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 (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 ourAcceptable 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

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), 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 followingRegistration 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 websitewww.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) (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 in 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

2026 Version

Denmark

Realkredit Danmark

Reporting Date:

Cut-off Date:



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

A. Harmonised Transparency Template - General Information

HTT 2026

Reporting in Domestic Currency	DKK

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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 T			
G.1.1.4	**Link to Issuer's Website**	www.rd.dk			
G.1.1.5	**Cut-off date**	30-sep-26			
G.1.1.6	**Cover Pool's FIGI Identifier (non-mandatory)**				
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					
	2. Regulatory Summary				
G.2.1.1	**Basel Compliance, subject to national jurisdiction (Y/N)**	Y			
G.2.1.2	**CBD Compliance**	Y			
G.2.1.3	**CRR Compliance (Y/N)**	Y			
OG.2.1.1	**LCR status**	https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s			
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	503.213,0			
G.3.1.2	Outstanding Covered Bonds	471.058,0			
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 (%)		6,8%		
G.3.2.3	Total OC (absolute value in mn)	32.155,0			
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	*OC in accordance with the National Legal Framework*				
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	

G.3.3.1	Mortgages		471058,0		93,6%	
G.3.3.2	Public Sector				0,0%	
G.3.3.3	Shipping				0,0%	
G.3.3.4	Substitute Assets		32155,0		6,4%	
G.3.3.5	Other				0,0%	
G.3.3.6		Total	503.213,0		100,0%	
OG.3.3.1		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.2		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.3		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.4		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.5		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.6		*o/w [If relevant, please specify]*			0,0%	
	4. Cover Pool Amortisation Profile		**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)		22,0			
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		13.831,0		2,7%	
G.3.4.3	1 - 2 Y		7.878,0		1,6%	
G.3.4.4	2 - 3 Y		6.207,0		1,2%	
G.3.4.5	3 - 4 Y		7.972,0		1,6%	
G.3.4.6	4 - 5 Y		7.878,0		1,6%	
G.3.4.7	5 - 10 Y		26.880,0		5,3%	
G.3.4.8	10+ Y		432.567,0		86,0%	
G.3.4.9		Total	503.213,0	0,0	100,0%	0,0%
OG.3.4.1		*o/w 0-1 day*			0,0%	
OG.3.4.2		*o/w 0-0.5y*			0,0%	
OG.3.4.3		*o/w 0.5-1 y*			0,0%	
OG.3.4.4		*o/w 1-1.5y*			0,0%	
OG.3.4.5		*o/w 1.5-2 y*			0,0%	
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9					0,00%	
OG.3.4.10					0,00%	
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		2,0			
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		151.720,0		32,2%	
G.3.5.4	1 - 2 Y		124.103,0		26,3%	
G.3.5.5	2 - 3 Y		69.999,0		14,9%	
G.3.5.6	3 - 4 Y		74.412,0		15,8%	
G.3.5.7	4 - 5 Y		46.165,0		9,8%	
G.3.5.8	5 - 10 Y		4.658,0		1,0%	
G.3.5.9	10+ Y		0,0		0,0%	
G.3.5.10		Total	471.057,0	0,0	100,0%	0,0%
OG.3.5.1		*o/w 0-1 day*			0,0%	
OG.3.5.2		*o/w 0-0.5y*			0,0%	
OG.3.5.3		*o/w 0.5-1 y*			0,0%	
OG.3.5.4		*o/w 1-1.5y*			0,0%	
OG.3.5.5		*o/w 1.5-2 y*			0,0%	
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						

OG.3.5.10

	6. Cover Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	996,0	996,0	0,2%	0,2%
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	456.254,0	456.254,0	96,9%	96,9%
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	4.332,0	4.332,0	0,9%	0,9%
G.3.6.14	NZD				
G.3.6.15	PLN				
G.3.6.16	SEK	9.476,0	9.476,0	2,0%	2,0%
G.3.6.17	SGD				
G.3.6.18	USD				
G.3.6.19	Other				
OG.3.6.1	Total	471.058,0	471.058,0	100,0%	100,0%
OG.3.6.2	*o/w [If relevant, please specify]*				
OG.3.6.3	*o/w [If relevant, please specify]*				
OG.3.6.4	*o/w [If relevant, please specify]*				
OG.3.6.5	*o/w [If relevant, please specify]*				
OG.3.6.6	*o/w [If relevant, please specify]*				

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1.031,0	1.031,0	0,2%	0,2%
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	456.202,0	456.202,0	96,8%	96,8%
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	4.541,0	4.541,0	1,0%	1,0%
G.3.7.14	NZD				
G.3.7.15	PLN				
G.3.7.16	SEK	9.283,0	9.283,0	2,0%	2,0%
G.3.7.17	SGD				
G.3.7.18	USD				
G.3.7.19	Other				
OG.3.7.1	Total	471.057,0	471.057,0	100,0%	100,0%
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				

	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	322.366,0	322.366,0	68,4%	68,4%
G.3.8.2	Floating coupon	148.692,0	148.692,0	31,6%	31,6%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%

G.3.8.4	Total	471.058,0	471.058,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

	9. Substitute Assets - Type	**Nominal (mn)**	**% Substitute Assets**
G.3.9.1	Cash	0,0	0,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	0,0%
G.3.9.3	Exposures to central banks	3.508,0	10,9%
G.3.9.4	Exposures to credit institutions	28.647,0	89,1%
G.3.9.5	Other		0,0%
G.3.9.6	Total	32.155,0	100,0%
OG.3.9.1	*o/w EU gvts or quasi govts*		0,0%
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%
OG.3.9.4	*o/w EU central banks*		0,0%
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%
OG.3.9.8	*o/w CQS2 credit institutions*		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

	10. Substitute Assets - Country	**Nominal (mn)**	**% Substitute Assets**
G.3.10.1	Domestic (Country of Issuer)	32.155,0	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	United Kingdom		0,0%
G.3.10.7	Australia		0,0%
G.3.10.8	Brazil		0,0%
G.3.10.9	Canada		0,0%
G.3.10.10	Japan		0,0%
G.3.10.11	Korea		0,0%
G.3.10.12	New Zealand		0,0%
G.3.10.13	Singapore		0,0%
G.3.10.14	US		0,0%
G.3.10.15	Other	0,0	0,0%
G.3.10.16	Total EU		0%
OG.3.10.1	Total	32.155,0	100,0%
OG.3.10.2	*o/w [If relevant, please specify]*		0,0%
OG.3.10.3	*o/w [If relevant, please specify]*		0,0%
OG.3.10.4	*o/w [If relevant, please specify]*		0,0%
OG.3.10.5	*o/w [If relevant, please specify]*		0,0%
OG.3.10.6	*o/w [If relevant, please specify]*		0,0%
OG.3.10.7	*o/w [If relevant, please specify]*		0,0%

	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets			
G.3.11.2	Central bank eligible assets	32.155,0	6,4%	6,8%
G.3.11.3	Other			
G.3.11.4	Total	32.155,0	6,4%	6,8%

OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			
	12. Bond List			
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s		
	13. Derivatives & Swaps			
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	*NPV of Derivatives in the cover pool (mn)*			
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*			
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*			
OG.3.13.4				
OG.3.13.5				
	14. Sustainable or other special purpose strategy			
G.3.14.1	Is sustainability based on s**ustainable assets not present in the cover pool**?	No		
G.3.14.2	Who has provided Second Party Opinion	ND1		
G.3.14.3	Further details on proceeds strategy	ND1		
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?	Yes		
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab	
G.3.14.6	Is sustainability based on **other criteria**?	No		
G.3.14.7	If yes, please provide frurther 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				
	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:*	38			
G.4.1.2	*(a) Value of outstanding covered bonds:*	39			
G.4.1.3	*(b) List of ISIN of issued covered bonds:*	https://www.coveredbondlabel.com/issuer/4-realkredit-danmark-a-s			
G.4.1.4	*(c) Geographical distribution:*	43 for Mortgage Assets			
G.4.1.5	*(c) Type of cover assets:*	52			
G.4.1.6	*(c) Loan size:*	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	*(c) Valuation Method:*	link to Glossary HG.1.15			
G.4.1.8	*(d) Interest rate risk - cover pool:*	149 for Mortgage Assets			
G.4.1.9	*(d) Currency risk - cover pool:*	111			
G.4.1.10	*(d) Interest rate risk - covered bond:*	163			
G.4.1.11	*(d) Currency risk - covered bond:*	137			
G.4.1.12	*(d) Liquidity Risk - primary assets cover pool:*				
G.4.1.13	*(d) Credit Risk:*	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor	
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps			
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary			
G.4.1.16	*(e) Maturity Structure - cover assets:*	65			
G.4.1.17	*(e) Maturity Structure - covered bond:*	88			
G.4.1.18	*(e) Overview maturity extension triggers:*	link to Glossary HG 1.7			
G.4.1.19	*(f) Levels of OC:*	44			
G.4.1.20	*(g) Percentage of loans in default:*	179 for Mortgage Assets			
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
	5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	*Exposure to credit institute credit quality step 1*	[For completion]			
G.5.1.2	*Exposure to credit institute credit quality step 2*	[For completion]			
G.5.1.3	*Exposure to credit institute credit quality step 3*	[For completion]			
OG.5.1.1					
OG.5.1.2					
OG.5.1.3					
OG.5.1.4					
	6. Other relevant information				
	1. Optional information e.g. Rating triggers				
OG.6.1.1	*NPV Test (passed/failed)*	[For completion]			
OG.6.1.2	*Interest Covereage Test (passe/failed)*	[For completion]			
OG.6.1.3	*Cash Manager*	[For completion]			
OG.6.1.4	*Account Bank*	[For completion]			
OG.6.1.5	*Stand-by Account Bank*	[For completion]			
OG.6.1.6	*Servicer*	[For completion]			
OG.6.1.7	*Interest Rate Swap Provider*	[For completion]			
OG.6.1.8	*Covered Bond Swap Provider*	[For completion]			

OG.6.1.9	*Paying Agent*	[For completion]
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*	
OG.6.1.36	*Other optional/relevant information*	
OG.6.1.37	*Other optional/relevant information*	
OG.6.1.38	*Other optional/relevant information*	
OG.6.1.39	*Other optional/relevant information*	
OG.6.1.40	*Other optional/relevant information*	
OG.6.1.41	*Other optional/relevant information*	
OG.6.1.42	*Other optional/relevant information*	
OG.6.1.43	*Other optional/relevant information*	
OG.6.1.44	*Other optional/relevant information*	
OG.6.1.45	*Other optional/relevant information*	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2026

Reporting in Domestic Currency	DKK

REALKREDIT Danmark

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	332.676,1		70,6%
M.7.1.2	Commercial	138.129,2		29,3%
M.7.1.3	Other	253,1		0,1%
M.7.1.4	Total	471.058,4		100,0%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*	233.997,0		49,7%
OM.7.1.2	*o/w Forest & Agriculture*	12.486,0		2,7%
OM.7.1.3	*o/w [If relevant, please specify]*	1.203,4		0,3%
OM.7.1.4	*o/w [If relevant, please specify]*	6.927,7		1,5%
OM.7.1.5	*o/w [If relevant, please specify]*	78.062,0		16,6%
OM.7.1.6	*o/w [If relevant, please specify]*	20.631,0		4,4%
OM.7.1.7	*o/w [If relevant, please specify]*	76.214,0		16,2%
OM.7.1.8	*o/w [If relevant, please specify]*	32.731,0		6,9%
OM.7.1.9	*o/w [If relevant, please specify]*	8.553,2		1,8%
OM.7.1.10	*o/w [If relevant, please specify]*	253,1		0,1%
OM.7.1.11	*o/w [If relevant, please specify]*			0,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	157.894	12.668	170.562
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				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	1,5%	6,5%	1,9%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	99,9%	97,1%	99,1%
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	99,2%	91,2%	96,8%
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	0,7%	5,9%	2,2%
M.7.4.29	European Economic Area (not member of EU)	0,1%	2,9%	0,9%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway	0,1%	2,9%	0,9%
M.7.4.33	Other	0,0%	0,0%	0,0%
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	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of the main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1		100,0%	100,0%	100,0%
M.7.5.2	Greater Copenhagen area (Region Hovedstaden)	55,8%	40,3%	51,5%
M.7.5.3	Remaining Zealand & Bornholm (Region Sjælland)	11,6%	12,0%	11,7%
M.7.5.4	Northern Jutland (Region Nordjylland)	4,2%	9,2%	5,6%
M.7.5.5	Eastern Jutland (Region Midtjylland)	15,3%	19,2%	16,4%
M.7.5.6	Southern Jutland & Funen (Region Syddanmark)	13,1%	19,4%	14,8%
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				
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	0,1%	0,0%	0,0%
M.7.6.2	Floating rate	99,9%	100,0%	100,0%
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				
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.7.1	Bullet / interest only	75,2%	55,8%	69,5%
M.7.7.2	Amortising	24,8%	44,2%	30,5%
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				
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.8.1	Up to 12months	11,6%	11,2%	11,5%
M.7.8.2	> 12 - ≤ 24 months	4,2%	4,7%	4,3%
M.7.8.3	> 24 - ≤ 36 months	3,7%	7,2%	4,7%
M.7.8.4	> 36 - ≤ 60 months	9,1%	8,9%	9,1%
M.7.8.5	> 60 months	71,4%	68,0%	70,4%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**

M.7.9.1	% NPLs	0,1%	0,0%	0,1%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR				
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
	7.A Residential Cover Pool				
	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.10.1	Average loan size (000s)	2.107,0			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	102.065,0	110.295	30,7%	69,9%
M.7A.10.3	DKK 2 - 5m	115.650,0	39.082	34,8%	24,8%
M.7A.10.4	DKK 5 - 20m	60.030,1	7.570	18,0%	4,8%
M.7A.10.5	DKK 20 - 50m	19.628,8	655	5,9%	0,4%
M.7A.10.6	DKK 50 - 100m	11.461,3	165	3,4%	0,1%
M.7A.10.7	> DKK 100m	23.840,5	127	7,2%	0,1%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	332.675,7	157.894	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
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	*o/w >100 - <=110 %*				
OM.7A.11.2	*o/w >110 - <=120 %*				
OM.7A.11.3	*o/w >120 - <=130 %*				
OM.7A.11.4	*o/w >130 - <=140 %*				
OM.7A.11.5	*o/w >140 - <=150 %*				
OM.7A.11.6	*o/w >150 %*				
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	46,3%			
	By LTV buckets (mn):				

M.7A.12.2	>0 - <=40 %		276.451,5		83,1%	
M.7A.12.3	>40 - <=50 %		31.866,3		9,6%	
M.7A.12.4	>50 - <=60 %		15.982,2		4,8%	
M.7A.12.5	>60 - <=70 %		6.101,7		1,8%	
M.7A.12.6	>70 - <=80 %		1.645,7		0,5%	
M.7A.12.7	>80 - <=90 %		241,6		0,1%	
M.7A.12.8	>90 - <=100 %		113,3		0,0%	
M.7A.12.9	>100%		273,5		0,1%	
M.7A.12.10		Total	332.675,9	0	100,0%	0,0%
OM.7A.12.1		*o/w >100 - <=110 %*			0,0%	
OM.7A.12.2		*o/w >110 - <=120 %*			0,0%	
OM.7A.12.3		*o/w >120 - <=130 %*			0,0%	
OM.7A.12.4		*o/w >130 - <=140 %*			0,0%	
OM.7A.12.5		*o/w >140 - <=150 %*			0,0%	
OM.7A.12.6		*o/w >150 %*			0,0%	
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						

	13. Breakdown by type	**% Residential Loans**
M.7A.13.1	Owner occupied	95,9%
M.7A.13.2	Second home/Holiday houses	3,8%
M.7A.13.3	Buy-to-let/Non-owner occupied	
M.7A.13.4	Subsidised housing	0,4%
M.7A.13.5	Agricultural	
M.7A.13.6	Other	
OM.7A.13.1	*o/w Private rental*	
OM.7A.13.2	*o/w Multi-family housing*	
OM.7A.13.3	*o/w Buildings under construction*	
OM.7A.13.4	*o/w Buildings land*	
OM.7A.13.5	*o/w [If relevant, please specify]*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	

	14. Loan by Ranking	**% Residential Loans**
M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	
M.7A.14.3	Other	
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

	15. EPC Information of the financed RRE - optional	***Nominal (mn)***	***Number of dwellings***	***% Residential Loans***	***% No. of Dwellings***
M.7A.15.1	A	67.110,0	27.825	20,2%	16,0%
M.7A.15.2	B	19.832,0	9.607	6,0%	5,5%
M.7A.15.3	C	66.923,0	28.193	20,1%	16,2%
M.7A.15.4	D	45.117,0	19.356	13,6%	11,1%
M.7A.15.5	E	17.072,0	7.227	5,1%	4,1%
M.7A.15.6	F	7.554,0	3.511	2,3%	2,0%
M.7A.15.7	G	4.154,0	2.219	1,2%	1,3%
M.7A.15.8	Estimated A	2.770,0	1.829	0,8%	1,0%
M.7A.15.9	Estimated B	3.041,0	2.107	0,9%	1,2%
M.7A.15.10	Estimated C	19.552,0	14.024	5,9%	8,0%
M.7A.15.11	Estimated D	52.101,0	32.304	15,7%	18,5%
M.7A.15.12	Estimated E	9.831,0	9.471	3,0%	5,4%
M.7A.15.13	Estimated F	1.524,0	1.591	0,5%	0,9%
M.7A.15.14	Estimated G	3,0	5	0,0%	0,0%
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	16.090,0	15.113	4,8%	8,7%
M.7A.15.19	Total	332.674,0	174382	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)	67.110,0	27.825	20,2%	16,0%
M.7A.16.2	< 70,0 + 2200/area (B)	19.832,0	9.607	6,0%	5,5%
M.7A.16.3	< 110 + 3200/area (C)	66.923,0	28.193	20,1%	16,2%
M.7A.16.4	< 150 + 4200/area (D)	45.117,0	19.356	13,6%	11,1%
M.7A.16.5	< 190 + 5200/area (E)	17.072,0	7.227	5,1%	4,1%
M.7A.16.6	< 240 + 6500/area (F)	7.554,0	3.511	2,3%	2,0%
M.7A.16.7	> 240 + 6500/area (G)	4.154,0	2.219	1,2%	1,3%
M.7A.16.8	Estimated < 52,5 + 1650/area (A)	2.770,0	1.829	0,8%	1,0%
M.7A.16.9	Estimated < 70,0 + 2200/area (B)	3.041,0	2.107	0,9%	1,2%
M.7A.16.10	Estimated < 110 + 3200/area (C)	19.552,0	14.024	5,9%	8,0%
M.7A.16.11	Estimated < 150 + 4200/area (D)	52.101,0	32.304	15,7%	18,5%
M.7A.16.12	Estimated < 190 + 5200/area (E)	9.831,0	9.471	3,0%	5,4%
M.7A.16.13	Estimated < 240 + 6500/area (F)	1.524,0	1.591	0,5%	0,9%
M.7A.16.14	Estimated > 240 + 6500/area (G)	3,0	5	0,0%	0,0%
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	16.090,0	15.113	4,8%	8,7%
M.7A.16.19	Total	332.674,0	174382	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	67.386,0	24.801	20,3%	14,2%
M.7A.17.2	1919 - 1945	52.493,0	21.851	15,8%	12,5%
M.7A.17.3	1946 - 1960	26.671,0	16.308	8,0%	9,4%
M.7A.17.4	1961 - 1970	34.095,0	23.365	10,2%	13,4%
M.7A.17.5	1971 - 1980	32.769,0	24.310	9,9%	13,9%
M.7A.17.6	1981 - 1990	14.182,0	11.707	4,3%	6,7%
M.7A.17.7	1991 - 2000	9.751,0	6.696	2,9%	3,8%
M.7A.17.8	2001 - 2005	10.704,0	6.484	3,2%	3,7%
M.7A.17.9	2006 - 2010	17.011,0	9.579	5,1%	5,5%
M.7A.17.10	2011 - 2015	10.028,0	4.985	3,0%	2,9%
M.7A.17.11	2016 - 2020	29.337,0	12.859	8,8%	7,4%
M.7A.17.12	2021 and onwards	28.248,0	11.437	8,5%	6,6%
M.7A.17.13	no data	0,0		0,0%	0,0%
M.7A.17.14	Total	332.675,0	174382	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	157.159,0	83.757	47,2%	48,0%
M.7A.18.2	Flat or Apartment	56.451,0	25.118	17,0%	14,4%
M.7A.18.3	Bungalow	0,0		0,0%	0,0%
M.7A.18.4	Terraced House	21.905,0	11.525	6,6%	6,6%
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	97.160,0	53.982	29,2%	31,0%
M.7A.18.8	Total	332.675,0	174382	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	Under Construction	28.248,0	11.437	8,5%	6,6%
M.7A.19.2	Existing property	299.263,0	162.184	90,0%	93,0%
M.7A.19.3	other			0,0%	0,0%
M.7A.19.4	no data	5.164,0	761	1,6%	0,4%
M.7A.19.5	Total	332.675,0	174382	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)***	***% No. of Dwellings with no CO2 data***
M.7A.20.1	House, detached or semi-detached	159.779,0	64.207,0	10,3	3,2
M.7A.20.2	Flat or Apartment	27.430,0	9.873,0	5,1	0,7
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House	14.142,0	5.666,0	8,8	0,5
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other	65.192,0	25.031,0	2,8	2,7
M.7A.20.8	Total	266.543,0	104.777,0		
M.7A.20.9	Weighted Average				
M.7A.20.10					
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
	7.B Commercial Cover Pool				

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	10.900,0			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	4.537,2	4.883	3,3%	38,5%
M.7B.21.3	DKK 2 - 5m	11.388,0	3.504	8,2%	27,7%
M.7B.21.4	DKK 5 - 20m	30.962,9	3.319	22,4%	26,2%
M.7B.21.5	DKK 20 - 50m	16.528,7	542	12,0%	4,3%
M.7B.21.6	DKK 50 - 100m	13.937,6	200	10,1%	1,6%
M.7B.21.7	> DKK 100m	60.774,8	220	44,0%	1,7%
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	138.129,2	12.668	100,0%	100,0%

	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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	*o/w >100 - <=110 %*				
OM.7B.22.2	*o/w >110 - <=120 %*				
OM.7B.22.3	*o/w >120 - <=130 %*				
OM.7B.22.4	*o/w >130 - <=140 %*				
OM.7B.22.5	*o/w >140 - <=150 %*				
OM.7B.22.6	*o/w >150 %*				
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 (%)	0,4			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	117.713,0		85,2%	
M.7B.23.3	>40 - <=50 %	12.836,7		9,3%	
M.7B.23.4	>50 - <=60 %	5.862,9		4,2%	
M.7B.23.5	>60 - <=70 %	1.232,6		0,9%	
M.7B.23.6	>70 - <=80 %	228,3		0,2%	
M.7B.23.7	>80 - <=90 %	76,5		0,1%	

M.7B.23.8	>90 - <=100 %	36,3		0,0%		
M.7B.23.9	>100%	143,3		0,1%		
M.7B.23.10	Total	138.129,6	0	100,0%	0,0%	
OM.7B.23.1	*o/w >100 - <=110 %*			0,0%		
OM.7B.23.2	*o/w >110 - <=120 %*			0,0%		
OM.7B.23.3	*o/w >120 - <=130 %*			0,0%		
OM.7B.23.4	*o/w >130 - <=140 %*			0,0%		
OM.7B.23.5	*o/w >140 - <=150 %*			0,0%		
OM.7B.23.6	*o/w >150 %*			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					
M.7B.24.2	Office	55,1%				
M.7B.24.3	Hotel/Tourism					
M.7B.24.4	Shopping malls					
M.7B.24.5	Industry	14,9%				
M.7B.24.6	Agriculture	23,7%				
M.7B.24.7	Other commercially used	0,2%				
M.7B.24.8	Hospital	0,0%				
M.7B.24.9	School	0,0%				
M.7B.24.10	other RE with a social relevant purpose	6,2%				
M.7B.24.11	Land					
M.7B.24.12	Property developers / Building under construction					
M.7B.24.13	Other					
OM.7B.24.1	*o/w Cultural purposes*					
OM.7B.24.2	*o/w [If relevant, please specify]*					
OM.7B.24.3	*o/w [If relevant, please specify]*					
OM.7B.24.4	*o/w [If relevant, please specify]*					
OM.7B.24.5	*o/w [If relevant, please specify]*					
OM.7B.24.6	*o/w [If relevant, please specify]*					
OM.7B.24.7	*o/w [If relevant, please specify]*					
OM.7B.24.8	*o/w [If relevant, please specify]*					
OM.7B.24.9	*o/w [If relevant, please specify]*					
OM.7B.24.10	*o/w [If relevant, please specify]*					
OM.7B.24.11	*o/w [If relevant, please specify]*					
OM.7B.24.12	*o/w [If relevant, please specify]*					
OM.7B.24.13	*o/w [If relevant, please specify]*					
OM.7B.24.14	*o/w [If relevant, please specify]*					
	25. EPC Information of the financed CRE - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**	
M.7B.25.1	A	17.538,0	808	12,7%	5,2%	
M.7B.25.2	B	12.704,0	555	9,2%	3,5%	
M.7B.25.3	C	16.373,0	1.264	11,9%	8,1%	
M.7B.25.4	D	7.077,0	836	5,1%	5,3%	
M.7B.25.5	E	3.113,0	403	2,3%	2,6%	
M.7B.25.6	F	2.087,0	238	1,5%	1,5%	
M.7B.25.7	G	2.993,0	279	2,2%	1,8%	
M.7B.25.8	Estimated A	3.606,0	758	2,6%	4,8%	
M.7B.25.9	Estimated B	892,0	243	0,6%	1,5%	
M.7B.25.10	Estimated C	6.734,0	996	4,9%	6,3%	
M.7B.25.11	Estimated D	12.360,0	2.102	8,9%	13,4%	
M.7B.25.12	Estimated E	18.635,0	4.474	13,5%	28,5%	
M.7B.25.13	Estimated F	9.695,0	1.688	7,0%	10,8%	
M.7B.25.14	Estimated G	51,0	14	0,0%	0,1%	
M.7B.25.15						
M.7B.25.16						
M.7B.25.17						
M.7B.25.18	no data	24.273,0	1.028	17,6%	6,6%	
M.7B.25.19	Total	138.131,0	15.686	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)	17.538,0	808	12,7%	5,2%
M.7B.26.2	< 70,0 + 2200/area (B)	12.704,0	555	9,2%	3,5%
M.7B.26.3	< 110 + 3200/area (C)	16.373,0	1.264	11,9%	8,1%
M.7B.26.4	< 150 + 4200/area (D)	7.077,0	836	5,1%	5,3%
M.7B.26.5	< 190 + 5200/area (E)	3.113,0	403	2,3%	2,6%
M.7B.26.6	< 240 + 6500/area (F)	2.087,0	238	1,5%	1,5%
M.7B.26.7	> 240 + 6500/area (G)	2.993,0	279	2,2%	1,8%
M.7B.26.8	Estimated < 52,5 + 1650/area (A)	3.606,0	758	2,6%	4,8%
M.7B.26.9	Estimated < 70,0 + 2200/area (B)	892,0	243	0,6%	1,5%
M.7B.26.10	Estimated < 110 + 3200/area (C)	6.734,0	996	4,9%	6,3%
M.7B.26.11	Estimated < 150 + 4200/area (D)	12.360,0	2.102	8,9%	13,4%
M.7B.26.12	Estimated < 190 + 5200/area (E)	18.635,0	4.474	13,5%	28,5%
M.7B.26.13	Estimated < 240 + 6500/area (F)	9.695,0	1.688	7,0%	10,8%
M.7B.26.14	Estimated > 240 + 6500/area (G)	51,0	14	0,0%	0,1%
M.7B.26.15					
M.7B.26.16					
M.7B.26.17					
M.7B.26.18	no data	24.273,0	1.028	17,6%	6,6%
M.7B.26.19	Total	138.131,0	15.686	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	58.947,0	5.915	42,7%	37,7%
M.7B.27.2	1919 - 1945	8.730,0	1.586	6,3%	10,1%
M.7B.27.3	1946 - 1960	5.899,0	880	4,3%	5,6%
M.7B.27.4	1961 - 1970	10.008,0	1.001	7,2%	6,4%
M.7B.27.5	1971 - 1980	8.673,0	1.264	6,3%	8,1%
M.7B.27.6	1981 - 1990	8.469,0	1.146	6,1%	7,3%
M.7B.27.7	1991 - 2000	8.163,0	1.029	5,9%	6,6%
M.7B.27.8	2001 - 2005	6.311,0	539	4,6%	3,4%
M.7B.27.9	2006 - 2010	7.314,0	723	5,3%	4,6%
M.7B.27.10	2011 - 2015	5.751,0	554	4,2%	3,5%
M.7B.27.11	2016 - 2020	3.948,0	488	2,9%	3,1%
M.7B.27.12	2021 and onwards	5.914,0	561	4,3%	3,6%
M.7B.27.13	no data				
M.7B.27.14	Total	138.127,0	15.686	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					
	28. New Commercial Property - optional	**Nominal (mn)**	**Number of CRE**	**% Residential Loans**	**% No. of CRE**
M.7B.28.1	Under Construction	5.914,0	561	4,3%	3,6%
M.7B.28.2	Existing Property	108.501,0	14.478	78,6%	92,3%
M.7B.28.3	other				
M.7B.28.4	no data	23.714,0	647	17,2%	4,1%
M.7B.28.5	Total	138.129,0	15.686	100,0%	100,0%

	29. CO2 emission related to CRE - as per national availability	***Ton CO2 (per year)***	***Ton CO2 (LTV adjusted) (per year)***	***kg CO2/m2 (per year)***	***% No. of Dwellings with no CO2 data***
M.7B.29.1	Retail				
M.7B.29.2	Office	111.124,0	41.869,0	3,6	
M.7B.29.3	Hotel/Tourism				

M.7B.29.4	Shopping malls					
M.7B.29.5	Industry					
M.7B.29.6	Agriculture	1.054.194,0	519.457,0			
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	2.378,0	752,0	3,0		
M.7B.29.11	Land					
M.7B.29.12	Property developers / Building under construction					
M.7B.29.13	Other	31.456,0	12.566,0	4,6		
M.7B.29.14	Total	1.199.152,0	574.644,0			
M.7B.29.15	Weighted Average					
M.7B.29.16						
M.7B.29.17						
M.7B.29.18						
M.7B.29.19						

C. Harmonised Transparency Template - Glossary

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The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Statutory**	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	**OC Calculation: Contractual**	Minimum legal required OC of RWA
HG.1.3	**OC Calculation: Voluntary**	ND2
HG.1.4	**Interest Rate Types**	**Index Loans:** 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. **Fixed-rate loans:** 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. **Adjustable Rate Mortgages:** 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. **Money market based loans:** 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. **Non Capped floaters:** 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. **Other:** Any other loan types, which not comply with the above mentioned.
	Life of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is is calculated by reference to the next interest reset dates or by reference to the redemption dates ? If assets have a floating or resettable rate, which assumption do you make regarding the future applicable rate?	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5	**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.]**	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
HG.1.7	**Maturity Extention Triggers**	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]
HG.1.8	**LTVs: Definition**	LTV is reportet 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 proportionaly by bracket size from 0 to the marginal
HG.1.9	**LTVs: Calculation of property/shipping value**	
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	
HG.1.11	**LTVs: Frequency and time of last valuation**	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.

	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.12		
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	[For completion]
HG.1.14	**Non-performing loans**	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.15	**Valuation Method**	
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		

2. Glossary - ESG items (optional)		**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	A and B properties/estimated or EPC lebelled properties.
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	
HG.2.3	**New Property and Existing Property**	New properties are buildings construkted within the last 5 calender years.
OHG.2.1	**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 calulate CO2.
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		

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	**kg CO2/m2 (per year)**	CO2 per sqm will from Q1 2026 be calculated as a weighted average instead of a simple average.
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

This addendum is optional

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

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Reporting in Domestic Currency	DKK

REALKREDIT Danmark

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

1. Additional information on the programme

Field Number	*Transaction Counterparties*	Name	Legal Entity Identifier (LEI)
E.1.1.1	Sponsor (if applicable)	ND2	ND2
E.1.1.2	Servicer	NETS A/S	2138001VO8L6MTIDB405
E.1.1.3	Back-up servicer	ND2	ND2
E.1.1.4	BUS facilitator	ND1	ND1
E.1.1.5	Cash manager	Realkredit Danmark A/S	549300NLOMBWE943Y
E.1.1.6	Back-up cash manager	ND2	ND2
E.1.1.7	Account bank	Danske Banks A/S	MAES062Z21O4RZ2U7M96
E.1.1.8	Standby account bank	ND2	ND2
E.1.1.9	Account bank guarantor	ND3	ND3
E.1.1.10	Trustee	ND2	ND2
E.1.1.11	Cover Pool Monitor	Realkredit Danmark A/S	549300NLOMBWE943Y
OE.1.1.1	*where applicable - paying agent*		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the swaps

	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap
E.2.1.1	*ND2*	*ND2*	*ND2*	*ND2*
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				

OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						

3. Additional information on the asset distribution

	1. General Information	Residential Assets	Commercial Assets	Public Sector Assets	Shipping Assets	Total Assets
E.3.1.1	Weighted Average Seasoning (years)	13,0	13,0			13,0
E.3.1.2	Weighted Average Maturity (years)	21,0	18,0			21,0
OE.3.1.1						When this equals C66 in A. HTT General, please explain in the Glossary (HG 1.5) the different calculations of the cover assets' weighted average life and maturity.
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						

	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,2%	0,2%			0,2%
E.3.2.2	30-<60 days	0,2%	0,1%			0,2%
E.3.2.3	60-<90 days	0,1%	0,1%			0,1%
E.3.2.4	90-<180 days	0,1%	0,1%			0,1%
E.3.2.5	>= 180 days	0,0%	0,0%			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 2026

Reporting in Domestic Currency	DKK

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program
2. Additional information on the sustainable section of the mortgage stock
2A. Sustainable Residential Cover Pool
2B. Sustainable Commercial Cover Pool

1. Share of sustainable loans in the total mortgage program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	115.559,0	19.657	24,5%	11,5%
SM.1.1.2	Social impact mortgage loans	869,0	538	0,2%	0,3%
SM.1.1.3	other	0,0	0	0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	116.428,0	20.195	24,7%	11,8%
SM. 1.1.5	Outstanding Sustainable Covered Bonds	35119			
OSM.1.1.1	*o/w [If relevant, please specify]*				
OSM.1.1.2	*o/w [If relevant, please specify]*				
OSM.1.1.3	*o/w [If relevant, please specify]*				
OSM.1.1.4	*o/w [If relevant, please specify]*				

2. Additional information on the sustainable section of the mortgage stock

	1. Sustainable Property Type Information	Nominal (mn)	% Total sustainable Mortgages
SM.2.1.1	Residential	71.139,0	61,1%
SM.2.1.2	Commercial	45.273,0	38,9%
SM.2.1.3	Other	16,0	0,0%
SM.2.1.4	Total	116.428,0	100,0%
OSM.2.1.1	*o/w Forest & Agriculture*		0,0%
OSM.2.1.2	*o/w EE residential*		0,0%
OSM.2.1.3	*o/w EE commercial*		0,0%
OSM.2.1.4	*o/w EE other*		0,0%
OSM.2.1.5	*EE total*		0,0%
OSM.2.1.6	*o/w Social residential*		0,0%
OSM.2.1.7	*o/wSocial Commercial*		0,0%
OSM.2.1.8	*o/w social other*		0,0%
OSM.2.1.9	*social tot*		0,0%
OSM.2.1.10	*o/w Renewable Energy and Renewable Energy Transmission*		0,0%
OSM.2.1.11	*o/w [If relevant, please specify]*		
OSM.2.1.12	*o/w [If relevant, please specify]*		
OSM.2.1.13	*o/w [If relevant, please specify]*		
OSM.2.1.14	*o/w [If relevant, please specify]*		
OSM.2.1.15	*o/w [If relevant, please specify]*		
OSM.2.1.16	*o/w [If relevant, please specify]*		
OSM.2.1.17	*o/w [If relevant, please specify]*		
OSM.2.1.18	*o/w [If relevant, please specify]*		

	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	18476	1717	20.193
OSM.2.2.1	*Optional information eg, Number of borrowers*			
OSM.2.2.2	*Optional information eg, Number of guarantors*			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				

	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	8,0%	30,0%	0
OSM.2.3.1				
OSM.2.3.2				

OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Sustainable Mortgages**
SM.2.4.1	European Union	100,0%	100,0%	0,0%
SM.2.4.2	Austria			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark	98,1%	97,3%	
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	1,9%	2,7%	
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	*o/w [If relevant, please specify]*			
SM.2.4.46	*o/w [If relevant, please specify]*			
SM.2.4.47	*o/w [If relevant, please specify]*			
SM.2.4.48	*o/w [If relevant, please specify]*			
SM.2.4.49	*o/w [If relevant, please specify]*			
SM.2.4.50	*o/w [If relevant, please specify]*			
SM.2.4.51	*o/w [If relevant, please specify]*			
SM.2.4.52	*o/w [If relevant, please specify]*			
SM.2.4.53	*o/w [If relevant, please specify]*			
SM.2.4.54	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	17,6%	20,2%	

SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	55,3%	53,8%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	4,4%	4,8%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	9,7%	7,3%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	13,0%	13,9%	
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	0,1%	0,0%	0,1%
SM.2.6.2	Floating rate	99,9%	100,0%	100,0%
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	77,0%	50,3%	66,6%

SM.2.7.2	Amortising	23,0%	49,7%	33,4%		
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 12months	15,0%	12,1%	13,8%		
SM.2.8.2	> 12 - ≤ 24 months	4,3%	5,9%	4,9%		
SM.2.8.3	> 24 - ≤ 36 months	4,9%	5,0%	4,9%		
SM.2.8.4	> 36 - ≤ 60 months	14,2%	16,2%	15,0%		
SM.2.8.5	> 60 months	61,6%	60,9%	61,3%		
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	*% Defaulted Loans pursuant Art 178 CRR*					
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)	3.850,4				
	By buckets (mn):					
SM.2A.10.2	DKK 0 - 2m	10.158,5	9.157	14,3%	49,6%	
SM.2A.10.3	DKK 2 - 5m	21.561,0	7.347	30,3%	39,8%	
SM.2A.10.4	DKK 5 - 20m	12.147,9	1.567	17,1%	8,5%	
SM.2A.10.5	DKK 20 - 50m	6.198,4	236	8,7%	1,3%	
SM.2A.10.6	DKK 50 - 100m	5.689,2	85	8,0%	0,5%	
SM.2A.10.7	> DKK 100m	15.384,1	84	21,6%	0,5%	
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	71.139,1	18.476	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	>0 - <=40 %		ND1	ND1		
SM.2A.11.3	>40 - <=50 %		ND1	ND1		
SM.2A.11.4	>50 - <=60 %		ND1	ND1		
SM.2A.11.5	>60 - <=70 %		ND1	ND1		
SM.2A.11.6	>70 - <=80 %		ND1	ND1		
SM.2A.11.7	>80 - <=90 %		ND1	ND1		
SM.2A.11.8	>90 - <=100 %		ND1	ND1		
SM.2A.11.9	>100%		ND1	ND1		
SM.2A.11.10		Total	0,0	0	0,0%	0,0%
OSM.2A.11.1		*o/w >100 - <=110 %*				
OSM.2A.11.2		*o/w >110 - <=120 %*				
OSM.2A.11.3		*o/w >120 - <=130 %*				
OSM.2A.11.4		*o/w >130 - <=140 %*				
OSM.2A.11.5		*o/w >140 - <=150 %*				
OSM.2A.11.6		*o/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 (%)		50,0%			
	By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %		56.568	ND1	79,5%	
SM.2A.12.3	>40 - <=50 %		7.763	ND1	10,9%	
SM.2A.12.4	>50 - <=60 %		4.521	ND1	6,4%	
SM.2A.12.5	>60 - <=70 %		1.767	ND1	2,5%	
SM.2A.12.6	>70 - <=80 %		432	ND1	0,6%	
SM.2A.12.7	>80 - <=90 %		49	ND1	0,1%	
SM.2A.12.8	>90 - <=100 %		17	ND1	0,0%	
SM.2A.12.9	>100%		22	ND1	0,0%	
SM.2A.12.10		Total	71.139,2	0	100,0%	0,0%
OSM.2A.12.1		*o/w >100 - <=110 %*				
OSM.2A.12.2		*o/w >110 - <=120 %*				
OSM.2A.12.3		*o/w >120 - <=130 %*				
OSM.2A.12.4		*o/w >130 - <=140 %*				
OSM.2A.12.5		*o/w >140 - <=150 %*				
OSM.2A.12.6		*o/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		98,1%			
SM.2A.13.2	Second home/Holiday houses		0,2%			
SM.2A.13.3	Buy-to-let/Non-owner occupied					
SM.2A.13.4	Subsidised housing		1,7%			
SM.2A.13.5	Agricultural					
SM.2A.13.6	Other					
OSM.2A.13.1		*o/w Private rental*				
OSM.2A.13.2		*o/w Multi-family housing*				
OSM.2A.13.3		*o/w Buildings under construction*				
OSM.2A.13.4		*o/w Buildings land*				
OSM.2A.13.5		*o/w [If relevant, please specify]*				
OSM.2A.13.6		*o/w [If relevant, please specify]*				
OSM.2A.13.7		*o/w [If relevant, please specify]*				
OSM.2A.13.8		*o/w [If relevant, please specify]*				
OSM.2A.13.9		*o/w [If relevant, please specify]*				
OSM.2A.13.10		*o/w [If relevant, please specify]*				
	14. Loan by Ranking		**% 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	48.332,0	8.785	67,9%	51,8%
SM.2A.15.2	B	19.788,0	7.032	27,8%	41,5%
SM.2A.15.3	C	583,0	477	0,8%	2,8%
SM.2A.15.4	D	261,0	414	0,4%	2,4%
SM.2A.15.5	E	69,0	54	0,1%	0,3%
SM.2A.15.6	F	24,0	50	0,0%	0,3%
SM.2A.15.7	G	9,0	0	0,0%	0,0%
SM.2A.15.8	Estimated A	79,0	1	0,1%	0,0%
SM.2A.15.9	Estimated B	3,0	0	0,0%	0,0%
SM.2A.15.10	Estimated C	101,0	39	0,1%	0,2%
SM.2A.15.11	Estimated D	515,0	42	0,7%	0,2%
SM.2A.15.12	Estimated E	1,0	0	0,0%	0,0%
SM.2A.15.13	Estimated F	0,0	0	0,0%	0,0%
SM.2A.15.14	Estimated G	0,0	0	0,0%	0,0%
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	no data	1.375,0	60	1,9%	0,4%
SM.2A.15.19	Total	71.140,0	16.954	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	< 52,5 + 1650/area (A)	48.332,0	8.785	67,9%	51,8%
SM.2A.16.2	< 70,0 + 2200/area (B)	19.788,0	7.032	27,8%	41,5%
SM.2A.16.3	< 110 + 3200/area (C)	583,0	477	0,8%	2,8%
SM.2A.16.4	< 150 + 4200/area (D)	261,0	414	0,4%	2,4%
SM.2A.16.5	< 190 + 5200/area (E)	69,0	54	0,1%	0,3%
SM.2A.16.6	< 240 + 6500/area (F)	24,0	50	0,0%	0,3%
SM.2A.16.7	> 240 + 6500/area (G)	9,0	0	0,0%	0,0%
SM.2A.16.8	Estimated < 52,5 + 1650/area (A)	79,0	1	0,1%	0,0%
SM.2A.16.9	Estimated < 70,0 + 2200/area (B)	3,0	0	0,0%	0,0%
SM.2A.16.10	Estimated < 110 + 3200/area (C)	101,0	39	0,1%	0,2%
SM.2A.16.11	Estimated < 150 + 4200/area (D)	515,0	42	0,7%	0,2%
SM.2A.16.12	Estimated < 190 + 5200/area (E)	1,0	0	0,0%	0,0%
SM.2A.16.13	Estimated < 240 + 6500/area (F)	0,0	0	0,0%	0,0%
SM.2A.16.14	Estimated > 240 + 6500/area (G)	0,0	0	0,0%	0,0%
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
SM.2A.16.18	no data	1.375,0	60	1,9%	0,4%
SM.2A.16.19	Total	71.140,0	16.954	100,0%	100,0%
OSM.2A.16.1					
OSM.2A.16.2					
	17. Property Age Structure	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.17.1	older than 1919	4.727,0	815	6,6%	4,8%
SM.2A.17.2	1919 - 1945	1.883,0	596	2,6%	3,5%
SM.2A.17.3	1946 - 1960	1.229,0	570	1,7%	3,4%
SM.2A.17.4	1961 - 1970	2.687,0	794	3,8%	4,7%
SM.2A.17.5	1971 - 1980	1.688,0	804	2,4%	4,7%
SM.2A.17.6	1981 - 1990	1.996,0	1.244	2,8%	7,3%
SM.2A.17.7	1991 - 2000	1.386,0	551	1,9%	3,2%
SM.2A.17.8	2001 - 2005	3.390,0	1.016	4,8%	6,0%
SM.2A.17.9	2006 - 2010	9.353,0	3151	13,1%	18,6%
SM.2A.17.10	2011 - 2015	7.682,0	1995	10,8%	11,8%
SM.2A.17.11	2016 - 2020	27.077,0	4505	38,1%	26,6%
SM.2A.17.12	2021 and onwards	8.040,0	913	11,3%	5,4%

SM.2A.17.13	no data	0,0	0	0,0%	0,0%
SM.2A.17.14	Total	71.138,0	16.954	100,0%	100,0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
	18. Dwelling type	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.18.1	House, detached or semi-detached	18.346,0	6.590	25,8%	38,9%
SM.2A.18.2	Flat or Apartment	14.056,0	5.033	19,8%	29,7%
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House	4.554,0	2.124	6,4%	12,5%
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other	34.183,0	3.207	48,1%	18,9%
SM.2A.18.8	Total	71.139,0	16.954	100,0%	100,0%
OSM.2A.18.1					
	19. New Residential Property	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.19.1	Under Construction	8.040,0	913	11,3%	5,4%
SM.2A.19.2	Existing Property	61.270,0	15.966	86,1%	94,2%
SM.2A.19.3	other				
SM.2A.19.4	no data	1.828,0	75	2,6%	0,4%
SM.2A.19.5	Total	71.138,0	16.954	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)**	**% No. of Dwellings with no CO2 data**
SM.2A.20.1	House, detached or semi-detached	4.369,3	1.973,8	3,1	0,2
SM.2A.20.2	Flat or Apartment	2.834,7	1.155,1	3,1	0,0
SM.2A.20.3	Bungalow	0,0	0,0	0,0	0,1
SM.2A.20.4	Terraced House	1.307,5	586,2	4,6	0,0
SM.2A.20.5	Multifamily House	0,0	0,0	0,0	0,0
SM.2A.20.6	Land Only	0,0	0,0	0,0	0,9
SM.2A.20.7	other	17.110,0	4.102,9	1,4	0,0
SM.2A.20.8	Total	25.621,5	7.818,0		
SM.2A.20.9	Weighted Average				
SM.2A.20.10					
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.B Sustainable Commercial Cover Pool				
	21. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.21.1	Average loan size (000s)	26.370,0			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	204,9	286,0	0,5%	16,7%
SM.2B.21.3	DKK 2 - 5m	762,7	380,0	1,7%	22,1%
SM.2B.21.4	DKK 5 - 20m	4.307,6	623,0	9,5%	36,3%
SM.2B.21.5	DKK 20 - 50m	4.321,8	203,0	9,5%	11,8%
SM.2B.21.6	DKK 50 - 100m	5.079,6	95,0	11,2%	5,5%
SM.2B.21.7	> DKK 100m	30.596,6	130,0	67,6%	7,6%
SM.2B.21.8					
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	45.273,2	1717	100,0%	100,0%
	22. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	*o/w >100 - <=110 %*				

OSM.2B.22.2	*o/w >110 - <=120 %*				
OSM.2B.22.3	*o/w >120 - <=130 %*				
OSM.2B.22.4	*o/w >130 - <=140 %*				
OSM.2B.22.5	*o/w >140 - <=150 %*				
OSM.2B.22.6	*o/w >150 %*				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.23.1	Weighted Average LTV (%)	0,4			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	38.655,0		85,4%	
SM.2B.23.3	>40 - <=50 %	4.023,9		8,9%	
SM.2B.23.4	>50 - <=60 %	2.053,1		4,5%	
SM.2B.23.5	>60 - <=70 %	388,1		0,9%	
SM.2B.23.6	>70 - <=80 %	85,5		0,2%	
SM.2B.23.7	>80 - <=90 %	39,2		0,1%	
SM.2B.23.8	>90 - <=100 %	14,1		0,0%	
SM.2B.23.9	>100%	14,3		0,0%	
SM.2B.23.10	Total	45.273,1	0	100,0%	0,0%
OSM.2B.23.1	*o/w >100 - <=110 %*				
OSM.2B.23.2	*o/w >110 - <=120 %*				
OSM.2B.23.3	*o/w >120 - <=130 %*				
OSM.2B.23.4	*o/w >130 - <=140 %*				
OSM.2B.23.5	*o/w >140 - <=150 %*				
OSM.2B.23.6	*o/w >150 %*				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type	**% Commercial loans**			
SM.2B.24.1	Retail				
SM.2B.24.2	Office	68,0%			
SM.2B.24.3	Hotel/Tourism				
SM.2B.24.4	Shopping malls				
SM.2B.24.5	Industry	24,2%			
SM.2B.24.6	Agriculture				
SM.2B.24.7	Other commercially used	0,0%			
SM.2B.24.8	Hospital				
SM.2B.24.9	School				
SM.2B.24.10	other RE with a social relevant purpose	7,8%			
SM.2B.24.11	Land				
SM.2B.24.12	Property developers / Building under construction				
SM.2B.24.13	Other				
OSM.2B.24.1	*o/w Cultural purposes*				
OSM.2B.24.2	*o/w [If relevant, please specify]*				
OSM.2B.24.3	*o/w [If relevant, please specify]*				
OSM.2B.24.4	*o/w [If relevant, please specify]*				
OSM.2B.24.5	*o/w [If relevant, please specify]*				
OSM.2B.24.6	*o/w [If relevant, please specify]*				
OSM.2B.24.7	*o/w [If relevant, please specify]*				
OSM.2B.24.8	*o/w [If relevant, please specify]*				
OSM.2B.24.9	*o/w [If relevant, please specify]*				
OSM.2B.24.10	*o/w [If relevant, please specify]*				
OSM.2B.24.11	*o/w [If relevant, please specify]*				
OSM.2B.24.12	*o/w [If relevant, please specify]*				
OSM.2B.24.13	*o/w [If relevant, please specify]*				
OSM.2B.24.14	*o/w [If relevant, please specify]*				
	25. EPC Information of the financed CRE	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.25.1	A	15873		35,1%	
SM.2B.25.2	B	12697	464	28,0%	45,6%

SM.2B.25.3	C	587	472	1,3%	46,4%
SM.2B.25.4	D	211	0	0,5%	0,0%
SM.2B.25.5	E	189	6	0,4%	0,6%
SM.2B.25.6	F	3	1	0,0%	0,1%
SM.2B.25.7	G	1401	0	3,1%	0,0%
SM.2B.25.8	Estimated A	1014	29	2,2%	2,8%
SM.2B.25.9	Estimated B	169	7	0,4%	0,7%
SM.2B.25.10	Estimated C	2182	0	4,8%	0,0%
SM.2B.25.11	Estimated D	1583	8	3,5%	0,8%
SM.2B.25.12	Estimated E	3007	3	6,6%	0,3%
SM.2B.25.13	Estimated F	391	28	0,9%	2,8%
SM.2B.25.14	Estimated G	0	0	0,0%	0,0%
SM.2B.25.15			0		0,0%
SM.2B.25.16					
SM.2B.25.17					
SM.2B.25.18	no data	5966		13,2%	
SM.2B.25.19	Total	45.273,0	1.018	100,0%	100,0%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
	26. Average energy use intensity (kWh/m2 per year)	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.26.1	< 52,5 + 1650/area (A)	15.873,0	464	35,1%	44,5%
SM.2B.26.2	< 70,0 + 2200/area (B)	12.697,0	472	28,0%	45,3%
SM.2B.26.3	< 110 + 3200/area (C)	587,0	0	1,3%	0,0%
SM.2B.26.4	< 150 + 4200/area (D)	211,0	6	0,5%	0,6%
SM.2B.26.5	< 190 + 5200/area (E)	189,0	1	0,4%	0,1%
SM.2B.26.6	< 240 + 6500/area (F)	3,0	0	0,0%	0,0%
SM.2B.26.7	> 240 + 6500/area (G)	1.401,0	29	3,1%	2,8%
SM.2B.26.8	Estimated < 52,5 + 1650/area (A)	1.014,0	7	2,2%	0,7%
SM.2B.26.9	Estimated < 70,0 + 2200/area (B)	169,0	0	0,4%	0,0%
SM.2B.26.10	Estimated < 110 + 3200/area (C)	2.182,0	8	4,8%	0,8%
SM.2B.26.11	Estimated < 150 + 4200/area (D)	1.583,0	3	3,5%	0,3%
SM.2B.26.12	Estimated < 190 + 5200/area (E)	3.007,0	28	6,6%	2,7%
SM.2B.26.13	Estimated < 240 + 6500/area (F)	391,0	0	0,9%	0,0%
SM.2B.26.14	Estimated > 240 + 6500/area (G)	0,0	0	0,0%	0,0%
SM.2B.26.15					
SM.2B.26.16					
SM.2B.26.17					
SM.2B.26.18	no data	5.966,0	24	13,2%	2,3%
SM.2B.26.19	Total	45.273,0	1.042	100,0%	100,0%
	27. CRE Age Structure	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.27.1	older than 1919	10394	164	23,0%	15,7%
SM.2B.27.2	1919 - 1945	1579	42	3,5%	4,0%
SM.2B.27.3	1946 - 1960	1366	55	3,0%	5,3%
SM.2B.27.4	1961 - 1970	3309	77	7,3%	7,4%
SM.2B.27.5	1971 - 1980	2700	65	6,0%	6,2%
SM.2B.27.6	1981 - 1990	4022	68	8,9%	6,5%
SM.2B.27.7	1991 - 2000	3265	69	7,2%	6,6%
SM.2B.27.8	2001 - 2005	3839	55	8,5%	5,3%
SM.2B.27.9	2006 - 2010	4.515,0	112	10,0%	10,7%
SM.2B.27.10	2011 - 2015	4.062,0	142	9,0%	13,6%
SM.2B.27.11	2016 - 2020	2.984,0	131	6,6%	12,5%
SM.2B.27.12	2021 and onwards	3.238,0	64	7,2%	6,1%
SM.2B.27.13	no data	0	0	0,0%	0,0%
SM.2B.27.14	Total	45.273,0	1.044	100,0%	100,0%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					

OSM.2B.27.7
OSM.2B.27.8
OSM.2B.27.9
OSM.2B.27.10

	28. New Commercial Property	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	Under Construction	3238	64	7,2%	6,1%
SM.2B.28.2	Existing property	36073	956		91,6%
SM.2B.28.3	other				
SM.2B.28.4	no data	5963	24		2,3%
SM.2B.28.5	Total	45.274,0	1.044	7,2%	100,0%

	29. CO2 emission related to CRE - *as per national availability*	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
SM.2B.29.1	Retail	0,0	0,0		
SM.2B.29.2	Office	22.589,0	10.105,0	2,1	
SM.2B.29.3	Hotel/Tourism	0,0	0,0		
SM.2B.29.4	Shopping malls	0,0	0,0	2,2	
SM.2B.29.5	Industry	0,0			
SM.2B.29.6	Agriculture				
SM.2B.29.7	Other commercially used				
SM.2B.29.8	Hospital				
SM.2B.29.9	School				
SM.2B.29.10	other RE with a social relevant purpose	133,7	46,9		
SM.2B.29.11	Land				
SM.2B.29.12	Property developers / Building under construction				
SM.2B.29.13	Other	0,0	0,0	0,0	
SM.2B.29.14	Total	22.722,7	10.151,9		
SM.2B.29.15	Weighted Average				
SM.2B.29.16					
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

ECBC National Label Transparancy Template (NTT) for Danish Issuers

2026

Issuer:	Realkredit Danmark A/S
Issuer type:	Specialized mortgage bank
Cover pool setup:	Single cover pool (SDRO)
Cover pool:	Capital Centre T
Homepage:	www.rd.dk/investor
Format of template:	Excel and PDF
Frequency of update:	Quarterly
Published:	11-nov-26
Data per:	Q3 2026

ECBC Label Template : Contents

As of **End Q3 2026**

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 continous 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 totall capital covarage), 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 tamplate. It shall be possible to distinquish mandatory an voluntory tables.

The voluntary tables must be named V1....Vn, where n is the number af voluntary tables.

Voluntary tables must be maked with a colur different from the colour used forrthe mandatory talbles in the Danish ECBC label tamplate.

Table A. General Issuer Detail

Optional for Banks

REALKREDIT Danmark

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	**2026Q3**	**2026Q2**	**2026Q1**	**2025Q4**
Total Balance Sheet Assets	799,9	805,9	816,5	816,5
Total Customer Loans(fair value)	733,3	743,6	740,5	740,5
of which: Used/registered for covered bond collateral pool	733,3	743,6	740,5	740,5
Tier 1 Ratio (%)	30,3%	29,8%	29,7%	29,7%
Solvency Ratio (%)	30,3%	29,8%	29,7%	29,7%
Outstanding Covered Bonds (fair value)	736,5	745,2	751,8	751,8
Outstanding Senior Unsecured Liabilities	3,5	3,5	3,5	3,5
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	0,0	0,0	88,6	90,6
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	-0,3	-0,3
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0
Customer loans (mortgage) (DKKbn)				
Total customer loans (nominal value)	791	788	786	784
Composition by				
Maturity				
- 0 <= 1 year	1,3	2,6	2,6	1,2
- < 1 <= 5 years	17,8	18,4	18,1	17,8
- over 5 years	771,8	766,9	765,0	765,0
Currency	-	-	-	-
- DKK	776,1	772,7	770,1	768,3
- EUR	1,0	1,1	1,2	1,2
- USD	-	-	-	-
- Other	13,8	14,1	14,4	14,5
customer type	-	-	-	-
- Residential (owner-occ., private rental, corporate housing, holiday houses)	395,7	392,8	392,1	394,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	299,1	299,6	298,4	296,2
- Subsidised	96,2	95,5	95,2	93,2
eligibility as covered bond collateral	-	-	-	-
Non-performing loans as percentage of total lending (%)	0,08	0,08	0,10	0,09
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	-	-	-	-

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Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		2026Q3	2026Q2	2026Q1	2025Q4
Nominal cover pool (total value)		503	500	496	494
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		0	0	0	0
Overcollateralisation		32	32	32	34
Overcollateralisation ratio	Total	6,8%	6,9%	7,0%	7,4%
	Mandatory (percentage of risk weigted assets,general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs		471	468	464	460
	– hereof amount maturing 0-1 day	0	0	0	0
Proceeds from senior secured debt		0	0	0	0
Proceeds from senior unsecured debt		2	2	2	2
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		32	31	30	31
Total capital coverage (rating compliant capital)		32	31	30	31
Loan loss provisions (cover pool level - shown i Table A on issuer level) - Optional					

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		2026Q3	2026Q2	2026Q1	2025Q4
Nominal value of outstanding CBs		**471**	**468**	**464**	**460**
Fair value of outstanding CBs (marked value)		**459**	**460**	**453**	**453**
Maturity of issued CBs		-	-	-	-
	1 day – < 1 year	147	137	126	86
	1 year	5	19	51	86
	> 1 and ≤ 2 years	124	128	79	93
	> 2 and ≤ 3 years	70	67	113	108
	> 3 and ≤ 4 years	74	73	58	57
	> 4 and ≤ 5 years	46	40	33	26
	5-10 years	5	4	4	4
	10-20 years	-	-	-	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	71,4%	71,2%	71,1%	71,1%
	Annuity	28,6%	28,8%	28,9%	28,9%
	Serial	0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	68,4%	68,2%	68,0%	67,9%
	Floating rate (Floating rate constant for less than 1 year)	31,6%	31,8%	32,0%	32,1%
	Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs	DKK	96,8%	96,8%	96,7%	96,6%
	EUR	0,2%	0,2%	0,3%	0,3%
	SEK	2,0%	2,0%	2,1%	2,2%
	CHF	0,0%	0,0%	0,0%	0,0%
	NOK	1,0%	1,0%	1,0%	0,9%
	USD	0,0%	0,0%	0,0%	0,0%
	Other	0,0%	0,0%	0,0%	0,0%
UCITS compliant		100,0%	100,0%	100,0%	100,0%
CRD compliant		100,0%	100,0%	100,0%	100,0%
Eligible for central bank repo		100,0%	100,0%	100,0%	100,0%
Rating	S&P	AAA	AAA	AAA	AAA
	Scope	0	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 secutities / rating compliant capital									
0-≤1 year	12,589	-	-	-	-	-	-	-	-
>1- ≤ 5 years	14,765	-	-	-	-	-	-	-	-
> 5 years	4,801	-	-	-	-	-	-	-	-
Total	32,155	-	-	-	-	-	-	-	-

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 govenments etc. in EU	3,508	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	28,647	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-
Total	32,155	-	-	-	-	-	-	-	-

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 govenments etc. in EU	-	0,266	3,243	3,508
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	12,589	14,500	1,558	28,647
Exposure to credit institute credit quality step 2	-	-	-	-
Total	12,589	14,765	4,801	32,155

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	471
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[1]

	Issue adherence
General balance principle	No
Specific balance principle	Yes

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

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

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

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

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Capital Centre T

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

Reporting date 30-09-2026

REALKREDIT Danmark

Table M1/B1

Number of loans by property category

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**
Total	135.086	12.026	705	948	9.129	541	4.176	7.553	398	121	**170.683**
In %	79	7	0	1	5	0	2	4	0	0	98

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	234,0	12,5	1,2	6,9	78,1	20,6	76,2	32,7	8,6	0,3	**471,1**
In %	50	3	0	1	17	4	16	7	2	0	**100**

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	106,7	127,1	91,0	36,2	25,5	84,6	**471,1**
In %	23	27	19	8	5	18	**100**

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Table M4a/B4a

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

DKKbn

	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	116,1	82,8	30,7	3,1	1,0	0,1	0,0	0,0	0,0	0,1
Holiday houses	7,3	4,1	0,9	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,9	0,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Cooperative Housing	3,8	2,2	0,8	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Private rental	32,4	26,6	15,3	2,8	0,6	0,1	0,0	0,0	0,0	0,2
Manufacturing and Manual Industries	14,9	4,4	1,1	0,1	0,0	0,0	0,0	-	-	0,0
Office and Business	36,0	27,8	11,3	0,8	0,2	0,0	0,0	0,0	0,0	0,1
Agricultutal properties	15,1	12,1	5,2	0,2	0,0	0,0	0,0	0,0	0,0	0,0
Properties for social and cultural purposes	5,0	2,3	1,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,2	0,1	0,0	-	-	-	-	-	-	0,0
Total	**231,6**	**162,8**	**66,6**	**7,3**	**1,9**	**0,2**	**0,1**	**0,1**	**0,1**	**0,4**

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	49,62	35,40	13,12	1,34	0,41	0,03	0,02	0,01	0,01	0,04
Holiday houses	58,78	32,94	7,46	0,60	0,10	0,01	0,01	0,01	0,01	0,08
Subsidised Housing	72,00	20,67	5,06	0,48	0,42	0,12	0,12	0,12	0,24	0,75
Cooperative Housing	54,13	31,67	11,95	1,54	0,44	0,09	0,08	0,06	0,04	0,01
Private rental	41,46	34,13	19,64	3,55	0,82	0,09	0,04	0,03	0,03	0,21
Manufacturing and Manual Industries	72,38	21,51	5,38	0,48	0,15	0,06	0,04	0,00	0,00	0,00
Office and Business	47,25	36,49	14,78	1,06	0,20	0,03	0,03	0,02	0,02	0,12
Agricultutal properties	46,06	37,02	16,03	0,69	0,04	0,01	0,01	0,01	0,00	0,11
Properties for social and cultural purposes	58,66	27,03	12,57	1,18	0,35	0,02	0,01	0,01	0,01	0,17
Other	74,42	21,59	3,95	0,00	0,00	0,00	0,00	0,00	0,00	0,04
Total	**49,18**	**34,55**	**14,13**	**1,56**	**0,40**	**0,04**	**0,02**	**0,02**	**0,01**	**0,09**

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	17,4	79,6	105,8	18,6	10,6	1,1	0,3	0,2	0,1	0,4	44,89
Holiday houses	1,4	6,0	4,3	0,5	0,2	0,0	0,0	0,0	0,0	0,0	38,02
Subsidised Housing	0,7	0,2	0,3	0,0	0,0	-	-	-	0,0	0,0	28,07
Cooperative Housing	2,0	2,3	1,9	0,5	0,2	0,0	0,0	0,0	0,0	0,0	38,12
Private rental	6,0	22,1	31,3	13,4	4,1	0,4	0,2	0,0	0,0	0,5	53,2
Manufacturing and Manual Industries	10,6	6,7	2,6	0,5	0,1	0,0	0,1	-	-	0,0	31
Office and Business	13,0	29,8	28,9	3,3	0,8	0,1	0,1	0,1	0,0	0,2	45,39
Agricultutal properties	7,7	13,0	10,8	1,1	0,0	0,0	0,0	0,0	0,0	0,0	46,81
Properties for social and cultural purposes	3,4	2,3	2,4	0,3	0,0	0,0	0,0	0,0	-	0,0	37,88
Other	0,1	0,1	0,0	-	-	-	-	-	-	0,0	25,35
Total	**62,3**	**162,3**	**188,3**	**38,1**	**16,0**	**1,6**	**0,6**	**0,4**	**0,2**	**1,2**	**45,4**

Table M4d/B4d

Lending, by-loan to-value (LTV), current property value, PER CENT ("Sidste krone")

Per cent

	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	7,42	34,03	45,21	7,93	4,54	0,46	0,13	0,08	0,04	0,15	
Holiday houses	10,88	48,43	34,29	4,30	1,79	0,05	0,00	0,00	0,04	0,21	
Subsidised Housing	56,14	18,34	22,06	0,17	1,60	0,00	0,00	0,00	0,57	1,12	
Cooperative Housing	28,48	33,00	27,30	7,20	2,82	0,30	0,16	0,31	0,17	0,26	
Private rental	7,74	28,37	40,07	17,12	5,23	0,49	0,22	0,05	0,01	0,70	
Manufacturing and Manual Industries	51,37	32,64	12,83	2,35	0,35	0,10	0,36	0,00	0,00	0,00	
Office and Business	17,01	39,06	37,94	4,36	1,03	0,10	0,07	0,13	0,05	0,25	
Agricultutal properties	23,60	39,74	32,95	3,32	0,13	0,03	0,04	0,04	0,01	0,15	
Properties for social and cultural purposes	40,29	27,25	28,50	3,15	0,02	0,37	0,08	0,00	0,00	0,35	
Other	48,36	40,89	10,59	0,00	0,00	0,00	0,00	0,00	0,00	0,16	
Total	**13,22**	**34,45**	**39,98**	**8,09**	**3,40**	**0,35**	**0,14**	**0,08**	**0,04**	**0,26**	

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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	139,2	28,4	7,4	31,1	27,9	-	234,0
Holiday houses	4,3	3,1	1,3	1,7	2,1		12,5
Subsidised Housing	0,3	0,1	0,2	0,3	0,4		1,2
Cooperative Housing	3,9	0,3	0,4	1,4	0,9		6,9
Private rental	36,5	6,5	4,8	15,8	11,8	2,7	78,1
Manufacturing and Manual Industries	5,1	2,0	5,3	3,9	4,4	0,1	20,6
Office and Business	38,7	4,0	1,8	10,7	8,9	12,1	76,2
Agricultutal properties	2,7	8,8	4,1	7,1	10,1		32,7
Properties for social and cultural purposes	4,2	0,3	0,4	2,5	1,1		8,6
Other	0,1	0,0	0,1	0,0	0,0	0,1	0,3
Total	**235,1**	**53,4**	**25,6**	**74,6**	**67,5**	**14,9**	**471,0**

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Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**	
Index Loans	0	0	0	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	0,1	-	-	0,1	0,1	-	-	0,0	-	-		0,2
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	20,2	0,9	-	0,1	2,4	-	1,4	5,8	0,8	0,0		31,6
- rate fixed > 1 and ≤ 3 years	37,5	1,4	0,1	1,2	7,7	0,0	1,8	5,8	0,0	-		55,5
- rate fixed > 3 and ≤ 5 years	91,3	4,2	0,0	2,4	18,4	0,6	6,0	5,4	0,2	0,0		128,5
- rate fixed > 5 years	3,0	0,1	-	1,9	6,3	-	0,4	0,2	-	-		11,9
Money market based loans												
Non Capped floaters	24,0	1,4	-	0,1	25,1	8,0	33,6	5,8	1,3	0,1		99,5
Capped floaters	-	-	-	-	-	-	-	-	-	-		-
Other	-	-	-	-	-	-	-	-	-	-		-
Total	**176,1**	**8,1**	**0,1**	**5,8**	**60,0**	**8,6**	**43,1**	**23,0**	**2,4**	**0,1**		**327,3**

*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	0	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-		-
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	9,3	0,7	0,1	0,1	1,8	0,2	2,2	3,0	0,5	0,0		17,8
- rate fixed > 1 and ≤ 3 years	11,9	0,8	0,1	0,3	2,7	0,7	4,6	1,9	0,3	0,0		23,3
- rate fixed > 3 and ≤ 5 years	30,0	2,2	0,4	0,5	6,0	1,3	5,2	2,1	0,5	0,1		48,3
- rate fixed > 5 years	0,5	0,0	0,4	0,2	1,1	0,1	0,7	0,1	0,0	-		3,1
Money market based loans												
Non Capped floaters	6,3	0,6	0,1	0,0	6,5	9,8	20,5	2,7	4,8	0,0		51,4
Capped floaters	-	-	-	-	-	-	-	-	-	-		-
Other	-	-	-	-	-	-	-	-	-	-		-
Total	**58,0**	**4,4**	**1,1**	**1,1**	**18,1**	**12,0**	**33,1**	**9,8**	**6,2**	**0,1**		**143,8**

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	0	-
Fixed-rate to maturity	0,1	-	-	0,1	0,1	-	-	0,0	-	-		0,2
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	29,5	1,6	0,1	0,2	4,2	0,2	3,5	8,8	1,3	0,0		49,4
- rate fixed > 1 and ≤ 3 years	49,4	2,2	0,2	1,5	10,4	0,7	6,4	7,7	0,4	0,0		78,9
- rate fixed > 3 and ≤ 5 years	121,3	6,4	0,4	2,9	24,4	1,9	11,2	7,5	0,7	0,1		176,7
- rate fixed > 5 years	3,4	0,2	0,4	2,1	7,4	0,1	1,1	0,3	0,0	-		15,0
Money market based loans												
Non Capped floaters	30,4	2,0	0,1	0,1	31,6	17,8	54,0	8,5	6,2	0,2		150,9
Capped floaters	-	-	-	-	-	-	-	-	-	-		-
Other	-	-	-	-	-	-	-	-	-	-		-
Total	**234,0**	**12,5**	**1,2**	**6,9**	**78,1**	**20,6**	**76,2**	**32,7**	**8,6**	**0,3**		**471,1**

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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	23,6	0,8	-	0,3	13,8	3,5	8,7	2,7	0,7	0,0	54,0
≥ 12 - ≤ 24 months	7,4	0,2		-	6,2	0,7	4,2	1,5	0,0	-	20,3
≥ 24 - ≤ 36 months	7,2	0,3		0,0	4,8	4,4	3,4	1,0	1,2	-	22,3
≥ 36 - ≤ 60 months	19,2	0,9	0,0	0,2	10,2	5,1	5,2	1,9	0,1	-	42,7
≥ 60 months	176,7	10,3	1,2	6,5	43,1	6,9	54,7	25,7	6,6	0,2	331,8
Total	**234,0**	**12,5**	**1,2**	**6,9**	**78,1**	**20,6**	**76,2**	**32,7**	**8,6**	**0,3**	**471,1**

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	0,0	0,0	0,0	-	0,9	0,0	0,3	0,0	0,0	-	1,2
≥ 1 - ≤ 3 Years	0,1	0,0	0,1	0,0	2,0	0,2	3,2	0,0	0,0	0,1	5,7
≥ 3 - ≤ 5 Years	0,3	0,0	0,1	0,0	5,1	0,3	3,6	0,0	0,1	-	9,5
≥ 5 - ≤ 10 Years	3,3	0,3	0,2	0,1	8,5	0,9	10,4	0,5	0,2	0,0	24,6
≥ 10 - ≤ 20 Years	31,4	1,9	0,6	0,5	5,9	11,2	37,9	5,0	2,9	0,1	97,4
≥ 20 Years	198,8	10,2	0,2	6,3	55,7	8,0	20,9	27,2	5,3	0,1	332,6
Total	**234,0**	**12,5**	**1,2**	**6,9**	**78,1**	**20,6**	**76,2**	**32,7**	**8,6**	**0,3**	**471,1**

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	0,12	0,09	0,34		0,02	0,01	0,03	0,19	0,26		**0,08**

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	0,08	0,07	0,97		0,01	0,00	0,02	0,07	0,16		**0,06**

Note: Oustanding debt for loans in arrears as a share of outstanding loans for the property category in question.

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**
< 60per cent LTV	0,07	0,07			0,01	0,01	0,01	0,06			0,04
60-69.9 per cent LTV	0,08	0,07					0,08	0,24			0,06
70-79.9 per cent LTV	0,06				0,07			3,53			0,07
80-89.9 per cent LTV	0,31										0,19
90-100 per cent LTV	4,83						0,49				2,7
>100 per cent LTV	4,74		87,03		0,08				46,46		3,49

Table M12/B12

Realised losses (DKKm)

	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	2,79	-0,27	-	-	0,08	-	-	-	-2,25	0,39	**0,74**

Table M12a/B12a

Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**
Total realised losses, %	-	-	-	-	-	-	-	-	-0,03	0,16	

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