

## Green funding in the ECBC template

In the ECBC template, tab 'B1. HTT Mortgage Assets', tables 15 and 25, lending volumes are distributed on EPC labels for Residential Real Estate and Commercial Real Estate, respectively.

As of March 2019, Realkredit Danmark started issuing green bonds. The bonds are floating rate bonds in the form of RD Cibur6® Green and RD Stibor3® Green. The bonds are issued from Capital Centre T.

Below, the distributions from the ECBC template, Capital Centre T, are repeated. EPC labels A to G originate from Energistyrelsen, whereas estimated EPC labels A to G are estimated in accordance with the FIDA model<sup>1</sup>, which has been prepared in cooperation between the Danish mortgage institutions.

	Table 15 Residential (mn)	Table 25 Commercial (mn)
<b>EPC All</b>		
<b>A</b>	43.904	7.535
<b>B</b>	10.299	6.970
<b>C</b>	46.045	15.111
<b>D</b>	36.796	8.287
<b>E</b>	12.694	4.478
<b>F</b>	5.266	1.953
<b>G</b>	2.285	1.411
<b>Estimated A</b>	16.507	4.546
<b>Estimated B</b>	5.666	490
<b>Estimated C</b>	24.600	8.508
<b>Estimated D</b>	73.322	15.289
<b>Estimated E</b>	19.113	18.680
<b>Estimated F</b>	3.432	11.845
<b>Estimated G</b>	7	75
<b>no data</b>	11.322	26.489
<b>Total</b>	311.258	131.667

The numbers above include the loans that are funded with green bonds. The green funding is distributed as follows:

<sup>1</sup> [Opdateret CO2-model \(finansdanmark.dk\)](https://finansdanmark.dk)

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<b>EPC Green</b>	<b>Residential (mn)</b>	<b>Commercial (mn)</b>
<b>A</b>	7.566	2.345
<b>B</b>	24	412
<b>no data</b>	247	10.884
<b>Total</b>	<b>7.837</b>	<b>13.641</b>

When Realkredit Danmark grants green loans it is based on an individual assessment of the underlying assets. The assets need to live up to our [Green Finance Framework](#), i.e. buildings should have an EPC label A or B or another green certificate<sup>2</sup>. Assets like wind mills, solar panels and utility companies are also eligible for green funding in our Green Finance Framework. Hence, the 'no data' category states green funding based on other energy certificates than the Danish EPC as well as wind mills, solar panels, utility companies etc.

Please have a closer look at our Green Finance Framework for further details on qualifying criteria for green funding.

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<sup>2</sup> LEED "Gold", BREEAM "Excellent", Miljöbyggnad "Silver", DGNB "Gold", The Nordic Swan Ecolabel certification or RTS "3 stars".