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(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."

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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 our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

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 following Registration Form.

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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



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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (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 is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Denmark

Realkredit Danmark

Reporting Date:

07-05-2024

Cut-off Date:

31-03-2024



REALKREDIT
Danmark

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Covered Bond Label Disclaimer

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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK
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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	



1. Basic Facts

Field Number	Country	Denmark
G.1.1.1	Country	Denmark
G.1.1.2	Issuer Name	Realkredit Danmark
G.1.1.3	Labelled Cover Pool Name	Capital Centre S
G.1.1.4	Link to Issuer's Website	www.rd.dk
G.1.1.5	Cut-off date	31-mar-24
OG.1.1.2	<i>Optional information e.g. Contact names</i>	
OG.1.1.3	<i>Optional information e.g. Parent name</i>	
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		

2. Regulatory Summary

G.2.1.1	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	288.536,0	
G.3.1.2	Outstanding Covered Bonds	268.744,0	
OG.3.1.1	<i>Cover Pool Size [NPV] (mn)</i>		
OG.3.1.2	<i>Outstanding Covered Bonds [NPV] (mn)</i>		
OG.3.1.3			
OG.3.1.4			

2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)		7,4%		
G.3.2.3	Total OC (absolute value in mn)	19.792,0			
OG.3.2.1					
OG.3.2.2	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.3	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.4					

3. Cover Pool Composition		Nominal (mn)	% Cover Pool
G.3.3.1	Mortgages	268.744,0	93,1%
G.3.3.2	Public Sector		0,0%
G.3.3.3	Shipping		0,0%
G.3.3.4	Substitute Assets	19.792,0	6,9%
G.3.3.5	Other		0,0%
G.3.3.6	Total	288.536,0	100,0%
OG.3.3.1	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.3.2	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.3.3	<i>o/w [If relevant, please specify]</i>		0,0%
OG.3.3.4	<i>o/w [If relevant, please specify]</i>		0,0%



OG.3.3.5	<i>o/w [If relevant, please specify]</i>				0,0%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>				0,0%	
4. Cover Pool Amortisation Profile						
	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments	
G.3.4.1		24,0				
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y	6.695,0			2,3%	
G.3.4.3	1 - 2 Y	6.209,0			2,2%	
G.3.4.4	2 - 3 Y	2.124,0			0,7%	
G.3.4.5	3 - 4 Y	2.286,0			0,8%	
G.3.4.6	4 - 5 Y	2.229,0			0,8%	
G.3.4.7	5 - 10 Y	7.829,0			2,7%	
G.3.4.8	10+ Y	261.164,0			90,5%	
G.3.4.9	Total	288.536,0	0,0		100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>				0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>				0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>				0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>				0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>				0,0%	
OG.3.4.6						
OG.3.4.7						
OG.3.4.8					0,00%	
OG.3.4.9					0,00%	
OG.3.4.10						
5. Maturity of Covered Bonds						
	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity	
G.3.5.1		26,0				
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y	0,0			0,0%	
G.3.5.3	1 - 2 Y	0,0			0,0%	
G.3.5.4	2 - 3 Y	30,0			0,0%	
G.3.5.5	3 - 4 Y	613,0			0,2%	
G.3.5.6	4 - 5 Y	26,0			0,0%	
G.3.5.7	5 - 10 Y	4.904,0			1,8%	
G.3.5.8	10+ Y	263.171,0			97,9%	
G.3.5.9	Total	268.744,0	0,0		100,0%	0,0%
OG.3.5.1	<i>o/w 0-1 day</i>				0,0%	
OG.3.5.2	<i>o/w 0-0.5y</i>				0,0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>				0,0%	
OG.3.5.4	<i>o/w 1-1.5y</i>				0,0%	
OG.3.5.5	<i>o/w 1.5-2 y</i>				0,0%	
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						
6. Cover Assets - Currency						
	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.6.1	EUR	8,0		0,0%		
G.3.6.2	AUD					
G.3.6.3	BRL					
G.3.6.4	CAD					
G.3.6.5	CHF					
G.3.6.6	CZK					
G.3.6.7	DKK	432.116,0		96,5%		
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	5.428,0		1,2%		
G.3.6.14	PLN					
G.3.6.15	SEK	10.154,0		2,3%		
G.3.6.16	SGD					
G.3.6.17	USD					
G.3.6.18	Other					



G.3.6.19	Total	447.706,0	0,0	100,0%	0,0%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0,0%	
7. Covered Bonds - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	8,0		0,0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK	268.736,0		100,0%	
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK	0,0		0,0%	
G.3.7.14	PLN				
G.3.7.15	SEK	0,0		0,0%	
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	268.744,0	0,0	100,0%	0,0%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
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	267.593,0		99,6%	
G.3.8.2	Floating coupon	820,0		0,3%	
G.3.8.3	Other	331,0		0,1%	
G.3.8.4	Total	268.744,0	0,0	100,0%	0,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type					
		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash			0,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	307,0		1,6%	
G.3.9.3	Exposures to central banks	1.877,0		9,5%	
G.3.9.4	Exposures to credit institutions	17.608,0		89,0%	
G.3.9.5	Other			0,0%	
G.3.9.6	Total	19.792,0		100,0%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>			0,0%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>			0,0%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>			0,0%	
OG.3.9.4	<i>o/w EU central banks</i>			0,0%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0,0%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0,0%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0,0%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0,0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country					
		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	19.792,0		100,0%	



G.3.10.2	Eurozone	0,0	0,0%	
G.3.10.3	Rest of European Union (EU)		0,0%	
G.3.10.4	European Economic Area (not member of EU)		0,0%	
G.3.10.5	Switzerland		0,0%	
G.3.10.6	Australia		0,0%	
G.3.10.7	Brazil		0,0%	
G.3.10.8	Canada		0,0%	
G.3.10.9	Japan		0,0%	
G.3.10.10	Korea		0,0%	
G.3.10.11	New Zealand		0,0%	
G.3.10.12	Singapore		0,0%	
G.3.10.13	US		0,0%	
G.3.10.14	Other		0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	19.792,0	100,0%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,0%	
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	19.792,0	6,9%	7,4%
G.3.11.3	Other			
G.3.11.4	Total	19.792,0	6,9%	7,4%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
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	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	No		
G.3.14.2	Who has provided Second Party Opinion			
G.3.14.3	Further details on proceeds strategy			
G.3.14.4	Is sustainability based on 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?	[Yes/No]		
G.3.14.7	If yes, please provide further details			
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				



OG.3.14.12
OG.3.14.13
OG.3.14.14
OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38

4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	38		
G.4.1.2	(a)	Value of outstanding covered bonds:	39		
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]		
G.4.1.4	(c)	Geographical distribution:	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	ND1
G.5.1.2	Exposure to credit institute credit quality step 2	ND1
G.5.1.3	Exposure to credit institute credit quality step 3	ND1
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
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OG.6.1.2	Interest Coverage Test (passe/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	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 2024

Reporting in Domestic Currency DKK



CONTENT OF TAB B1
[7. Mortgage Assets](#)
[7.A Residential Cover Pool](#)
[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		Nominal (mn)			% Total Mortgages
1. Property Type Information						
M.7.1.1	Residential		214.683,7			79,9%
M.7.1.2	Commercial		53.998,0			20,1%
M.7.1.3	Other		62,4			0,0%
M.7.1.4		Total	268.744,1			100,0%
OM.7.1.1		Owner-occupied homes	165.027,0			61,4%
OM.7.1.2		Holiday houses	7.889,7			2,9%
OM.7.1.3		Subsidised Housing	22.486,0			8,4%
OM.7.1.4		Cooperative Housing	23.354,0			8,7%
OM.7.1.5		Private rental	19.281,0			7,2%
OM.7.1.6		Manufacturing and Manual Industries	2.987,8			1,1%
OM.7.1.7		Office and Business	14.631,0			5,4%
OM.7.1.8		Agriculture	6.127,2			2,3%
OM.7.1.9		Social and cultural purpose	6.898,0			2,6%
OM.7.1.10		Other	62,4			0,0%
OM.7.1.11						0,0%
2. General Information						
M.7.2.1	Number of mortgage loans		146.295	Commercial Loans	7.693	Total Mortgages
OM.7.2.1	Optional information eg, Number of borrowers					153.988
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						
M.7.3.1	10 largest exposures		% Residential Loans	% Commercial Loans		% Total Mortgages
OM.7.3.1			0,9%	4,9%		1,0%
OM.7.3.2						
OM.7.3.3						
OM.7.3.4						
OM.7.3.5						
OM.7.3.6						
4. Breakdown by Geography						
M.7.4.1	European Union		% Residential Loans	% Commercial Loans		% Total Mortgages
M.7.4.2	Austria		100,5%	100,0%		100,0%
M.7.4.3	Belgium					
M.7.4.4	Bulgaria					
M.7.4.5	Croatia					
M.7.4.6	Cyprus					
M.7.4.7	Czechia					
M.7.4.8	Denmark		100,0%	100,0%		100,0%
M.7.4.9	Estonia					
M.7.4.10	Finland					
M.7.4.11	France					
M.7.4.12	Germany					
M.7.4.13	Greece					
M.7.4.14	Netherlands					
M.7.4.15	Hungary					
M.7.4.16	Ireland					
M.7.4.17	Italy					
M.7.4.18	Latvia					
M.7.4.19	Lithuania					
M.7.4.20	Luxembourg					
M.7.4.21	Malta					
M.7.4.22	Poland					
M.7.4.23	Portugal					
M.7.4.24	Romania					



M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden	0,5%	0,0%	0,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,5%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway	0,5%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	47,8%	52,8%	48,8%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,3%	10,2%	14,2%
M.7.5.3	Northern Jutland (Region Nordjylland)	4,8%	6,2%	5,0%
M.7.5.4	Eastern Jutland (Region Midtjylland)	15,8%	16,1%	15,9%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	16,4%	14,7%	16,0%
M.7.5.6				
M.7.5.7				
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				



M.7.5.41
M.7.5.42
M.7.5.43
M.7.5.44
M.7.5.45
M.7.5.46
M.7.5.47
M.7.5.48
M.7.5.49
M.7.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	99,5%	99,9%	99,6%
M.7.6.2	Floating rate	0,5%	0,1%	0,4%
M.7.6.3	Other	0,0%	0,0%	0,0%

OM.7.6.1
OM.7.6.2
OM.7.6.3
OM.7.6.4
OM.7.6.5
OM.7.6.6

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	35,7%	23,6%	33,3%
M.7.7.2	Amortising	64,3%	76,4%	66,7%
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	10,7%	6,8%	9,9%
M.7.8.2	> 12 - ≤ 24 months	6,2%	3,9%	5,7%
M.7.8.3	> 24 - ≤ 36 months	5,4%	3,5%	5,1%
M.7.8.4	> 36 - ≤ 60 months	8,7%	6,9%	8,4%
M.7.8.5	> 60 months	68,9%	78,9%	70,9%

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%	0,1%	0,1%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR			

OM.7.9.1
OM.7.9.2
OM.7.9.3

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)

1.467,5

M.7A.10.2

By buckets (mn):

DKK 0 - 2m

103.305,0

119.142

48,1%

81,4%

M.7A.10.3

DKK 2 - 5m

67.692,4

23.898

31,5%

16,3%

M.7A.10.4

DKK 5 - 20m

22.900,6

2.802

10,7%

1,9%

M.7A.10.5

DKK 20 - 50m

9.906,1

337

4,6%

0,2%

M.7A.10.6

DKK 50 - 100m

5.580,6

79

2,6%

0,1%

M.7A.10.7

> DKK 100m

5.300,0

37

2,5%

0,0%

M.7A.10.8

M.7A.10.9

M.7A.10.10

M.7A.10.11

M.7A.10.12

M.7A.10.13

M.7A.10.14

M.7A.10.15

M.7A.10.16

M.7A.10.17

M.7A.10.18

M.7A.10.19

M.7A.10.20



M.7A.10.21
M.7A.10.22
M.7A.10.23
M.7A.10.24
M.7A.10.25
M.7A.10.26

	Total	214.684,7	146.295	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100 %	ND1	ND1		
M.7A.11.10	Total	0,0	0	0,0%	0,0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>				
OM.7A.11.2	<i>o/w >110 - <=120 %</i>				
OM.7A.11.3	<i>o/w >120 - <=130 %</i>				
OM.7A.11.4	<i>o/w >130 - <=140 %</i>				
OM.7A.11.5	<i>o/w >140 - <=150 %</i>				
OM.7A.11.6	<i>o/w >150 %</i>				
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	46,0%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	174.671,3		81,4%	
M.7A.12.3	>40 - <=50 %	19.310,5		9,0%	
M.7A.12.4	>50 - <=60 %	10.938,8		5,1%	
M.7A.12.5	>60 - <=70 %	5.373,5		2,5%	
M.7A.12.6	>70 - <=80 %	2.667,5		1,2%	
M.7A.12.7	>80 - <=90 %	702,0		0,3%	
M.7A.12.8	>90 - <=100 %	279,6		0,1%	
M.7A.12.9	>100 %	741,5		0,3%	
M.7A.12.10	Total	214.684,6	0	100,0%	0,0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,0%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,0%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,0%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,0%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,0%	
OM.7A.12.6	<i>o/w >150 %</i>			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	84,5%			
M.7A.13.2	Second home/Holiday houses	4,0%			
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	11,5%			
OM.7A.13.1	<i>o/w Private rental</i>				
OM.7A.13.2	<i>o/w Multi-family housing</i>				
OM.7A.13.3	<i>o/w Buildings under construction</i>				
OM.7A.13.4	<i>o/w Buildings land</i>				
OM.7A.13.5	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking					
		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks				
M.7A.14.2	Guaranteed				



M.7A.14.3
 OM.7A.14.1
 OM.7A.14.2
 OM.7A.14.3
 OM.7A.14.4
 OM.7A.14.5
 OM.7A.14.6

Other

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	23.747,0	9002	11,1%	6,2%
M.7A.15.2	B	11.645,0	6766	5,4%	4,7%
M.7A.15.3	C	41.794,0	22222	19,5%	15,4%
M.7A.15.4	D	32.103,0	19241	15,0%	13,3%
M.7A.15.5	E	11.274,0	7127	5,3%	4,9%
M.7A.15.6	F	4.169,0	2663	1,9%	1,8%
M.7A.15.7	G	2.269,0	1730	1,1%	1,2%
M.7A.15.8	Estimated A	2.577,0	1135	1,2%	0,8%
M.7A.15.9	Estimated B	2.459,0	1800	1,1%	1,2%
M.7A.15.10	Estimated C	15.302,0	12190	7,1%	8,4%
M.7A.15.11	Estimated D	40.673,0	32412	18,9%	22,4%
M.7A.15.12	Estimated E	12.468,0	13750	5,8%	9,5%
M.7A.15.13	Estimated F	1.996,0	2651	0,9%	1,8%
M.7A.15.14	Estimated G	1.000,0	676	0,5%	0,5%
M.7A.15.15				0,0%	0,0%
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	11.205,0	11356	5,2%	7,8%
M.7A.15.19	Total	214.681,0	144721	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)	23.747,0	9002	11,1%	6,2%
M.7A.16.2	< 70,0 + 2200/area (B)	11.645,0	6766	5,4%	4,7%
M.7A.16.3	< 110 + 3200/area (C)	41.794,0	22222	19,5%	15,4%
M.7A.16.4	< 150 + 4200/area (D)	32.103,0	19241	15,0%	13,3%
M.7A.16.5	< 190 + 5200/area (E)	11.274,0	7127	5,3%	4,9%
M.7A.16.6	< 240 + 6500/area (F)	4.169,0	2663	1,9%	1,8%
M.7A.16.7	> 240 + 6500/area (G)	2.269,0	1730	1,1%	1,2%
M.7A.16.8	Estimated < 52,5 + 1650/area (A)	2.577,0	1135	1,2%	0,8%
M.7A.16.9	Estimated < 70,0 + 2200/area (B)	2.459,0	1800	1,1%	1,2%
M.7A.16.10	Estimated < 110 + 3200/area (C)	15.302,0	12190	7,1%	8,4%
M.7A.16.11	Estimated < 150 + 4200/area (D)	40.673,0	32412	18,9%	22,4%
M.7A.16.12	Estimated < 190 + 5200/area (E)	12.468,0	13750	5,8%	9,5%
M.7A.16.13	Estimated < 240 + 6500/area (F)	1.996,0	2651	0,9%	1,8%
M.7A.16.14	Estimated > 240 + 6500/area (G)	1.000,0	676	0,5%	0,5%
M.7A.16.15				0,0%	0,0%
M.7A.16.16				0,0%	0,0%
M.7A.16.17				0,0%	0,0%
M.7A.16.18	no data	11.205,0	11356	5,2%	7,8%
M.7A.16.19	Total	214.681,0	144721	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	37.203,0	22995	17,3%	7,9%
M.7A.17.2	1919 - 1945	32.017,0	18268	14,9%	6,3%
M.7A.17.3	1946 - 1960	25.685,0	17798	12,0%	6,1%
M.7A.17.4	1961 - 1970	32.740,0	23979	15,3%	8,3%
M.7A.17.5	1971 - 1980	31.675,0	26096	14,8%	9,0%
M.7A.17.6	1981 - 1990	11.608,0	13410	5,4%	4,6%
M.7A.17.7	1991 - 2000	6.363,0	4070	3,0%	1,4%
M.7A.17.8	2001 - 2005	5.502,0	3652	2,6%	1,3%
M.7A.17.9	2006 - 2010	8.441,0	4985	3,9%	1,7%
M.7A.17.10	2011 - 2015	4.864,0	2243	2,3%	0,8%
M.7A.17.11	2016 - 2020	12.003,0	4677	5,6%	1,6%
M.7A.17.12	2021 and onwards	6.585,0	2548	3,1%	0,9%
M.7A.17.13	no data	0,0	144721	0,0%	50,0%
M.7A.17.14	Total	214.686,0	289442	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	114.964,0	80494	53,6%	55,6%
M.7A.18.2	Flat or Apartment	28.991,0	17111	13,5%	11,8%
M.7A.18.3	Bungalow	0,0		0,0%	0,0%
M.7A.18.4	Terraced House	15.693,0	9875	7,3%	6,8%
M.7A.18.5	Multifamily House	0,0		0,0%	0,0%
M.7A.18.6	Land Only	0,0		0,0%	0,0%
M.7A.18.7	other	55.036,0	37241	25,6%	25,7%
M.7A.18.8	Total	214.684,0	144721	100,0%	100,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	12.309,0	4976	5,7%	3,4%
M.7A.19.2	Existing property	198.529,0	138203	92,5%	95,5%
M.7A.19.3	other			0,0%	0,0%
M.7A.19.4	no data	3.846,0	1542	1,8%	1,1%
M.7A.19.5	Total	214.684,0	144721	100,0%	100,0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	93.647,0	93.647,0	17,3	
M.7A.20.2	Flat or Apartment	6.166,0	6.166,0	7,9	
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House	6.458,0	6.458,0	13,2	
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other	19.896,0	19.896,0	3,7	
M.7A.20.8	no data				
M.7A.20.9	Total	126.167,0	126.167,0		
M.7A.20.10	Weighted Average				[For completion]
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					



M.7A.20.47
M.7A.20.48

7.B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	7.019,0			
	By buckets (mn):				
M.7B.21.2	>0 - <=40 %	3.024,2	3.043	5,6%	39,6%
M.7B.21.3	>40 - <=50 %	6.645,4	2.047	12,3%	26,6%
M.7B.21.4	>50 - <=60 %	19.801,5	2.077	36,7%	27,0%
M.7B.21.5	>60 - <=70 %	12.112,3	408	22,4%	5,3%
M.7B.21.6	>70 - <=80 %	5.014,7	73	9,3%	0,9%
M.7B.21.7	>80 - <=90 %	7.399,0	45	13,7%	0,6%
M.7B.21.8	>90 - <=100 %			0,0%	0,0%
M.7B.21.9	>100%			0,0%	0,0%
M.7B.21.10				0,0%	0,0%
M.7B.21.11				0,0%	0,0%
M.7B.21.12				0,0%	0,0%
M.7B.21.13				0,0%	0,0%
M.7B.21.14				0,0%	0,0%
M.7B.21.15				0,0%	0,0%
M.7B.21.16				0,0%	0,0%
M.7B.21.17				0,0%	0,0%
M.7B.21.18				0,0%	0,0%
M.7B.21.19				0,0%	0,0%
M.7B.21.20				0,0%	0,0%
M.7B.21.21				0,0%	0,0%
M.7B.21.22				0,0%	0,0%
M.7B.21.23				0,0%	0,0%
M.7B.21.24				0,0%	0,0%
M.7B.21.25				0,0%	0,0%
M.7B.21.26	Total	53.997,1	7.693	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	<i>o/w >100 - <=110 %</i>				
OM.7B.22.2	<i>o/w >110 - <=120 %</i>				
OM.7B.22.3	<i>o/w >120 - <=130 %</i>				
OM.7B.22.4	<i>o/w >130 - <=140 %</i>				
OM.7B.22.5	<i>o/w >140 - <=150 %</i>				
OM.7B.22.6	<i>o/w >150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	34,0%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	48.078,1	[Mark as ND1 if not relevant]	89,0%	
M.7B.23.3	>40 - <=50 %	3.513,7	[Mark as ND1 if not relevant]	6,5%	
M.7B.23.4	>50 - <=60 %	1.606,0	[Mark as ND1 if not relevant]	3,0%	
M.7B.23.5	>60 - <=70 %	478,2	[Mark as ND1 if not relevant]	0,9%	
M.7B.23.6	>70 - <=80 %	148,4	[Mark as ND1 if not relevant]	0,3%	
M.7B.23.7	>80 - <=90 %	74,8	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.8	>90 - <=100 %	41,0	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.9	>100%	57,0	[Mark as ND1 if not relevant]	0,1%	
M.7B.23.10	Total	53.997,1	0	100,0%	0,0%
OM.7B.23.1	<i>o/w >100 - <=110 %</i>			0,0%	
OM.7B.23.2	<i>o/w >110 - <=120 %</i>			0,0%	
OM.7B.23.3	<i>o/w >120 - <=130 %</i>			0,0%	



OM.7B.23.4	<i>o/w >130 - <=140 %</i>	0,0%
OM.7B.23.5	<i>o/w >140 - <=150 %</i>	0,0%
OM.7B.23.6	<i>o/w >150 %</i>	0,0%
OM.7B.23.7		
OM.7B.23.8		
OM.7B.23.9		

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	26,3%
M.7B.24.2	Office	19,9%
M.7B.24.3	Hotel/Tourism	
M.7B.24.4	Shopping malls	
M.7B.24.5	Industry	4,1%
M.7B.24.6	Agriculture	8,4%
M.7B.24.7	Other commercially used	31,8%
M.7B.24.8	Hospital	0,0%
M.7B.24.9	School	0,0%
M.7B.24.10	other RE with a social relevant purpose	9,5%
M.7B.24.11	Land	
M.7B.24.12	Property developers / Building under construction	
M.7B.24.13	Other	0,1%
OM.7B.24.1	<i>o/w Cultural purposes</i>	
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>	



C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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
	Interest Rate Types	
		<p>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.</p> <p>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.</p> <p>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.</p> <p>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, i.e. an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>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.</p> <p>Other: Any other loan types, which not comply with the above mentioned.</p>
HG.1.4	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things 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 contractual maturity is relevant and reported. Early repayments happens at borrower's discretion among other things depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	Maturity Extension Triggers	[insert link to the national legislation where the maturity extension triggers are listed - insert link of relevant programme prospectus]
HG.1.7	LTVs: Definition	LTV is reported continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.8	LTVs: Calculation of property/shipping value	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.10	LTVs: Frequency and time of last valuation	[For completion]
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. [For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	
HG.1.14	Valuation Method	
HG.1.15	NPV assumptions (when stated)	
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	A and B properties/estimated or EPC labelled properties.
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	New properties are buildings constructed within the last 5 calendar years.
	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	The methodology from FIDA have been used to calculate CO2.
OHG.2.1		
OHG.2.2		



OHG.2.3
OHG.2.4
OHG.2.5
OHG.2.6
OHG.2.7
OHG.2.8
OHG.2.9
OHG.2.10
OHG.2.11
OHG.2.12

3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		

4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



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

HTT 2024

Reporting in Domestic Currency: DKK

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



Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	NETS A/S	2138001V08L6MTID8405	
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	MAES062Z22104R2ZU7M96	
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	<i>where applicable - paying agent</i>			
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	ND"	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				

F1. Harmonised Transparency Template - Sustainable Mortgage Data

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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 (mm)	Number of loans	% Nominal (mm) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	43,005,0	13,075	16,0%
SM.1.1.2	Social impact mortgage loans	16,080,0	3,870	6,0%
SM.1.1.3	other	0,0	0	0,0%
SM.1.1.4	Total sustainable mortgage loans	59,085,0	16,945	22,0%
OSM.1.1.1	a/w (If relevant, please specify)			
OSM.1.1.2	a/w (If relevant, please specify)			
OSM.1.1.3	a/w (If relevant, please specify)			
OSM.1.1.4	a/w (If relevant, please specify)			
OSM.1.1.5	a/w (If relevant, please specify)			
2. Additional information on the sustainable section of the mortgage stock				
1. Sustainable Property Type Information		Nominal (mm)	% Total sustainable Mortgages	
SM.2.1.1	Residential	51,473,0	87,1%	
SM.2.1.2	Commercial	7,608,0	12,9%	
SM.2.1.3	Other	4,0	0,0%	
SM.2.1.4	Total	59,085,0	100,0%	
OSM.2.1.1	a/w Forest & Agriculture		0,0%	
OSM.2.1.2	a/w EE residential		0,0%	
OSM.2.1.3	a/w EE commercial		0,0%	
OSM.2.1.4	a/w EE other		0,0%	
OSM.2.1.5	EE total		0,0%	
OSM.2.1.6	a/w Social residential		0,0%	
OSM.2.1.7	a/w Social Commercial		0,0%	
OSM.2.1.8	a/w social other		0,0%	
OSM.2.1.9	social tot		0,0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission		0,0%	
OSM.2.1.11	a/w (If relevant, please specify)		0,0%	
OSM.2.1.12	a/w (If relevant, please specify)		0,0%	
OSM.2.1.13	a/w (If relevant, please specify)		0,0%	
OSM.2.1.14	a/w (If relevant, please specify)		0,0%	
OSM.2.1.15	a/w (If relevant, please specify)		0,0%	
OSM.2.1.16	a/w (If relevant, please specify)		0,0%	
OSM.2.1.17	a/w (If relevant, please specify)		0,0%	
OSM.2.1.18	a/w (If relevant, please specify)		0,0%	
2. General Information		Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	16101	841	16.942
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	6,0%	22,0%	5,0%
OSM.2.3.1				
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100,0%	100,0%	0,0%
SM.2.4.2	Austria			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark	100,0%	100,0%	
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France			
SM.2.4.12	Germany			
SM.2.4.13	Greece			
SM.2.4.14	Netherlands			
SM.2.4.15	Hungary			
SM.2.4.16	Ireland			
SM.2.4.17	Italy			
SM.2.4.18	Latvia			
SM.2.4.19	Lithuania			
SM.2.4.20	Luxembourg			
SM.2.4.21	Malta			
SM.2.4.22	Poland			
SM.2.4.23	Portugal			
SM.2.4.24	Romania			
SM.2.4.25	Slovakia			
SM.2.4.26	Slovenia			
SM.2.4.27	Spain			
SM.2.4.28	Sweden	0,0%	0,0%	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
SM.2.4.30	Iceland			
SM.2.4.31	Liechtenstein			
SM.2.4.32	Norway			
SM.2.4.33	Other	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland			
SM.2.4.35	United Kingdom			
SM.2.4.36	Australia			
SM.2.4.37	Brazil			
SM.2.4.38	Canada			
SM.2.4.39	Japan			
SM.2.4.40	Korea			
SM.2.4.41	New Zealand			
SM.2.4.42	Singapore			
SM.2.4.43	US			
SM.2.4.44	Other			
SM.2.4.45	a/w (If relevant, please specify)			
SM.2.4.46	a/w (If relevant, please specify)			
SM.2.4.47	a/w (If relevant, please specify)			
SM.2.4.48	a/w (If relevant, please specify)			
SM.2.4.49	a/w (If relevant, please specify)			
SM.2.4.50	a/w (If relevant, please specify)			
SM.2.4.51	a/w (If relevant, please specify)			
SM.2.4.52	a/w (If relevant, please specify)			
SM.2.4.53	a/w (If relevant, please specify)			
SM.2.4.54	a/w (If relevant, please specify)			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Greater Copenhagen area (Region Hovedstaden)	19,2%	25,7%	
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	44,0%	35,3%	
SM.2.5.3	Northern Jutland (Region Nordjylland)	5,7%	12,3%	
SM.2.5.4	Eastern Jutland (Region Midtjylland)	12,4%	7,8%	
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	18,7%	18,9%	
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
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SM.2.5.45
SM.2.5.46
SM.2.5.47
SM.2.5.48
SM.2.5.49
SM.2.5.50

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

7. Breakdown by Repayment Type			
	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	23.6%	22.9%
SM.2.7.2	Amortising	76.4%	77.1%
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	14.0%	14.1%
SM.2.8.2	≥ 12 - < 24 months	7.9%	6.7%
SM.2.8.3	≥ 24 - < 36 months	7.0%	6.9%
SM.2.8.4	≥ 36 - < 60 months	9.4%	8.8%
SM.2.8.5	≥ 60 months	62.3%	63.5%
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%
OSM.2.9.1			
OSM.2.9.2			
OSM.2.9.3			
OSM.2.9.4			
OSM.2.9.5			
OSM.2.9.6			
OSM.2.9.7			

2.A Residential Cover Pool

10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
SM.2A.10.1	Average loan size (000s)	3,196.9			
	By buckets (mm):				
SM.2A.10.2	DKK 0 - 2m	9,552.9	9,247	18.6%	57.4%
SM.2A.10.3	DKK 2 - 5m	15,491.4	5,331	30.1%	33.1%
SM.2A.10.4	DKK 5 - 20m	10,383.1	1,179	20.2%	7.3%
SM.2A.10.5	DKK 20 - 50m	7,129.4	244	13.9%	1.5%
SM.2A.10.6	DKK 50 - 100m	4,731.1	69	9.2%	0.4%
SM.2A.10.7	> DKK 100m	4,185.0	31	8.1%	0.2%
SM.2A.10.8					
SM.2A.10.9					
SM.2A.10.10					
SM.2A.10.11					
SM.2A.10.12					
SM.2A.10.13					
SM.2A.10.14					
SM.2A.10.15					
SM.2A.10.16					
SM.2A.10.17					
SM.2A.10.18					
SM.2A.10.19					
SM.2A.10.20					
SM.2A.10.21					
SM.2A.10.22					
SM.2A.10.23					
SM.2A.10.24					
SM.2A.10.25					
SM.2A.10.26	Total	51,477.9	16,101	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 (mm):			
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%
OSM.2A.11.1	a/w >100 - <=110%			
OSM.2A.11.2	a/w >110 - <=120%			
OSM.2A.11.3	a/w >120 - <=130%			
OSM.2A.11.4	a/w >130 - <=140%			
OSM.2A.11.5	a/w >140 - <=150%			
OSM.2A.11.6	a/w >150%			
OSM.2A.11.7				
OSM.2A.11.8				
OSM.2A.11.9				

12. Loan to Value (LTV) Information - INDEXED				
	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	47.0%		
	By LTV buckets (mm):			
SM.2A.12.2	>0 - <=40%	39,992.2		77.7%
SM.2A.12.3	>40 - <=50%	4,602.0		8.9%
SM.2A.12.4	>50 - <=60%	3,054.8		5.9%
SM.2A.12.5	>60 - <=70%	1,672.2		3.2%
SM.2A.12.6	>70 - <=80%	930.0		1.8%
SM.2A.12.7	>80 - <=90%	399.8		0.8%
SM.2A.12.8	>90 - <=100%	216.5		0.4%
SM.2A.12.9	>100%	605.6		1.2%
SM.2A.12.10	Total	51,473.0	0	100.0%
OSM.2A.12.1	a/w >100 - <=110%			
OSM.2A.12.2	a/w >110 - <=120%			
OSM.2A.12.3	a/w >120 - <=130%			
OSM.2A.12.4	a/w >130 - <=140%			
OSM.2A.12.5	a/w >140 - <=150%			
OSM.2A.12.6	a/w >150%			
OSM.2A.12.7				
OSM.2A.12.8				
OSM.2A.12.9				

13. Breakdown by type		% Residential Loans
SM.2A.13.1	Owner occupied	49.4%
SM.2A.13.2	Second home/holiday houses	0.1%
SM.2A.13.3	Buy-to-let/Non-owner occupied	
SM.2A.13.4	Subsidised housing	50.5%
SM.2A.13.5	Agricultural	
SM.2A.13.6	Other	
OSM.2A.13.1	a/w Private rental	
OSM.2A.13.2	a/w Multi-family housing	
OSM.2A.13.3	a/w Buildings under construction	
OSM.2A.13.4	a/w Building land	
OSM.2A.13.5	a/w [If relevant, please specify]	
OSM.2A.13.6	a/w [If relevant, please specify]	
OSM.2A.13.7	a/w [If relevant, please specify]	

OSM.2A.13.8 a/w (If relevant, please specify)
 OSM.2A.13.9 a/w (If relevant, please specify)
 OSM.2A.13.10 a/w (If relevant, please specify)

14. Loan by Rankine		% Residential Loans
SM.2A.14.1	1st lien / No prior ranks	100.0%
SM.2A.14.2	Guaranteed	
SM.2A.14.3	Other	
OSM.2A.14.1		
OSM.2A.14.2		
OSM.2A.14.3		

15. Energy Performance information of the financed RRE		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	23,747.0	8,143	46.1%	26.5%
SM.2A.15.2	B	11,645.0	5,243	22.6%	17.1%
SM.2A.15.3	C	8,691.0	7,910	16.9%	25.8%
SM.2A.15.4	D	3,603.0	5,245	7.0%	17.1%
SM.2A.15.5	E	938.0	1,752	1.8%	5.7%
SM.2A.15.6	F	126.0	285	0.2%	0.9%
SM.2A.15.7	G	86.0	99	0.2%	0.3%
SM.2A.15.8	Estimated A	42.0	14	0.1%	0.0%
SM.2A.15.9	Estimated B	10.0	4	0.0%	0.0%
SM.2A.15.10	Estimated C	1,343.0	866	2.6%	2.8%
SM.2A.15.11	Estimated D	651.0	827	1.3%	2.7%
SM.2A.15.12	Estimated E	13.0	9	0.0%	0.0%
SM.2A.15.13	Estimated F	3.0	9	0.0%	0.0%
SM.2A.15.14	Estimated G	158.0	61	0.3%	0.2%
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	no data	415.0	232	0.8%	0.8%
SM.2A.15.19	Total	51,471.0	30,699	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 (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	< 52.5 + 1650/area (A)	23,747.0	8,143	46.1%	26.5%
SM.2A.16.2	< 70.0 + 2200/area (B)	11,645.0	5,243	22.6%	17.1%
SM.2A.16.3	< 110 + 3200/area (C)	8,691.0	7,910	16.9%	25.8%
SM.2A.16.4	< 150 + 4200/area (D)	3,603.0	5,245	7.0%	17.1%
SM.2A.16.5	< 190 + 5200/area (E)	938.0	1,752	1.8%	5.7%
SM.2A.16.6	< 240 + 6500/area (F)	126.0	285	0.2%	0.9%
SM.2A.16.7	> 240 + 6500/area (G)	86.0	99	0.2%	0.3%
SM.2A.16.8	Estimated < 52.5 + 1650/area (A)	42.0	14	0.1%	0.0%
SM.2A.16.9	Estimated < 70.0 + 2200/area (B)	10.0	4	0.0%	0.0%
SM.2A.16.10	Estimated < 110 + 3200/area (C)	1,343.0	866	2.6%	2.8%
SM.2A.16.11	Estimated < 150 + 4200/area (D)	651.0	827	1.3%	2.7%
SM.2A.16.12	Estimated < 190 + 5200/area (E)	13.0	9	0.0%	0.0%
SM.2A.16.13	Estimated < 240 + 6500/area (F)	3.0	9	0.0%	0.0%
SM.2A.16.14	Estimated > 240 + 6500/area (G)	158.0	61	0.3%	0.2%
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17	no data	415.0	232	0.8%	0.8%
SM.2A.16.18	Total	51,471.0	30,699	100.0%	100.0%
OSM.2A.16.1					
OSM.2A.16.2					

17. Property Age Structure		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	1,040.0	678	3.2%	2.2%
SM.2A.17.2	1919 - 1945	2,158.0	1,025	4.2%	3.3%
SM.2A.17.3	1946 - 1960	6,906.0	6,574	13.4%	21.4%
SM.2A.17.4	1961 - 1970	6,798.0	3,005	13.2%	9.8%
SM.2A.17.5	1971 - 1980	5,295.0	3,109	10.3%	10.1%
SM.2A.17.6	1981 - 1990	3,001.0	5,243	5.8%	15.4%
SM.2A.17.7	1991 - 2000	1,356.0	1,130	2.6%	3.7%
SM.2A.17.8	2001 - 2005	1,113.0	576	2.2%	1.9%
SM.2A.17.9	2006 - 2010	3,265.0	1,554	6.3%	5.1%
SM.2A.17.10	2011 - 2015	3,017.0	1,193	5.9%	4.5%
SM.2A.17.11	2016 - 2020	10,811.0	3,616	11.0%	11.8%
SM.2A.17.12	2021 and onwards	6,115.0	2,096	11.9%	6.8%
SM.2A.17.13	no data	0.0	0	0.0%	0.0%
SM.2A.17.14	Total	51,473.0	30,699	100.0%	100.0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					

18. Dwelling type		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	12,233.0	5,429	21.8%	17.7%
SM.2A.18.2	Flat or apartment	6,153.0	2,952	12.0%	9.6%
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House	3,226.0	1,744	6.3%	5.7%
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other	29,861.0	20,574	58.0%	67.0%
SM.2A.18.8	Total	51,473.0	30,699	100.0%	100.0%

19. New Residential Property		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	11,601.0	3,715	22.5%	12.1%
SM.2A.19.2	Existing Property	39,373.0	26,911	76.5%	87.7%
SM.2A.19.3	other				
SM.2A.19.4	no data	499.0	73	1.0%	0.2%
SM.2A.19.5	Total	51,473.0	30,699	100.0%	100.0%

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
SM.2A.20.1	House, detached or semi-detached	4,126.2	1,956.8	4.2
SM.2A.20.2	Flat or Apartment	1,190.8	525.8	2.8
SM.2A.20.3	Bungalow	0.0	0.0	0.0
SM.2A.20.4	Terraced House	1,141.4	533.7	5.4
SM.2A.20.5	Multifamily House	0.0	0.0	0.0
SM.2A.20.6	Land Only	0.0	0.0	0.0
SM.2A.20.7	other	103,940.0	7,865.7	2.9
SM.2A.20.8	no data			
SM.2A.20.9	Total	110,396.4	10,882.0	
SM.2A.20.10	Weighted Average			
SM.2A.20.11				
SM.2A.20.12				
SM.2A.20.13				
SM.2A.20.14				
SM.2A.20.15				
SM.2A.20.16				
SM.2A.20.17				
SM.2A.20.18				
SM.2A.20.19				
SM.2A.20.20				
SM.2A.20.21				
SM.2A.20.22				
SM.2A.20.23				
SM.2A.20.24				
SM.2A.20.25				
SM.2A.20.26				
SM.2A.20.27				
SM.2A.20.28				
SM.2A.20.29				
SM.2A.20.30				
SM.2A.20.31				
SM.2A.20.32				
SM.2A.20.33				
SM.2A.20.34				
SM.2A.20.35				
SM.2A.20.36				
SM.2A.20.37				
SM.2A.20.38				
SM.2A.20.39				
SM.2A.20.40				
SM.2A.20.41				
SM.2A.20.42				
SM.2A.20.43				
SM.2A.20.44				
SM.2A.20.45				
SM.2A.20.46				
SM.2A.20.47				
SM.2A.20.48				

2.8 Sustainable Commercial Cover Pool		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	21. Loan Size Information Average loan size (000s)	9,046.2			

SM.28.21.2	By buckets (mm):				
SM.28.21.3	DKK 0 - 3m	121.9	165.0	1.6%	18.7%
SM.28.21.4	DKK 2 - 5m	434.7	213.0	5.7%	25.3%
SM.28.21.5	DKK 5 - 20m	2,240.8	329.0	29.5%	39.1%
SM.28.21.6	DKK 20 - 50m	1,864.3	92.0	24.5%	10.9%
SM.28.21.7	DKK 50 - 100m	1,226.3	24.0	16.1%	2.9%
SM.28.21.8	> DKK 100m	1,739.8	17.0	22.6%	2.0%
SM.28.21.9					
SM.28.21.10					
SM.28.21.11					
SM.28.21.12					
SM.28.21.13					
SM.28.21.14					
SM.28.21.15					
SM.28.21.16					
SM.28.21.17					
SM.28.21.18					
SM.28.21.19					
SM.28.21.20					
SM.28.21.21					
SM.28.21.22					
SM.28.21.23					
SM.28.21.24					
SM.28.21.25	Total	7,607.8	841	100.0%	100.0%
SM.28.21.26	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)				
SM.28.22.2	By LTV buckets (mm):				
SM.28.22.3	>0 - <=40%	ND1	ND1		
SM.28.22.4	>40 - <=50%	ND1	ND1		
SM.28.22.5	>50 - <=60%	ND1	ND1		
SM.28.22.6	>60 - <=70%	ND1	ND1		
SM.28.22.7	>70 - <=80%	ND1	ND1		
SM.28.22.8	>80 - <=90%	ND1	ND1		
SM.28.22.9	>90 - <=100%	ND1	ND1		
SM.28.22.10	>100%	ND1	ND1		
SM.28.22.11	Total	0.0	0	0.0%	0.0%
OSM.28.22.1	a/w >100 - <=110%				
OSM.28.22.2	a/w >110 - <=120%				
OSM.28.22.3	a/w >120 - <=130%				
OSM.28.22.4	a/w >130 - <=140%				
OSM.28.22.5	a/w >140 - <=150%				
OSM.28.22.6	a/w >150%				
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
SM.28.23.1	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.23.2	Weighted Average LTV (%)	40.0%			
SM.28.23.3	By LTV buckets (mm):				
SM.28.23.4	>0 - <=40%	6,634.9		87.0%	
SM.28.23.5	>40 - <=50%	533.0		7.0%	
SM.28.23.6	>50 - <=60%	288.7		3.8%	
SM.28.23.7	>60 - <=70%	85.6		1.1%	
SM.28.23.8	>70 - <=80%	32.8		0.4%	
SM.28.23.9	>80 - <=90%	13.0		0.2%	
SM.28.23.10	>90 - <=100%	7.6		0.1%	
SM.28.23.11	>100%	31.9		0.4%	
OSM.28.23.1	Total	7,607.6	0	100.0%	0.0%
OSM.28.23.2	a/w >100 - <=110%				
OSM.28.23.3	a/w >110 - <=120%				
OSM.28.23.4	a/w >120 - <=130%				
OSM.28.23.5	a/w >130 - <=140%				
OSM.28.23.6	a/w >140 - <=150%				
OSM.28.23.7	a/w >150%				
OSM.28.23.8					
OSM.28.23.9					
SM.28.24.1	24. Breakdown by Type	% Commercial loans			
SM.28.24.2	Retail	48.4%			
SM.28.24.3	Office	18.7%			
SM.28.24.4	Hotels/Tourism				
SM.28.24.5	Shopping malls				
SM.28.24.6	Industry	0.3%			
SM.28.24.7	Agriculture				
SM.28.24.8	Other commercially used	16.1%			
SM.28.24.9	Hospital				
SM.28.24.10	School				
SM.28.24.11	other RE with a social relevant purpose	16.4%			
SM.28.24.12	Land				
SM.28.24.13	Property developers / building under construction				
SM.28.24.14	Other	0.0%			
OSM.28.24.1	a/w Cultural purposes				
OSM.28.24.2	a/w // relevant, please specify				
OSM.28.24.3	a/w // relevant, please specify				
OSM.28.24.4	a/w // relevant, please specify				
OSM.28.24.5	a/w // relevant, please specify				
OSM.28.24.6	a/w // relevant, please specify				
OSM.28.24.7	a/w // relevant, please specify				
OSM.28.24.8	a/w // relevant, please specify				
OSM.28.24.9	a/w // relevant, please specify				
OSM.28.24.10	a/w // relevant, please specify				
OSM.28.24.11	a/w // relevant, please specify				
OSM.28.24.12	a/w // relevant, please specify				
OSM.28.24.13	a/w // relevant, please specify				
OSM.28.24.14	a/w // relevant, please specify				
SM.28.25.1	25. EPC Information of the financed CRE	Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.2	A	3406	449	44.8%	26.4%
SM.28.25.3	B	4202	449	55.2%	26.4%
SM.28.25.4	C	0	0	0.0%	0.0%
SM.28.25.5	D	0	0	0.0%	0.0%
SM.28.25.6	E	0	0	0.0%	0.0%
SM.28.25.7	F	0	0	0.0%	0.0%
SM.28.25.8	G	0	0	0.0%	0.0%
SM.28.25.9	Estimated A	0	0	0.0%	0.0%
SM.28.25.10	Estimated B	0	0	0.0%	0.0%
SM.28.25.11	Estimated C	0	0	0.0%	0.0%
SM.28.25.12	Estimated D	0	0	0.0%	0.0%
SM.28.25.13	Estimated E	0	0	0.0%	0.0%
SM.28.25.14	Estimated F	0	0	0.0%	0.0%
SM.28.25.15	Estimated G	0	0	0.0%	0.0%
SM.28.25.16					
SM.28.25.17					
SM.28.25.18	no data	0	0	0.0%	0.0%
SM.28.25.19	Total	7,608.0	1,703	100.0%	100.0%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
SM.28.26.1	26. Average energy use intensity (kWh/m2 per year)	Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.2	< 52.5 + 1650/area (A)	3,406.0	449	44.8%	26.4%
SM.28.26.3	< 70.0 + 2200/area (B)	4,202.0	1,254	55.2%	73.6%
SM.28.26.4	< 110 + 3200/area (C)	0.0	0	0.0%	0.0%
SM.28.26.5	< 150 + 4200/area (D)	0.0	0	0.0%	0.0%
SM.28.26.6	< 190 + 5200/area (E)	0.0	0	0.0%	0.0%
SM.28.26.7	< 240 + 6500/area (F)	0.0	0	0.0%	0.0%
SM.28.26.8	> 240 + 6500/area (G)	0.0	0	0.0%	0.0%
SM.28.26.9	Estimated < 52.5 + 1650/area (A)	0.0	0	0.0%	0.0%
SM.28.26.10	Estimated < 70.0 + 2200/area (B)	0.0	0	0.0%	0.0%
SM.28.26.11	Estimated < 110 + 3200/area (C)	0.0	0	0.0%	0.0%
SM.28.26.12	Estimated < 150 + 4200/area (D)	0.0	0	0.0%	0.0%
SM.28.26.13	Estimated < 190 + 5200/area (E)	0.0	0	0.0%	0.0%
SM.28.26.14	Estimated < 240 + 6500/area (F)	0.0	0	0.0%	0.0%
SM.28.26.15	Estimated > 240 + 6500/area (G)	0.0	0	0.0%	0.0%
SM.28.26.16					
SM.28.26.17					
SM.28.26.18	no data	0.0	0	0.0%	0.0%
SM.28.26.19	Total	7,608.0	1,703	100.0%	100.0%
SM.28.27.1	27. CRE Age Structure	Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.2	older than 1919	428	73	5.6%	4.3%
SM.28.27.3	1919 - 1945	430	21	5.7%	1.2%
SM.28.27.4	1946 - 1960	235	24	3.1%	1.4%
SM.28.27.5	1961 - 1970	567	64	7.5%	3.8%
SM.28.27.6	1971 - 1980	398	27	5.2%	1.6%
SM.28.27.7	1981 - 1990	836	506	11.0%	29.7%

SM.28.27.7	1991 - 2000	645	163	8,5%	9,6%
SM.28.27.8	2001 - 2005	962	215	12,6%	12,6%
SM.28.27.9	2006 - 2010	1.190,0	368	15,6%	21,6%
SM.28.27.10	2011 - 2015	536,0	85	7,0%	5,0%
SM.28.27.11	2016 - 2020	953,0	117	12,5%	6,9%
SM.28.27.12	2021 and onwards	428,0	40	5,6%	2,3%
SM.28.27.13	no data	0	0	0,0%	0,0%
SM.28.27.14	Total	7.608,0	1.703	100,0%	100,0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					

28. New Commercial Property		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.28.1	New property				
SM.28.28.2	Existing property	795	74		4,3%
SM.28.28.3	other	6812	1629		95,7%
SM.28.28.4	no data				
SM.28.28.5	Total	7.607,0	1.703	0,0%	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)
SM.28.29.1	Retail	0,0	0,0	
SM.28.29.2	Office	4.526,1	1.247,9	3,7
SM.28.29.3	Hotel/Tourism	0,0	0,0	
SM.28.29.4	Shopping malls	0,0	0,0	2,8
SM.28.29.5	Industry	0,0		
SM.28.29.6	Agriculture			
SM.28.29.7	Other commercially used			
SM.28.29.8	Hospital			
SM.28.29.9	School			
SM.28.29.10	other RE with a social relevant purpose	105,1	13,7	
SM.28.29.11	Land			
SM.28.29.12	Property developers / Building under construction			
SM.28.29.13	Other	0,0	0,0	0,0
SM.28.29.14	no data			
SM.28.29.15	Total	4.631,2	1.261,6	
SM.28.29.16	Weighted Average			[For completion]
SM.28.29.17				
SM.28.29.18				
SM.28.29.19				

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

HTT 2024

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB F2
 1. Share of sustainable Public Sector Assets
 2. Sustainable Public Sector Assets

1. Share of sustainable public sector assets in the total cover pool program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures	ND2	ND2	#REF!	#REF!
SPS.1.1.2	o/w Local Communities	ND2	ND2		
SPS.1.1.3	o/w Hospitals	ND2	ND2		
SPS.1.1.4	o/w Export Credit o/w other	ND2	ND2		
SPS.1.1.5	Social Public Sector exposures	ND2	ND2	#REF!	#REF!
SPS.1.1.6	o/w Local Communities	ND2	ND2		
SPS.1.1.7	o/w Hospitals	ND2	ND2		
SPS.1.1.8	o/w Export Credit o/w other	ND2	ND2		
SPS.1.1.9	other	ND2	ND2	#REF!	#REF!
SPS.1.1.10	Total sustainable Public Sector exposures	0,0	0	#REF!	#REF!
OSPS.1.1.1	o/w (if relevant, please specify)				
OSPS.1.1.2	o/w (if relevant, please specify)				
OSPS.1.1.3	o/w (if relevant, please specify)				
OSPS.1.1.4	o/w (if relevant, please specify)				
OSPS.1.1.5	o/w (if relevant, please specify)				

2. Type of use of sustainable loans					
	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program	
SPS.1.2.1	Renewable energy	ND2	ND2	#REF!	#REF!
SPS.1.2.2	Energy efficiency	ND2	ND2	#REF!	#REF!
SPS.1.2.3	Pollution prevention and control	ND2	ND2	#REF!	#REF!
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use	ND2	ND2	#REF!	#REF!
SPS.1.2.5	Conservation of terrestrial and marine biodiversity	ND2	ND2	#REF!	#REF!
SPS.1.2.6	Clean transportation/mobility	ND2	ND2	#REF!	#REF!
SPS.1.2.7	Sustainable (waste) water management	ND2	ND2	#REF!	#REF!
SPS.1.2.8	Adaptation to climate change	ND2	ND2	#REF!	#REF!
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy	ND2	ND2	#REF!	#REF!
SPS.1.2.10	Financially viable basic infrastructure	ND2	ND2	#REF!	#REF!
SPS.1.2.11	Access to basic social services	ND2	ND2	#REF!	#REF!
SPS.1.2.12	Affordable housing	ND2	ND2	#REF!	#REF!
SPS.1.2.13	Job creation, including through SME financing and microcredits	ND2	ND2	#REF!	#REF!
SPS.1.2.14	Food security	ND2	ND2	#REF!	#REF!
SPS.1.2.15	Socio-economic development and empowerment.	ND2	ND2	#REF!	#REF!
SPS.1.2.16	Total sustainable Public Sector exposures	0,0	0	#REF!	#REF!

2. Sustainable Public Sector Assets

1. General Information		
SPS.2.1.1	Number of public sector exposures	ND2
OSPS.2.1.1	Optional information eg, Number of borrowers	
OSPS.2.1.2	Optional information eg, Number of guarantors	
OSPS.2.1.3		
OSPS.2.1.4		
OSPS.2.1.5		
OSPS.2.1.6		
OSPS.2.1.7		

2. Size Information					
	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures	
SPS.2.2.1	Average exposure size (000s)	ND2			
	By buckets (mn):				
SPS.2.2.2		ND2			
SPS.2.2.3		ND2			
SPS.2.2.4		ND2			
SPS.2.2.5		ND2			
SPS.2.2.6		ND2			
SPS.2.2.7		ND2			
SPS.2.2.8		ND2			
SPS.2.2.9		ND2			
SPS.2.2.10		ND2			
SPS.2.2.11		ND2			
SPS.2.2.12		ND2			
SPS.2.2.13		ND2			
SPS.2.2.14		ND2			
SPS.2.2.15		ND2			
SPS.2.2.16		ND2			
SPS.2.2.17	Total	0,0	0,0%		0,0%

3. Breakdown by Asset Type					
	Nominal (mn)		% Public Sector Assets		
SPS.2.3.1	Loans	ND2			
SPS.2.3.2	Bonds	ND2			
SPS.2.3.3	Other	ND2			
SPS.2.3.4	Total	0,0	0,0%		
OSPS.2.3.1					
OSPS.2.3.2					
OSPS.2.3.3					
OSPS.2.3.4					
OSPS.2.3.5					

4. Breakdown by Geography					
	% Public Sector Assets				
SPS.2.4.1	European Union	0,0%			
SPS.2.4.2	Austria	ND2			
SPS.2.4.3	Belgium	ND2			
SPS.2.4.4	Bulgaria	ND2			
SPS.2.4.5	Croatia	ND2			
SPS.2.4.6	Cyprus	ND2			
SPS.2.4.7	Czechia	ND2			
SPS.2.4.8	Denmark	ND2			
SPS.2.4.9	Estonia	ND2			
SPS.2.4.10	Finland	ND2			
SPS.2.4.11	France	ND2			
SPS.2.4.12	Germany	ND2			
SPS.2.4.13	Greece	ND2			
SPS.2.4.14	Netherlands	ND2			
SPS.2.4.15	Hungary	ND2			
SPS.2.4.16	Ireland	ND2			
SPS.2.4.17	Italy	ND2			
SPS.2.4.18	Latvia	ND2			
SPS.2.4.19	Lithuania	ND2			
SPS.2.4.20	Luxembourg	ND2			
SPS.2.4.21	Malta	ND2			
SPS.2.4.22	Poland	ND2			
SPS.2.4.23	Portugal	ND2			
SPS.2.4.24	Romania	ND2			
SPS.2.4.25	Slovakia	ND2			
SPS.2.4.26	Slovenia	ND2			
SPS.2.4.27	Spain	ND2			
SPS.2.4.28	Sweden	ND2			
SPS.2.4.29	European Economic Area (not member of EU)	0,0%			
SPS.2.4.30	Iceland	ND2			
SPS.2.4.31	Liechtenstein	ND2			
SPS.2.4.32	Norway	ND2			
SPS.2.4.33	Other	0,0%			
SPS.2.4.34	Switzerland	ND2			
SPS.2.4.35	United Kingdom	ND2			
SPS.2.4.36	Australia	ND2			

SPS.2.4.37	Brazil	ND2
SPS.2.4.38	Canada	ND2
SPS.2.4.39	Japan	ND2
SPS.2.4.40	Korea	ND2
SPS.2.4.41	New Zealand	ND2
SPS.2.4.42	Singapore	ND2
SPS.2.4.43	US	ND2
SPS.2.4.44	Other	ND2
OSPS.2.4.1	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.2	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.3	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.4	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.5	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.6	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.7	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.8	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.9	<i>o/w [f relevant, please specify]</i>	
OSPS.2.4.10	<i>o/w [f relevant, please specify]</i>	

5. Breakdown by regions of main country of origin		% Public Sector Assets
---	--	------------------------

SPS.2.5.1	TBC at a country level	ND2
SPS.2.5.2	TBC at a country level	ND2
SPS.2.5.3	TBC at a country level	ND2
SPS.2.5.4	TBC at a country level	ND2
SPS.2.5.5	TBC at a country level	ND2
SPS.2.5.6	TBC at a country level	ND2
SPS.2.5.7	TBC at a country level	ND2
SPS.2.5.8	TBC at a country level	ND2
SPS.2.5.9	TBC at a country level	ND2
SPS.2.5.10	TBC at a country level	ND2
SPS.2.5.11	TBC at a country level	ND2
SPS.2.5.12	TBC at a country level	ND2
SPS.2.5.13	TBC at a country level	ND2
SPS.2.5.14	TBC at a country level	ND2
SPS.2.5.15	TBC at a country level	ND2
SPS.2.5.16	TBC at a country level	ND2
SPS.2.5.17	TBC at a country level	ND2
SPS.2.5.18	TBC at a country level	ND2
SPS.2.5.19	TBC at a country level	ND2
SPS.2.5.20	TBC at a country level	ND2
SPS.2.5.21	TBC at a country level	ND2
SPS.2.5.22	TBC at a country level	ND2
SPS.2.5.23	TBC at a country level	ND2
SPS.2.5.24	TBC at a country level	ND2
SPS.2.5.25	TBC at a country level	ND2

6. Breakdown by Interest Rate		% Public Sector Assets
-------------------------------	--	------------------------

SPS.2.6.1	Fixed rate	ND2
SPS.2.6.2	Floating rate	ND2
SPS.2.6.3	Other	ND2
OSPS.2.6.1		
OSPS.2.6.2		
OSPS.2.6.3		
OSPS.2.6.4		

7. Breakdown by Repayment Type		% Public Sector Assets
--------------------------------	--	------------------------

SPS.2.7.1	Bullet / interest only	ND2
SPS.2.7.2	Amortising	ND2
SPS.2.7.3	Other	ND2
OSPS.2.7.1		
OSPS.2.7.2		
OSPS.2.7.3		
OSPS.2.7.4		
OSPS.2.7.5		
OSPS.2.7.6		

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
--------------------------------	--	--------------	------------------------

SPS.2.8.1	Sovereigns	ND2	
SPS.2.8.2	Regional/federal authorities	ND2	
SPS.2.8.3	Local/municipal authorities	ND2	
SPS.2.8.4	Others	ND2	
SPS.2.8.5	Total	0,0	0,0%
OSPS.2.8.1	<i>o/w Claim against supranational</i>		
OSPS.2.8.2	<i>o/w Claim against sovereigns</i>		
OSPS.2.8.3	<i>o/w Claim guaranteed by sovereigns</i>		
OSPS.2.8.4	<i>o/w Claim against regional/federal authorities</i>		
OSPS.2.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		
OSPS.2.8.6	<i>o/w Claim against local/municipal authorities</i>		
OSPS.2.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		
OSPS.2.8.8			
OSPS.2.8.9			
OSPS.2.8.10			
OSPS.2.8.11			
OSPS.2.8.12			
OSPS.2.8.13			

9. Non-Performing Loans		% Public Sector Assets
-------------------------	--	------------------------

SPS.2.9.1	% NPLs	ND2
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR	ND2
OSPS.2.9.2		
OSPS.2.9.3		
OSPS.2.9.4		

10. Concentration Risks		% Public Sector Assets
-------------------------	--	------------------------

SPS.2.10.1	10 largest exposures	ND2
OSPS.2.10.1		
OSPS.2.10.2		
OSPS.2.10.3		
OSPS.2.10.4		
OSPS.2.10.5		
OSPS.2.10.6		

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



Issuer:	Realkredit Danmark A/S
Issuer type:	Specialized mortgage bank
Cover pool setup:	Single cover pool (SDRO)
Cover pool:	Capital Centre S
Homepage:	www.rd.dk/investor
Format of template:	Excel and PDF
Frequency of update:	Quarterly
Published:	07-maj-24

Data per:

Q1 2024

ECBC Label Template : Contents

As of End Q1 2024



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Key Concepts

X1 [Key Concepts Explanation](#)
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This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

Mandatory tables

Please note that not all tables are applicable to each issuer type and that some information is optional. Information on applicability is given below and where relevant in connection with the tables in the template.

Specialised mortgage banks

Tables A, G1.1, G2-4, M1-M12, X1-3

Ship finance institutes

Tables A, G1.1, G2-4, S1-S13, X1-3

Non-specialised bank CBs issuers

Tables G1.1 (except total capital coverage), G2-4, B1-B1, X1-3

Voluntary tables

The issuer can insert voluntary tables that contain information in addition to what is contained in the Danish ECBC label template. It shall be possible to distinguish mandatory an voluntary tables.

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

Voluntary tables must be marked with a colour different from the colour used for the mandatory tables in the Danish ECBC label template.

Table A. General Issuer Detail

Optional for Banks

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	2024Q1	2023Q4	2023Q3	2023Q2
Total Balance Sheet Assets	820,3	816,1	788,1	781,0
Total Customer Loans(fair value)	746,9	753,6	726,7	725,0
of which: Used/registered for covered bond collateral pool	746,9	753,6	726,7	725,0
Tier 1 Ratio (%)	31,4%	31,2%	28,8%	28,6%
Solvency Ratio (%)	31,4%	31,6%	29,3%	29,1%
Outstanding Covered Bonds (fair value)	760,6	756,5	729,0	725,7
Outstanding Senior Unsecured Liabilities	2,0	2,0	2,0	2,0
Senior Secured Bonds	0,0	0,0	0,0	0,0
Guarantees (e.g. provided by states, municipals, banks)	94,4	97,6	95,6	94,4
Net loan losses (Net loan losses and net loan loss provisions)	0,2	-0,1	0,0	-0,1
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)

Total customer loans (market value)	796,4	803,7	807,3	804,4
Composition by				
Maturity				
- 0 <= 1 year	1,8	1,1	2,4	1,4
- < 1 <= 5 years	14,8	13,9	11,2	12,3
- over 5 years	779,8	788,7	793,7	790,6
Currency				
- DKK	779,0	785,7	790,7	786,6
- EUR	1,8	1,8	2,1	2,2
- USD	-	-	-	-
- Other	16	16	15	16
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	419,1	424,2	429,7	431,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	286,4	286,7	285,2	283,9
- Subsidised	90,8	92,8	92,5	88,8
eligibility as covered bond collateral	-	-	-	-
Non-performing loans (See definition in table X1)	0,10	0,10	0,10	0,10
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	-	-	-	-

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Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs	2024Q1	2023Q4	2023Q3	2023Q2
Nominal cover pool (total value)	289	290	292	292
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	3	4	3	2
Overcollateralisation	20	18	17	17
Overcollateralisation ratio				
Total	7,4%	6,5%	6,2%	6,3%
Mandatory (percentage of risk weighted assets, general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs	269	271	275	275
– hereof amount maturing 0-1 day	0	0	0	0
Proceeds from senior secured debt	0	0	0	0
Proceeds from senior unsecured debt	0	0	0	0
Tier 2 capital	0	0	0	0
Additional tier 1 capital (e.g. hybrid core capital)	0	0	0	0
Core tier 1 capital invested in gilt-edged securities	19	17	16	16
Total capital coverage (rating compliant capital)	19	17	16	16

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

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs	2024Q1	2023Q4	2023Q3	2023Q2
Nominal value of outstanding CBs	269	271	275	275
Fair value of outstanding CBs (marked value)	227	229	212	215
Maturity of issued CBs				
1 day – < 1 year	-	-	-	-
1 year	-	-	-	-
> 1 and ≤ 2 years	-	-	-	-
> 2 and ≤ 3 years	-	-	-	-
> 3 and ≤ 4 years	1	1	-	-
> 4 and ≤ 5 years	-	-	1	1
5-10 years	5	5	4	5
10-20 years	38,0	39,0	30,0	32,0
> 20 years	225,0	226,0	239,0	237,0
Amortisation profile of issued CBs				
Bullet	-	-	-	-
Annuity	100,0%	100,0%	100,0%	100,0%
Serial	-	-	-	-
Interest rate profile of issued CBs				
Fixed rate (Fixed rate constant for more than 1 year)	100,0%	100,0%	100,0%	100,0%
Floating rate (Floating rate constant for less than 1 year)	0,0%	0,0%	0,0%	0,0%
Capped floating rate	0,0%	0,0%	0,0%	0,0%
Currency denomination profile of issued CBs				
DKK	1,0	1,0	1,0	1,0
EUR	-	-	-	-
SEK	-	-	-	-
CHF	-	-	-	-
NOK	-	-	-	-
USD	-	-	-	-
Other	-	-	-	-
UCITS compliant	100%	100%	100%	100%
CRD compliant	100%	100%	100%	100%
Eligible for central bank repo	100%	100%	100%	100%
Rating				
Moody's				
S&P	AAA	AAA	AAA	AAA
Fitch	AAA	AAA	AAA	AAA

Table G2.1a-f – Cover assets and maturity structure

Table G2.1a - Assets other than the loan portfolio in the cover pool

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Gilt-edged securities / rating compliant capital									
0-≤1 year		6,4							
>1- ≤5 years		11,2							
> 5 years		2,2							
Total	19,8		0,0	0	0	0	0	0	0

Table G2.1b - Assets other than the loan portfolio in the cover pool

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Exposures to/guaranteed by governments etc. in EU		2,2							
Exposures to/guaranteed by governments etc. third countries									
Exposure to credit institute credit quality step 1		17,6							
Exposure to credit institute credit quality step 2									
Total	19,8		0,0	0	0	0	0	0	0

Table G2.1c - Assets other than the loan portfolio in the cover pool

Maturity structure/Type of cover asset	0-≤1 year	>1- ≤5 years	> 5 years	Total
Exposures to/guaranteed by governments etc. in EU		2,2		2,2
Exposures to/guaranteed by governments etc. third countries				0,0
Exposure to credit institute credit quality step 1		4,2	11,2	17,6
Exposure to credit institute credit quality step 2				0,0
Total	6,4	11,2	2,2	19,8

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	269
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) adherence¹

	<i>Issue adherence</i>
General balance principle	
Specific balance principle	

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

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

	<i>Issue adherence</i>	
	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 S

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

Reporting date 31-03-2024 **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	127.604	10.679	4.678	2.992	3.334	299	1.953	1.965	484	92	154.080
In %	83	7	3	2	2	0	1	1	0	0	99

Table M2/B2

Lending by property category, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
Total	165,0	7,9	22,5	23,4	19,3	3,0	14,6	6,1	6,9	0,1	268,8
In %	61	3	8	9	7	1	5	2	3	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	106,4	74,4	42,7	22,0	10,6	12,7	268,7
In %	40	28	16	8	4	5	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	78,7	56,1	23,7	4,0	1,9	0,3	0,1	0,0	0,0	0,2
Holiday houses	4,8	2,4	0,5	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	13,2	5,5	1,9	0,5	0,4	0,2	0,2	0,1	0,1	0,6
Cooperative Housing	16,6	4,7	1,6	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	7,6	6,3	4,2	0,8	0,3	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,8	0,9	0,3	0,0	-	-	-	-	-	-
Office and Business	7,0	5,4	2,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Agricultural properties	3,2	2,1	0,8	0,1	0,0	0,0	0,0	-	-	-
Properties for social and cultural purposes	3,5	2,8	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	0,0
Total	136,5	86,3	35,4	5,9	2,8	0,5	0,3	0,2	0,1	0,8

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	47,71	34,02	14,35	2,40	1,18	0,16	0,04	0,02	0,02	0,10
Holiday houses	61,30	30,97	6,48	0,85	0,27	0,01	0,01	0,01	0,01	0,11
Subsidised Housing	58,51	24,36	8,32	2,20	1,69	0,69	0,78	0,55	0,38	2,50
Cooperative Housing	71,22	20,14	6,93	1,08	0,37	0,07	0,06	0,04	0,02	0,05
Private rental	39,20	32,80	21,70	4,37	1,65	0,18	0,05	0,01	0,01	0,02
Manufacturing and Manual Industries	60,85	29,96	9,04	0,14	0,00	0,00	0,00	0,00	0,00	0,00
Office and Business	48,10	37,05	13,41	0,88	0,21	0,10	0,09	0,08	0,05	0,05
Agricultural properties	51,71	34,25	12,46	1,21	0,30	0,04	0,03	0,00	0,00	0,00
Properties for social and cultural purposes	50,81	40,58	7,32	0,26	0,20	0,10	0,08	0,05	0,06	0,55
Other	68,27	27,88	1,92	0,80	0,80	0,00	0,00	0,00	0,00	0,32
Total	50,79	32,12	13,16	2,18	1,05	0,19	0,10	0,07	0,05	0,30

Table M4c/B4c

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

	DKKbn										Avg. LTV
	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	10,3	52,5	64,3	18,5	10,3	7,5	0,7	0,2	0,1	0,5	47,61
Holiday houses	0,9	4,3	2,0	0,3	0,3	-	-	-	-	0,0	36,9
Subsidised Housing	9,4	7,1	3,0	0,9	0,5	0,1	0,2	0,5	0,1	0,7	42,12
Cooperative Housing	11,4	7,0	3,7	0,7	0,4	0,1	0,0	0,1	0,0	0,0	29,43
Private rental	2,1	6,3	7,1	2,3	1,1	0,3	0,1	0,0	0,0	0,0	49,76

Manufacturing and Manual Industries	1,0	1,1	0,8	0,1	-	-	-	-	-	-	34,34
Office and Business	2,3	6,7	4,7	0,8	0,0	-	0,0	-	0,1	0,0	39,95
Agricultural properties	1,5	3,0	1,4	0,2	0,1	0,0	0,0	-	-	-	35,98
Properties for social and cultural purposes	1,2	3,7	1,7	0,1	0,0	-	0,1	-	-	0,1	38,75
Other	0,0	0,1	-	-	-	-	-	-	-	-	33,19
Total	40,0	91,8	88,6	23,9	12,8	7,9	1,2	0,8	0,3	1,5	44,4

Table M4d/B4d

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

	<i>Per cent</i>										Avg. LTV
	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	6,24	31,84	38,97	11,20	6,25	4,54	0,44	0,11	0,07	0,33	
Holiday houses	11,91	54,75	25,48	3,55	4,18	0,00	0,00	0,00	0,00	0,25	
Subsidised Housing	41,75	31,70	13,25	3,91	2,36	0,31	0,98	2,18	0,31	3,25	
Cooperative Housing	48,78	29,89	15,89	2,87	1,63	0,30	0,09	0,26	0,13	0,13	
Private rental	10,94	32,68	36,62	11,98	5,55	1,45	0,52	0,10	0,05	0,16	
Manufacturing and Manual Industries	33,44	38,13	25,42	3,01	0,00	0,00	0,00	0,00	0,00	0,00	
Office and Business	15,52	45,93	31,78	5,67	0,27	0,00	0,14	0,00	0,41	0,27	
Agricultural properties	23,98	48,45	23,16	3,10	0,82	0,33	0,16	0,00	0,00	0,00	
Properties for social and cultural purposes	16,96	53,48	24,78	1,74	0,43	0,00	0,72	0,00	0,00	1,74	
Other	0,14	83,33	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Total	14,90	34,17	32,97	8,87	4,74	2,95	0,43	0,28	0,11	0,56	

Table M5/B5 - Total
Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	83,7	26,8	6,4	22,9	25,2		165,0
Holiday houses	2,3	2,4	0,8	1,1	1,3		7,9
Subsidised Housing	9,8	2,5	1,1	4,1	5,0		22,5
Cooperative Housing	17,7	1,6	0,6	1,8	1,6		23,4
Private rental	6,9	1,1	1,9	5,7	3,7		19,3
Manufacturing and Manual Industries	0,4	0,2	0,6	0,6	1,1		3,0
Office and Business	8,3	0,9	1,1	2,6	1,8		14,6
Agricultural properties	0,7	2,0	0,5	1,0	1,9		6,1
Properties for social and cultural purposes	1,3	0,8	0,5	2,8	1,6		6,9
Other	0,0	0,0	-	0,0	0,0		0,1
Total	131,2	38,3	13,6	42,6	43,1		268,7

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Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes		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	65,4	2,2	-	6,1	9,1	-	3,2	2,8	0,7	0,0	0,0	89,5
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-	-
Money market based loans												
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	0,1	-	-	-	-	-	-	-	-	-	-	0,1
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	65,4	2,2	-	6,1	9,1	-	3,2	2,8	0,7	0,0	0,0	89,5

*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		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	98,6	5,6	22,5	17,2	10,2	3,0	11,4	3,3	6,2	0,0	0,0	178,1
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-	-
Money market based loans												
Non Capped floaters	0,2	-	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	0,8	0,0	-	0,0	0,0	-	-	0,0	0,0	-	-	0,9
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	99,6	5,7	22,5	17,3	10,2	3,0	11,4	3,3	6,2	0,0	0,0	179,2

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied homes		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	164,0	7,9	22,5	23,3	19,3	3,0	14,6	6,1	6,9	0,1	0,1	267,6
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-	-
Money market based loans												
Non Capped floaters	0,2	-	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	0,9	0,0	-	0,0	0,0	-	-	0,0	0,0	-	-	1,0
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	165,0	7,9	22,5	23,4	19,3	3,0	14,6	6,1	6,9	0,1	0,1	268,7

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	18,5	0,5	1,8	0,5	2,3	0,3	1,1	0,2	1,6	0,0	26,7
≥ 12 - ≤ 24 months	11,0	0,4	0,5	0,5	1,4	0,2	0,8	0,3	0,4	-	15,3
≥ 24 - ≤ 36 months	9,0	0,4	0,6	0,4	1,7	0,2	0,4	0,4	0,5	0,0	13,6
≥ 36 - ≤ 60 months	14,9	0,6	1,0	1,6	2,3	0,3	1,1	0,5	0,3	-	22,5
≥ 60 months	111,6	6,0	18,7	20,4	11,7	2,0	11,3	4,8	4,1	0,0	190,6
Total	165,0	7,9	22,5	23,4	19,3	3,0	14,6	6,1	6,9	0,1	268,8

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3
≥ 1 - ≤ 3 Years	0,3	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,5
≥ 3 - ≤ 5 Years	0,7	0,1	0,1	0,1	0,0	0,1	0,1	0,0	0,0	-	1,1
≥ 5 - ≤ 10 Years	4,0	0,3	1,4	0,3	0,1	0,1	0,4	0,2	0,1	0,0	6,7
≥ 10 - ≤ 20 Years	21,1	1,3	4,7	1,1	1,0	2,2	8,2	0,9	1,4	0,0	42,0
≥ 20 Years	138,7	6,2	16,2	21,9	18,1	0,6	5,9	5,0	5,4	0,0	218,1
Total	165,0	7,9	22,5	23,4	19,3	3,0	14,6	6,1	6,9	0,1	268,7

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	0,56		0,18	0,13		0,08	0,02				0,48
											0,06

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	0,01		0,00	0,00		0,00	0,00				0,00
											0,00

Table M11b/B11b

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 60 per cent LTV	0		0		0		0,01				0
60-69.9 per cent LTV	0						0,02				0
70-79.9 per cent LTV	0		0,01								0
80-89.9 per cent LTV	0									0,56	0
90-100 per cent LTV	0,01										0
>100 per cent LTV	0,02										0,01

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	4,09	-	9,42	-	0,34	-	16,26	-	-	-	2,00
											32,11

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, %	-	-	0,04	-	-	-	0,11	-	-	-	3,21

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2024

Reporting in Domestic Currency	(Please insert currency)
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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: COVID-19 EMF-ECBC Response

CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays

Optional further information at issuer/country level
[For completion]
Can the COVID-19 related payment holiday loans remain part of the cover pool? [YES/NO] (cancel what is not relevant)

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
1. Breakdown of payment holiday		Nominal (m)	Number of loans	% Nominal (m) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	ND2	ND2	#VALUE!	#VALUE!		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
1. types of granted payment holiday (original duration)		1 month	2 months	3 months	4 to 6 months	over 6 months	total
in % nominal (m) of affected national amount to total cover pool							
COV.2.1.1	principal & interest deferred	ND2	ND2	ND2	ND2	ND2	0,0%
COV.2.1.2	principal deferred	ND2	ND2	ND2	ND2	ND2	0,0%
COV.2.1.3	other	ND2	ND2	ND2	ND2	ND2	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.6	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.7	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.8	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.9	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.10	<i>[please insert here mortgages with extended moratoria]</i>						0,0%