9%	0.2%
SM.2A.19.5	Total	52,173.0	30,800	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	4,096.9	2,018.1	4.7	
SM.2A.20.2	Flat or Apartment	1,198.3	531.7	3.9	
SM.2A.20.3	Bungalow	0.0	0.0	0.0	
SM.2A.20.4	Terraced House	1,136.3	545.8	5.9	
SM.2A.20.5	Multi-family House	0.0	0.0	0.0	
SM.2A.20.6	Land Only	0.0	0.0	0.0	
SM.2A.20.7	other	104,937.0	16,091.0	10.0	
SM.2A.20.8	no data				
SM.2A.20.9	Total	111,370.5	19,188.6		
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					

**2.8 Sustainable Commercial Cover Pool**

21. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.21.1	Average loan size (000)	8,593.9			
SM.2B.21.2	By buckets (mm)				
SM.2B.21.3	DKK 0 - 2m	126.4	176.0	1.7%	19.8%
SM.2B.21.4	DKK 2 - 5m	438.1	228.0	5.7%	25.7%
SM.2B.21.5	DKK 5 - 20m	2,246.1	339.0	29.5%	38.2%
SM.2B.21.6	DKK 20 - 50m	1,849.9	95.0	24.3%	10.7%
SM.2B.21.7	DKK 50 - 100m	1,287.0	26.0	16.9%	2.9%
SM.2B.21.8	> DKK 100m	1,675.2	23.0	22.0%	2.6%
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	7,622.7	887	100.0%	100.0%
SM.2B.22.1	Weighted Average LTV (%)				
SM.2B.22.2	By LTV buckets (mm):				
SM.2B.22.3	>0 - <=40 %	N/D	N/D		
SM.2B.22.4	>40 - <=50 %	N/D	N/D		
SM.2B.22.5	>50 - <=60 %	N/D	N/D		
SM.2B.22.6	>60 - <=70 %	N/D	N/D		
SM.2B.22.7	>70 - <=80 %	N/D	N/D		
SM.2B.22.8	>80 - <=90 %	N/D	N/D		
SM.2B.22.9	>90 - <=100 %	N/D	N/D		
SM.2B.22.10	>100%	N/D	N/D		
OSM.2B.22.1	Total	0.0	0	0.0%	0.0%
OSM.2B.22.2	o/w >100 - <=110 %				
OSM.2B.22.3	o/w >110 - <=120 %				
OSM.2B.22.4	o/w >120 - <=130 %				
OSM.2B.22.5	o/w >130 - <=140 %				
OSM.2B.22.6	o/w >140 - <=150 %				
OSM.2B.22.7	o/w >150 %				
OSM.2B.22.8					
OSM.2B.22.9					

22. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.23.1	Weighted Average LTV (%)	39.0%			
SM.2B.23.2	By LTV buckets (mm):				
SM.2B.23.3	>0 - <=40 %	6,670.6		87.5%	
SM.2B.23.4	>40 - <=50 %	578.8		7.6%	
SM.2B.23.5	>50 - <=60 %	218.9		2.9%	
SM.2B.23.6	>60 - <=70 %	77.7		1.0%	
SM.2B.23.7	>70 - <=80 %	29.0		0.4%	
SM.2B.23.8	>80 - <=90 %	11.7		0.2%	
SM.2B.23.9	>90 - <=100 %	6.9		0.1%	

SM.28.23.9	>100%		25.3		0.4%	
SM.28.23.10		Total	7,622.8	0	100.0%	0.0%
OSM.28.23.1		o/w >100 - <=110 %				
OSM.28.23.2		o/w >110 - <=120 %				
OSM.28.23.3		o/w >120 - <=130 %				
OSM.28.23.4		o/w >130 - <=140 %				
OSM.28.23.5		o/w >140 - <=150 %				
OSM.28.23.6		o/w >150 %				
OSM.28.23.7						
OSM.28.23.8						
OSM.28.23.9						
<b>24. Breakdown by Type % Commercial loans</b>						
SM.28.24.1	Retail		49.6%			
SM.28.24.2	Office		18.4%			
SM.28.24.3	Hotel/Tourism					
SM.28.24.4	Shopping malls					
SM.28.24.5	Industry		0.4%			
SM.28.24.6	Agriculture					
SM.28.24.7	Other commercially used		15.2%			
SM.28.24.8	Hospital					
SM.28.24.9	School					
SM.28.24.10	other RE with a social relevant purpose		16.3%			
SM.28.24.11	Land					
SM.28.24.12	Property developers / Building under construction					
SM.28.24.13	Other		0.0%			
OSM.28.24.1		o/w Cultural purposes				
OSM.28.24.2		o/w (if relevant, please specify)				
OSM.28.24.3		o/w (if relevant, please specify)				
OSM.28.24.4		o/w (if relevant, please specify)				
OSM.28.24.5		o/w (if relevant, please specify)				
OSM.28.24.6		o/w (if relevant, please specify)				
OSM.28.24.7		o/w (if relevant, please specify)				
OSM.28.24.8		o/w (if relevant, please specify)				
OSM.28.24.9		o/w (if relevant, please specify)				
OSM.28.24.10		o/w (if relevant, please specify)				
OSM.28.24.11		o/w (if relevant, please specify)				
OSM.28.24.12		o/w (if relevant, please specify)				
OSM.28.24.13		o/w (if relevant, please specify)				
OSM.28.24.14		o/w (if relevant, please specify)				
<b>25. EPC information of the financed CRE Nominal (mm) Number of CRE % Commercial Loans % No. of CRE</b>						
SM.28.25.1	A	3456	460	45.3%		
SM.28.25.2	B	4166	460	54.7%	26.7%	
SM.28.25.3	C	0	1266	0.0%	73.3%	
SM.28.25.4	D	0	0	0.0%	0.0%	
SM.28.25.5	E	0	0	0.0%	0.0%	
SM.28.25.6	F	0	0	0.0%	0.0%	
SM.28.25.7	G	0	0	0.0%	0.0%	
SM.28.25.8	Estimated A	0	0	0.0%	0.0%	
SM.28.25.9	Estimated B	0	0	0.0%	0.0%	
SM.28.25.10	Estimated C	0	0	0.0%	0.0%	
SM.28.25.11	Estimated D	0	0	0.0%	0.0%	
SM.28.25.12	Estimated E	0	0	0.0%	0.0%	
SM.28.25.13	Estimated F	0	0	0.0%	0.0%	
SM.28.25.14	Estimated G	0	0	0.0%	0.0%	
SM.28.25.15			0			
SM.28.25.16						
SM.28.25.17	no data	0				
SM.28.25.18						
SM.28.25.19	Total	7,622.0	1,726	100.0%	100.0%	
OSM.28.25.1						
OSM.28.25.2						
OSM.28.25.3						
<b>26. Average energy use intensity (kWh/m2 per year) Nominal (mm) Number of CRE % Commercial Loans % No. of CRE</b>						
SM.28.26.1	< 52.5 + 1650/area (A)	3,456.0	460	45.3%	26.7%	
SM.28.26.2	< 70.0 + 2200/area (B)	4,166.0	1,266	54.7%	73.3%	
SM.28.26.3	< 110 + 3200/area (C)	0.0	0	0.0%	0.0%	
SM.28.26.4	< 150 + 4200/area (D)	0.0	0	0.0%	0.0%	
SM.28.26.5	< 190 + 5200/area (E)	0.0	0	0.0%	0.0%	
SM.28.26.6	< 240 + 6500/area (F)	0.0	0	0.0%	0.0%	
SM.28.26.7	> 240 + 6500/area (G)	0.0	0	0.0%	0.0%	
SM.28.26.8	Estimated < 52.5 + 1650/area (A)	0.0	0	0.0%	0.0%	
SM.28.26.9	Estimated < 70.0 + 2200/area (B)	0.0	0	0.0%	0.0%	
SM.28.26.10	Estimated < 110 + 3200/area (C)	0.0	0	0.0%	0.0%	
SM.28.26.11	Estimated < 150 + 4200/area (D)	0.0	0	0.0%	0.0%	
SM.28.26.12	Estimated < 190 + 5200/area (E)	0.0	0	0.0%	0.0%	
SM.28.26.13	Estimated < 240 + 6500/area (F)	0.0	0	0.0%	0.0%	
SM.28.26.14	Estimated > 240 + 6500/area (G)	0.0	0	0.0%	0.0%	
SM.28.26.15						
SM.28.26.16						
SM.28.26.17	no data	0.0	0	0.0%	0.0%	
SM.28.26.18						
SM.28.26.19	Total	7,622.0	1,726	100.0%	100.0%	
<b>27. CRE Age Structure Nominal (mm) Number of CRE % Commercial Loans % No. of CRE</b>						
SM.28.27.1	older than 1919	431	67	5.7%	3.9%	
SM.28.27.2	1919 - 1945	426	21	5.6%	1.2%	
SM.28.27.3	1946 - 1960	236	24	3.1%	1.4%	
SM.28.27.4	1961 - 1970	535	52	7.0%	3.0%	
SM.28.27.5	1971 - 1980	404	34	5.3%	2.0%	
SM.28.27.6	1981 - 1990	880	523	11.5%	30.3%	
SM.28.27.7	1991 - 2000	638	173	8.4%	10.0%	
SM.28.27.8	2001 - 2005	917	223	12.0%	12.9%	
SM.28.27.9	2006 - 2010	1,171.0	372	15.4%	21.6%	
SM.28.27.10	2011 - 2015	534.0	75	7.0%	4.3%	
SM.28.27.11	2016 - 2020	899.0	118	11.8%	6.8%	
SM.28.27.12	2021 and onwards	510.0	44	6.7%	2.5%	
SM.28.27.13	no data	0	0	0.0%	0.0%	
SM.28.27.14	Total	7,622.0	1,726	100.0%	100.0%	
OSM.28.27.1						
OSM.28.27.2						
OSM.28.27.3						
OSM.28.27.4						
OSM.28.27.5						
OSM.28.27.6						
OSM.28.27.7						
OSM.28.27.8						
OSM.28.27.9						
OSM.28.27.10						
<b>28. New Commercial Property Nominal (mm) Number of CRE % Commercial Loans % No. of CRE</b>						
SM.28.28.1	New property					
SM.28.28.2	Existing property	875	75		4.3%	
SM.28.28.3	other	6748	1651		95.7%	
SM.28.28.4	no data					
SM.28.28.5	Total	7,623.0	1,726	0.0%	100.0%	
<b>29. CO2 emission related to CRE - as per national availability Ton CO2 (per year) Ton CO2 (LTV adjusted) (per year) kg CO2/m2 (per year)</b>						
SM.28.29.1	Retail	0.0	0.0			
SM.28.29.2	Office	4,792.9	1,702.4	6.8		
SM.28.29.3	Hotel/Tourism	0.0	0.0			
SM.28.29.4	Shopping malls	0.0	0.0	8.2		
SM.28.29.5	Industry	0.0				
SM.28.29.6	Agriculture					
SM.28.29.7	Other commercially used					
SM.28.29.8	Hospital					
SM.28.29.9	School					
SM.28.29.10	other RE with a social relevant purpose	103.0	33.4			
SM.28.29.11	Land					
SM.28.29.12	Property developers / Building under construction					
SM.28.29.13	Other	0.0	0.0	0.0		
SM.28.29.14	no data					
SM.28.29.15	Total	4,895.9	1,734.8			
SM.28.29.16	Weighted Average				[For completion]	
SM.28.29.17						
SM.28.29.18						
SM.28.29.19						

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

HTT 2024

Reporting in Domestic Currency	(Please insert currency)
<b>CONTENT OF TAB F2</b>	
<a href="#">1. Share of sustainable Public Sector Assets</a>	
<a href="#">3. Sustainable Public Sector Assets</a>	

1. Share of sustainable public sector assets in the total cover pool program						
1. Amount of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program	
SPS.1.1.1	Green Public Sector exposures	ND2	ND2	#REF!	#REF!	
SPS.1.1.2	o/w Local Communities	ND2	ND2			
SPS.1.1.3	o/w Hospitals	ND2	ND2			
SPS.1.1.4	o/w Export Credit	ND2	ND2			
	o/w other	ND2	ND2			
SPS.1.1.5	Social Public Sector exposures	ND2	ND2	#REF!	#REF!	
SPS.1.1.6	o/w Local Communities	ND2	ND2			
SPS.1.1.7	o/w Hospitals	ND2	ND2			
SPS.1.1.8	o/w Export Credit	ND2	ND2			
	o/w other	ND2	ND2			
SPS.1.1.9	other	ND2	ND2	#REF!	#REF!	
SPS.1.1.10	Total sustainable Public Sector exposures	0,0	0	#REF!	#REF!	
OSPS.1.1.1	a/w [f] relevant, please specify					
OSPS.1.1.2	a/w [f] relevant, please specify					
OSPS.1.1.3	a/w [f] relevant, please specify					
OSPS.1.1.4	a/w [f] relevant, please specify					
OSPS.1.1.5	a/w [f] relevant, please specify					
2. Type of use of sustainable loans						
2. Type of use of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program	
SPS.1.2.1	Renewable energy	ND2	ND2	#REF!	#REF!	
SPS.1.2.2	Energy efficiency	ND2	ND2	#REF!	#REF!	
SPS.1.2.3	Pollution prevention and control	ND2	ND2	#REF!	#REF!	
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use	ND2	ND2	#REF!	#REF!	
SPS.1.2.5	Conservation of terrestrial and marine biodiversity	ND2	ND2	#REF!	#REF!	
SPS.1.2.6	Clean transportation/mobility	ND2	ND2	#REF!	#REF!	
SPS.1.2.7	Sustainable (waste) water management	ND2	ND2	#REF!	#REF!	
SPS.1.2.8	Adaptation to climate change	ND2	ND2	#REF!	#REF!	
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy	ND2	ND2	#REF!	#REF!	
SPS.1.2.10	Financially viable basic infrastructure	ND2	ND2	#REF!	#REF!	
SPS.1.2.11	Access to basic social services	ND2	ND2	#REF!	#REF!	
SPS.1.2.12	Affordable housing	ND2	ND2	#REF!	#REF!	
SPS.1.2.13	Job creation, including through SME financing and microcredits	ND2	ND2	#REF!	#REF!	
SPS.1.2.14	Food security	ND2	ND2	#REF!	#REF!	
SPS.1.2.15	Socio-economic development and empowerment.	ND2	ND2	#REF!	#REF!	
SPS.1.2.16	Total sustainable Public Sector exposures	0,0	0	#REF!	#REF!	
2. Sustainable Public Sector Assets						
1. General information						
SPS.2.1.1	Number of public sector exposures	ND2				
OSPS.2.1.1	Optional information eg. Number of borrowers					
OSPS.2.1.2	Optional information eg. Number of guarantors					
OSPS.2.1.3						
OSPS.2.1.4						
OSPS.2.1.5						
OSPS.2.1.6						
OSPS.2.1.7						
2. Size information						
2. Size information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures	
SPS.2.2.1	Average exposure size (000s)	ND2				
	By buckets (mn):					
SPS.2.2.2		ND2	ND2			
SPS.2.2.3		ND2	ND2			
SPS.2.2.4		ND2	ND2			
SPS.2.2.5		ND2	ND2			
SPS.2.2.6		ND2	ND2			
SPS.2.2.7		ND2	ND2			
SPS.2.2.8		ND2	ND2			
SPS.2.2.9		ND2	ND2			
SPS.2.2.10		ND2	ND2			
SPS.2.2.11		ND2	ND2			
SPS.2.2.12		ND2	ND2			
SPS.2.2.13		ND2	ND2			
SPS.2.2.14		ND2	ND2			
SPS.2.2.15		ND2	ND2			
SPS.2.2.16		ND2	ND2			
SPS.2.2.17	Total	0,0	0	0,0%	0,0%	
3. Breakdown by Asset Type						
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets		
SPS.2.3.1	Loans	ND2				
SPS.2.3.2	Bonds	ND2				
SPS.2.3.3	Other	ND2				
SPS.2.3.4	Total	0,0		0,0%		
OSPS.2.3.1						
OSPS.2.3.2						
OSPS.2.3.3						
OSPS.2.3.4						
OSPS.2.3.5						
4. Breakdown by Geography						
4. Breakdown by Geography		% Public Sector Assets				
SPS.2.4.1	European Union	0,0%				
SPS.2.4.2	Austria	ND2				
SPS.2.4.3	Belgium	ND2				
SPS.2.4.4	Bulgaria	ND2				
SPS.2.4.5	Croatia	ND2				
SPS.2.4.6	Cyprus	ND2				
SPS.2.4.7	Czechia	ND2				
SPS.2.4.8	Denmark	ND2				
SPS.2.4.9	Estonia	ND2				
SPS.2.4.10	Finland	ND2				
SPS.2.4.11	France	ND2				
SPS.2.4.12	Germany	ND2				
SPS.2.4.13	Greece	ND2				
SPS.2.4.14	Netherlands	ND2				
SPS.2.4.15	Hungary	ND2				
SPS.2.4.16	Ireland	ND2				
SPS.2.4.17	Italy	ND2				
SPS.2.4.18	Latvia	ND2				
SPS.2.4.19	Lithuania	ND2				
SPS.2.4.20	Luxembourg	ND2				
SPS.2.4.21	Malta	ND2				
SPS.2.4.22	Poland	ND2				
SPS.2.4.23	Portugal	ND2				
SPS.2.4.24	Romania	ND2				
SPS.2.4.25	Slovakia	ND2				
SPS.2.4.26	Slovenia	ND2				
SPS.2.4.27	Spain	ND2				
SPS.2.4.28	Sweden	ND2				
SPS.2.4.29	European Economic Area (not member of EU)	0,0%				
SPS.2.4.30	Iceland	ND2				
SPS.2.4.31	Liechtenstein	ND2				
SPS.2.4.32	Norway	ND2				
SPS.2.4.33	Other	0,0%				
SPS.2.4.34	Switzerland	ND2				
SPS.2.4.35	United Kingdom	ND2				
SPS.2.4.36	Australia	ND2				
SPS.2.4.37	Brazil	ND2				
SPS.2.4.38	Canada	ND2				
SPS.2.4.39	Japan	ND2				
SPS.2.4.40	Korea	ND2				
SPS.2.4.41	New Zealand	ND2				
SPS.2.4.42	Singapore	ND2				
SPS.2.4.43	US	ND2				
SPS.2.4.44	Other	ND2				
OSPS.2.4.1	a/w [f] relevant, please specify					
OSPS.2.4.2	a/w [f] relevant, please specify					
OSPS.2.4.3	a/w [f] relevant, please specify					
OSPS.2.4.4	a/w [f] relevant, please specify					
OSPS.2.4.5	a/w [f] relevant, please specify					
OSPS.2.4.6	a/w [f] relevant, please specify					
OSPS.2.4.7	a/w [f] relevant, please specify					
OSPS.2.4.8	a/w [f] relevant, please specify					

OSPS.2.4.9	a/w [if relevant, please specify]		
OSPS.2.4.10	a/w [if relevant, please specify]		
<b>5. Breakdown by regions of main country of origin</b>			
SPS.2.5.1	TBC at a country level		% Public Sector Assets
SPS.2.5.2	TBC at a country level		ND2
SPS.2.5.3	TBC at a country level		ND2
SPS.2.5.4	TBC at a country level		ND2
SPS.2.5.5	TBC at a country level		ND2
SPS.2.5.6	TBC at a country level		ND2
SPS.2.5.7	TBC at a country level		ND2
SPS.2.5.8	TBC at a country level		ND2
SPS.2.5.9	TBC at a country level		ND2
SPS.2.5.10	TBC at a country level		ND2
SPS.2.5.11	TBC at a country level		ND2
SPS.2.5.12	TBC at a country level		ND2
SPS.2.5.13	TBC at a country level		ND2
SPS.2.5.14	TBC at a country level		ND2
SPS.2.5.15	TBC at a country level		ND2
SPS.2.5.16	TBC at a country level		ND2
SPS.2.5.17	TBC at a country level		ND2
SPS.2.5.18	TBC at a country level		ND2
SPS.2.5.19	TBC at a country level		ND2
SPS.2.5.20	TBC at a country level		ND2
SPS.2.5.21	TBC at a country level		ND2
SPS.2.5.22	TBC at a country level		ND2
SPS.2.5.23	TBC at a country level		ND2
SPS.2.5.24	TBC at a country level		ND2
SPS.2.5.25	TBC at a country level		ND2
<b>6. Breakdown by Interest Rate</b>			
SPS.2.6.1	Fixed rate		% Public Sector Assets
SPS.2.6.2	Floating rate		ND2
SPS.2.6.3	Other		ND2
OSPS.2.6.1			
OSPS.2.6.2			
OSPS.2.6.3			
OSPS.2.6.4			
<b>7. Breakdown by Repayment Type</b>			
SPS.2.7.1	Bullet / interest only		% Public Sector Assets
SPS.2.7.2	Amortising		ND2
SPS.2.7.3	Other		ND2
OSPS.2.7.1			
OSPS.2.7.2			
OSPS.2.7.3			
OSPS.2.7.4			
OSPS.2.7.5			
OSPS.2.7.6			
<b>8. Breakdown by Type of Debtor</b>			
SPS.2.8.1	Sovereigns	Nominal (mn)	% Public Sector Assets
SPS.2.8.2	Regional/federal authorities		ND2
SPS.2.8.3	Local/municipal authorities		ND2
SPS.2.8.4	Others		ND2
SPS.2.8.5	Total		0,0%
OSPS.2.8.1	a/w Claim against supranational		
OSPS.2.8.2	a/w Claim against sovereigns		
OSPS.2.8.3	a/w Claim guaranteed by sovereigns		
OSPS.2.8.4	a/w Claim against regional/federal authorities		
OSPS.2.8.5	a/w Claim guaranteed by regional/federal authorities		
OSPS.2.8.6	a/w Claim against local/municipal authorities		
OSPS.2.8.7	a/w Claim guaranteed by local/municipal authorities		
OSPS.2.8.8			
OSPS.2.8.9			
OSPS.2.8.10			
OSPS.2.8.11			
OSPS.2.8.12			
OSPS.2.8.13			
<b>9. Non-Performing Loans</b>			
SPS.2.9.1	% NPLs		% Public Sector Assets
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR		ND2
OSPS.2.9.2			
OSPS.2.9.3			
OSPS.2.9.4			
<b>10. Concentration Risks</b>			
SPS.2.10.1	10 largest exposures		% Public Sector Assets
OSPS.2.10.1			ND2
OSPS.2.10.2			
OSPS.2.10.3			
OSPS.2.10.4			
OSPS.2.10.5			
OSPS.2.10.6			



# ECBC National Label Transparency Template (NTT) for Danish Issuers 2024



<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>	Q2 2024

# ECBC Label Template : Contents

As of End Q2 2024



## Specialised finance institutes

### General Issuer Detail

A [General Issuer Detail](#)

### Cover Pool Information

G1.1 [General cover pool information](#)

G2 [Outstanding CBs](#)

G2.1a-f [Cover assets and maturity structure](#)

G2.2 [Interest and currency risk](#)

G3 [Legal ALM \(balance principle\) adherence](#)

G4 [Additional characteristics of ALM business model for issued CBs](#)

M1/B1 [Number of loans by property category](#)

M2/B2 [Lending by property category, DKKbn](#)

M3/B3 [Lending, by loan size, DKKbn](#)

M4a/B4a [Lending, by-loan to-value \(LTV\), current property value, DKKbn](#)

M4b/B4b [Lending, by-loan to-value \(LTV\), current property value, Per cent](#)

M4c/B4c [Lending, by-loan to-value \(LTV\), current property value, DKKbn \("Sidste krone"\)](#)

M4d/B4d [Lending, by-loan to-value \(LTV\), current property value, Per cent \("Sidste krone"\)](#)

M5/B5 [Lending by region, DKKbn](#)

M6/B6 [Lending by loan type - IO Loans, DKKbn](#)

M7/B7 [Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn](#)

M8/B8 [Lending by loan type - All loans, DKKbn](#)

M9/B9 [Lending by Seasoning, DKKbn \(Seasoning defined by duration of customer relationship\)](#)

M10/B10 [Lending by remaining maturity, DKKbn](#)

M11/B11 [90 day Non-performing loans by property type, as percentage of instalments payments, %](#)

M11a/B11a [90 day Non-performing loans by property type, as percentage of lending, %](#)

M11b/B11b [90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %](#)

M12/B12 [Realised losses \(DKKm\)](#)

M12a/B12a [Realised losses \(%\)](#)

## Ship finance institutes

A [General Issuer Detail](#)

G1-G4 [Cover pool information](#)

S1-S3 [Lending](#)

S4 [LTV](#)

S5 [Lending by region and ship type](#)

S6-S8 [Lending by ship type](#)

S9-13 [Lending \(Classification Societies, Size of Ships, NPL definition\)](#)

## Key Concepts

X1 [Key Concepts Explanation](#)

X2 [Key Concepts Explanation](#)

X3 [General explanation](#)

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>	2024Q2	2024Q1	2023Q4	2023Q3
Total Balance Sheet Assets	806,4	820,3	816,1	788,1
Total Customer Loans(fair value)	744,3	746,9	753,6	726,7
of which: Used/registered for covered bond collateral pool	744,3	746,9	753,6	726,7
Tier 1 Ratio (%)	31,6%	31,4%	31,2%	28,8%
Solvency Ratio (%)	31,6%	31,4%	31,6%	29,3%
Outstanding Covered Bonds (fair value)	746,4	760,6	756,5	729,0
Outstanding Senior Unsecured Liabilities	2,0	2,0	2,0	2,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	94,7	94,4	97,6	95,6
Net loan losses (Net loan losses and net loan loss provisions)	0,2	0,2	-0,1	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

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

Total customer loans (market value)	801,8	796,4	803,7	807,3
-------------------------------------	-------	-------	-------	-------

**Composition by**

Maturity				
- 0 <= 1 year	2,0	1,8	1,1	2,4
- < 1 <= 5 years	14,8	14,8	13,9	11,2
- over 5 years	785,0	779,8	788,7	793,7
Currency	-	-	-	-
- DKK	784,5	779,0	785,7	790,7
- EUR	1,7	1,8	1,8	2,1
- USD	-	-	-	-
- Other	16	16	16	15
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	419,2	419,1	424,2	429,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	288,8	286,4	286,7	285,2
- Subsidised	93,9	90,8	92,8	92,5
eligibility as covered bond collateral	-	-	-	-
Non-performing loans (See definition in table X1)	0,10	0,10	0,10	0,10
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	-	-	-	-

[To Contents](#)

Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs	2024Q2	2024Q1	2023Q4	2023Q3
Nominal cover pool (total value)	287	289	290	292
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	2	3	4	3
Overcollateralisation	19	20	18	17
Overcollateralisation ratio				
Total	7,2%	7,4%	6,5%	6,2%
Mandatory (percentage of risk weighted assets, general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs	267	269	271	275
– 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	19	19	17	16
Total capital coverage (rating compliant capital)	19	19	17	16

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

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs	2024Q2	2024Q1	2023Q4	2023Q3
Nominal value of outstanding CBs	267	269	271	275
Fair value of outstanding CBs (marked value)	225	227	229	212
Maturity of issued CBs				
1 day – < 1 year	-	-	-	-
1 year	-	-	-	-
> 1 and ≤ 2 years	-	-	-	-
> 2 and ≤ 3 years	-	-	-	-
> 3 and ≤ 4 years	-	1	1	-
> 4 and ≤ 5 years	-	-	-	1
5-10 years	5	5	5	4
10-20 years	37,0	38,0	39,0	30,0
> 20 years	225,0	225,0	226,0	239,0
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				
Moody's	AAA	AAA	AAA	AAA
S&P	AAA	AAA	AAA	AAA
Fitch	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	10,3								
>1- < 5 years	7,9								
> 5 years	1,2								
Total	19,3	0,0	0	0	0	0	0	0	0

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	2,2								
Exposures to/guaranteed by governments etc. third countries									
Exposure to credit institute credit quality step 1	17,1								
Exposure to credit institute credit quality step 2									
Total	19,3	0,0	0	0	0	0	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	2,2			2,2
Exposures to/guaranteed by governments etc. third countries				0,0
Exposure to credit institute credit quality step 1	8,1	7,9	1,2	17,1
Exposure to credit institute credit quality step 2				0,0
Total	10,3	7,9	1,2	19,3

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)

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool	267
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	

<sup>1</sup> 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 30-06-2024



**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	126.873	10.571	4.691	3.006	3.346	299	1.943	1.932	486	90	<b>153.237</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	163,6	7,8	22,8	23,3	19,6	2,9	14,6	5,9	6,9	0,1	<b>267,4</b>
In %	61	3	9	9	7	1	5	2	3	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	105,4	73,7	42,5	22,0	10,8	13,0	<b>267,4</b>
In %	39	28	16	8	4	5	<b>100</b>

[To Contents](#)

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	78,9	55,5	23,0	3,9	1,9	0,2	0,1	0,0	0,0	0,1
Holiday houses	4,8	2,4	0,5	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	13,5	5,5	1,9	0,5	0,4	0,1	0,1	0,1	0,1	0,5
Cooperative Housing	16,6	4,7	1,6	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	7,8	6,5	4,1	0,8	0,3	0,0	0,0	0,0	0,0	0,1
Manufacturing and Manual Industries	1,9	0,9	0,2	0,0	0,0	-	-	-	-	-
Office and Business	7,6	5,2	1,7	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Agricultural properties	3,1	2,0	0,7	0,1	0,0	0,0	0,0	-	-	-
Properties for social and cultural purposes	3,7	2,6	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	-	-	-	-	-	-	0,0
<b>Total</b>	<b>137,9</b>	<b>85,2</b>	<b>34,3</b>	<b>5,7</b>	<b>2,7</b>	<b>0,4</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>	<b>0,7</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	48,25	33,91	14,05	2,37	1,17	0,12	0,03	0,02	0,01	0,08
Holiday houses	61,05	30,89	6,72	0,95	0,29	0,01	0,01	0,00	0,00	0,07
Subsidised Housing	59,31	24,19	8,39	2,11	1,78	0,60	0,48	0,55	0,38	2,20
Cooperative Housing	71,31	20,23	6,88	1,07	0,30	0,07	0,05	0,03	0,02	0,04
Private rental	39,72	32,99	21,00	4,33	1,36	0,17	0,08	0,03	0,02	0,31
Manufacturing and Manual Industries	63,30	29,87	6,72	0,10	0,01	0,00	0,00	0,00	0,00	0,09
Office and Business	51,98	35,58	11,47	0,46	0,19	0,09	0,09	0,07	0,03	0,05
Agricultural properties	52,39	33,59	12,51	1,17	0,27	0,04	0,03	0,00	0,00	0,00
Properties for social and cultural purposes	53,82	37,42	7,53	0,25	0,20	0,10	0,06	0,05	0,07	0,50
Other	71,02	27,80	0,85	0,00	0,00	0,00	0,00	0,00	0,00	0,34
<b>Total</b>	<b>51,55</b>	<b>31,86</b>	<b>12,81</b>	<b>2,12</b>	<b>1,02</b>	<b>0,15</b>	<b>0,08</b>	<b>0,07</b>	<b>0,05</b>	<b>0,28</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	10,7	53,6	62,9	17,4	11,5	6,3	0,6	0,2	0,1	0,4	47,09
Holiday houses	0,9	4,3	2,0	0,3	0,4	-	-	-	-	0,0	37,13
Subsidised Housing	9,5	7,5	2,9	0,9	0,5	0,2	0,4	0,1	0,1	0,8	41,78
Cooperative Housing	11,4	6,8	3,8	0,8	0,3	0,0	0,0	0,1	0,0	0,0	29,26
Private rental	2,2	6,6	6,9	2,4	1,0	0,3	0,1	0,0	-	0,1	50,31
Manufacturing and Manual Industries	1,0	1,2	0,7	0,1	-	-	-	-	-	-	32,61
Office and Business	2,9	6,7	4,3	0,6	0,0	-	0,0	-	0,1	0,0	38,66
Agricultural properties	1,5	2,8	1,4	0,2	0,0	0,0	0,0	-	-	-	35,68
Properties for social and cultural purposes	1,2	3,7	1,8	0,1	0,0	-	0,1	-	-	0,1	38,56
Other	0,0	0,1	-	-	-	-	-	-	-	-	30,38
<b>Total</b>	<b>41,2</b>	<b>93,3</b>	<b>86,5</b>	<b>22,8</b>	<b>13,7</b>	<b>6,8</b>	<b>1,1</b>	<b>0,4</b>	<b>0,2</b>	<b>1,5</b>	<b>43,9</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	6,53	32,76	38,43	10,63	7,05	3,85	0,34	0,12	0,06	0,26	
Holiday houses	11,65	54,55	25,22	3,71	4,61	0,00	0,00	0,00	0,00	0,13	
Subsidised Housing	41,71	32,94	12,81	4,08	2,11	0,66	1,62	0,39	0,22	3,46	
Cooperative Housing	48,93	29,32	16,42	3,40	1,20	0,17	0,17	0,21	0,13	0,09	
Private rental	11,18	33,76	35,04	12,41	5,11	1,38	0,26	0,15	0,00	0,61	
Manufacturing and Manual Industries	35,03	40,14	22,11	2,72	0,00	0,00	0,00	0,00	0,00	0,00	
Office and Business	19,73	46,25	29,28	3,85	0,14	0,00	0,14	0,00	0,41	0,27	
Agricultural properties	24,87	47,38	23,35	3,55	0,68	0,17	0,17	0,00	0,00	0,00	
Properties for social and cultural purposes	16,67	54,20	25,51	1,16	0,43	0,00	0,72	0,00	0,00	1,16	
Other	0,14	83,33	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
<b>Total</b>	<b>15,41</b>	<b>34,89</b>	<b>32,34</b>	<b>8,51</b>	<b>5,14</b>	<b>2,53</b>	<b>0,41</b>	<b>0,13</b>	<b>0,09</b>	<b>0,56</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	83,2	26,6	6,3	22,6	24,9		163,6
Holiday houses	2,3	2,4	0,8	1,1	1,3		7,8
Subsidised Housing	10,1	2,5	1,1	4,1	5,0		22,8
Cooperative Housing	17,7	1,6	0,6	1,8	1,6		23,3
Private rental	7,0	1,1	1,9	5,8	3,7		19,6
Manufacturing and Manual Industries	0,4	0,2	0,6	0,6	1,1		2,9
Office and Business	8,3	0,8	1,1	2,5	1,8		14,6
Agricultural properties	0,7	1,9	0,5	1,0	1,8		5,9
Properties for social and cultural purposes	1,4	0,8	0,5	2,7	1,6		6,9
Other	0,0	0,0	-	0,0	0,0		0,1
<b>Total</b>	<b>131,1</b>	<b>38,0</b>	<b>13,5</b>	<b>42,2</b>	<b>42,7</b>		<b>267,5</b>

[To Contents](#)

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	64,9	2,2	-	6,2	9,3	-	3,2	2,8	0,7	0,0	89,2
Fixed-rate shorter period than maturity (ARM's etc.)											
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans											
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	0,1	-	-	-	-	-	-	-	-	-	0,1
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>65,0</b>	<b>2,2</b>	<b>-</b>	<b>6,2</b>	<b>9,3</b>	<b>-</b>	<b>3,2</b>	<b>2,8</b>	<b>0,7</b>	<b>0,0</b>	<b>89,3</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	97,7	5,6	22,8	17,1	10,3	2,9	11,4	3,1	6,2	0,0	177,1
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	0,8	0,0	-	0,0	0,0	-	-	-	0,0	-	0,9
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>98,7</b>	<b>5,6</b>	<b>22,8</b>	<b>17,1</b>	<b>10,3</b>	<b>2,9</b>	<b>11,4</b>	<b>3,1</b>	<b>6,2</b>	<b>0,0</b>	<b>178,1</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	162,6	7,8	22,8	23,2	19,6	2,9	14,5	5,9	6,9	0,1	266,3
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	0,9	0,0	-	0,0	0,0	-	-	-	0,0	-	1,0
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>163,6</b>	<b>7,8</b>	<b>22,8</b>	<b>23,3</b>	<b>19,6</b>	<b>2,9</b>	<b>14,5</b>	<b>5,9</b>	<b>6,9</b>	<b>0,1</b>	<b>267,4</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	17,0	0,4	1,7	0,5	2,5	0,3	1,1	0,2	1,6	-	25,3
≥ 12 - < 24 months	10,7	0,4	0,6	0,4	1,1	0,2	0,8	0,2	0,4	0,0	14,7
≥ 24 - < 36 months	10,0	0,4	0,8	0,5	1,8	0,3	0,4	0,4	0,6	0,0	15,0
≥ 36 - < 60 months	14,8	0,7	1,0	1,5	2,5	0,1	1,0	0,4	0,3	-	22,2
≥ 60 months	111,2	6,0	18,7	20,4	11,7	2,2	11,3	4,6	4,1	0,0	190,3
<b>Total</b>	<b>163,6</b>	<b>7,8</b>	<b>22,8</b>	<b>23,3</b>	<b>19,6</b>	<b>2,9</b>	<b>14,5</b>	<b>5,9</b>	<b>6,9</b>	<b>0,1</b>	<b>267,4</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	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3
≥ 1 - < 3 Years	0,3	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,5
≥ 3 - < 5 Years	0,6	0,0	0,2	0,0	0,0	0,1	0,0	0,0	0,0	0,0	1,1
≥ 5 - < 10 Years	4,1	0,3	1,4	0,3	0,1	0,1	0,5	0,2	0,1	0,0	7,0
≥ 10 - < 20 Years	20,5	1,3	4,7	1,1	1,0	2,2	8,2	0,8	1,4	0,0	41,1
≥ 20 Years	137,7	6,2	16,5	21,8	18,4	0,6	5,9	4,9	5,4	0,0	217,4
<b>Total</b>	<b>163,6</b>	<b>7,8</b>	<b>22,8</b>	<b>23,3</b>	<b>19,6</b>	<b>2,9</b>	<b>14,5</b>	<b>5,9</b>	<b>6,9</b>	<b>0,1</b>	<b>267,4</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	0,15			0,00			0,71		3,05	0,07

**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			0,01		0,02	0,00

**Table M11b/B11b**

**90 day Non-performing loans by property type, as percentage of lending, by continous 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			0,01		0,02	0
60-69,9 per cent LTV	0							0,02			0
70-79,9 per cent LTV	0	0									0
80-89,9 per cent LTV	0										0
90-100 per cent LTV	0,01										0
>100 per cent LTV	0,02										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	3,33	-	-	-	-	0,25	-	-1,91	-0,07	-	0,41

**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, %	-	-	-	-	-	-	-	-0,01	-	-	0,69

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

Reporting in Domestic Currency	[Please insert currency]
<b>CONTENT OF Temporary Tab</b>	
<p style="text-align: center;"><a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a></p> <p style="text-align: center;"><a href="#">2. Additional information on the cover pool section affected by payment holidays</a></p>	

1. Share of cover assets affected at the time of reporting by payment holidays caused exclus		
	1. Breakdown of payment holiday	Nominal (mn)
COV.1.1.1	payment holiday granted	ND2
OCOV.1.1.2		
OCOV.1.1.3		
2. Additional information on the cover pool section affected by payment holidays		
	1. types of granted payment holiday (original duration)	1 month
	<b>in % nominal (mn) of affected notional amount to total cover pool</b>	
COV.2.1.1	principal & interest deferred	ND2
COV.2.1.2	principal deferred	ND2
COV.2.1.3	other	ND2
COV.2.1.4	Total payment holiday	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>	

# HTT 2024

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the:

Optional further information at issuer/c

[For completion]

Can the COVID-19 related payment holiday loans remain part of the cover pool?

## ively by COVID 19

Number of loans		% Nominal (mn) to total cover pool			
ND2		#VALUE!			
2 months		3 months		4 to 6 months	
ND2		ND2		ND2	
ND2		ND2		ND2	
ND2		ND2		ND2	
0,0%		0,0%		0,0%	

[COVID-19: EMF-ECBC Response](#)

country level

[YES/NO] (cancel what is not relevant)

**% No. of Loans to total cover pool**

#VALUE!

	over 6 months	total
	ND2	0,0%
	ND2	0,0%
	ND2	0,0%
	0,0%	0,0%
		0,0%
		0,0%
		0,0%