



Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

2023 Version

Denmark

Realkredit Danmark

Reporting Date:

08-02-2024

Cut-off Date:

31-12-2023



REALKREDIT
Danmark

Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1. Crisis M Payment Holidays

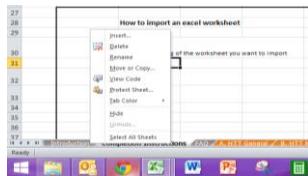
Completion Instructions

Please delete this tab once you have completed this file

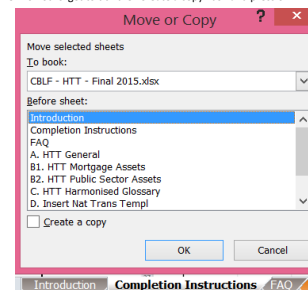
1. Every pool has one separate HTT. Issuers with more than one cover pool have to present as many separate HTTs as the number of pools.
2. All cells that include "[For completion]" and "[Mark as ND if not relevant]" needs to be completed
3. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
 - 3.A Numbers: Please insert the appropriate data
 - 3.B Letters: Please insert either No Data (ND)
 - (i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
 - (ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB programme at the present time
 - (iii) ND3: Please complete the cell with ND3 when the information is not available at the present time
4. Please note that the percentage cells will be automatically completed by the spreadsheet.
5. The wording of the tabs referring to the HTT (the ones with an orange tab colour) are not to be changed.
6. Should you wish to insert your National Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.
Please do not forget to change the name of the worksheet in order to be consistent with the numbering of the existing ones (starting with D.).
Please update the Introduction Tab accordingly.
7. Please delete tab D (Insert National Transparency Template) and the example tabs if unused.
Please update the introduction Tab accordingly.
8. Should you make references to external documents or cells in this document, please insert the hyperlink.
9. Since HTT 2018 various fields as well as the amount of rows and columns are blocked in order to guarantee the uniformity of the HTT architecture which enables to run automated reporting programs. In order to guarantee this uniformity the Secretariat will not provide 'unprotected' HTTs to the issuers
10. Since the loan bucket size of the loan size information (Tab. B1 HTT mortgage Assets - section 7.10 and 7.15, Tab. B2 HTT Public Sector Assets - section 8.2, Tab B3. HTT Shipping Assets - section 9.8) is decided at national level, please follow the agreed dispositions which can be found in the HTT Completion Guideline
11. Since the regional breakdown denomination (Tab. B1 HTT Mortgage Assets - section 7.5., Tab B2 HTT Public Sector Assets - section 8.5) is decided at national level, please follow the agreed dispositions which can be found in the HTT Completion Guideline
12. For any further questions on how to complete the HTT please consult in the following order:
 - (i) the HTT Completion Guideline
 - (ii) the relevant National Coordinator
 - (iii) the Covered Bond Label Secretariat

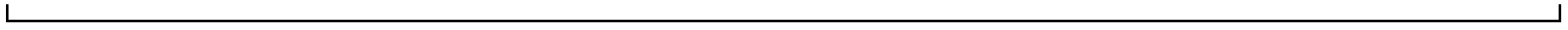
How to import an excel worksheet

1. Click on the tab of the worksheet you want to import
2. Select "Move or Copy"



3. Select the excel file where you want to transfer your worksheet from the dropdown menu
4. In the box Before Sheet, please select "(move to end)"
5. Do not forget to tick the "Create a copy" box and press ok







Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions	
General Questions	
Question 1: What is the structure of the Harmonised Transparency Template (HTT)?	
Response 1	The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.
Question 2: Is the HTT going to replace the National Transparency Template (NTT)?	
Response 2	The HTT is compulsory in order to be considered Covered Bond Label compliant. The NTT can be added in order to provide further information at national discretion.
Question 3: What is the reporting frequency of the HTT?	
Response 3	The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.
Question 4: Where should the HTT be posted?	
Response 4	The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.
Question 5: In what format the HTT should be disclosed?	
Response 5	The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.
Question 6: Where can I find the reporting date?	
Response 6	The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.
Question 7: What happens when I cannot complete a section of the HTT?	
Response 7	When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.
Specific Questions	
Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?	
Response 8	Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).
Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?	
Response 9	Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding cover assets.
Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?	
Response 10	Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.
Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?	
Response 11	The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.



A. Harmonised Transparency Template - General Information

HTT 2023

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



Field Number	1. Basic Facts				
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Realkredit Danmark			
G.1.1.3	Link to Issuer's Website	www.rd.dk			
G.1.1.4	Cut-off date	31-dec-23			
OG.1.1.1	<i>Optional information e.g. Contact names</i>				
OG.1.1.2	<i>Optional information e.g. Parent name</i>				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	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	288.863,0			
G.3.1.2	Outstanding Covered Bonds	271.355,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	4,5%	0,0%	
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	271.355,0	93,9%		
G.3.3.2	Public Sector		0,0%		
G.3.3.3	Shipping		0,0%		
G.3.3.4	Substitute Assets	17.508,0	6,1%		
G.3.3.5	Other		0,0%		
G.3.3.6	Total	288.863,0	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						
G.3.4.1	Weighted Average Life (in years)		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
			24,0			
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		6.951,0		2,4%	
G.3.4.3	1 - 2 Y		3.829,0		1,3%	
G.3.4.4	2 - 3 Y		2.406,0		0,8%	
G.3.4.5	3 - 4 Y		2.192,0		0,8%	
G.3.4.6	4 - 5 Y		1.836,0		0,6%	
G.3.4.7	5 - 10 Y		7.611,0		2,6%	
G.3.4.8	10+ Y		264.038,0		91,4%	
G.3.4.9		Total	288.863,0	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						
OG.3.4.9					0,00%	
OG.3.4.10					0,00%	
5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
			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		38,0		0,0%	
G.3.5.5	3 - 4 Y		709,0		0,3%	
G.3.5.6	4 - 5 Y		0,0		0,0%	
G.3.5.7	5 - 10 Y		5.191,0		1,9%	
G.3.5.8	10+ Y		265.416,0		97,8%	
G.3.5.9		Total	271.354,0	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						
G.3.6.1	EUR		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.2	AUD		8,0		0,0%	
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		271.347,0		100,0%	
G.3.6.8	GBP					
G.3.6.9	HKD					
G.3.6.10	ISK					
G.3.6.11	JPY					
G.3.6.12	KRW					
G.3.6.13	NOK					
G.3.6.14	PLN					
G.3.6.15	SEK					
G.3.6.16	SGD					
G.3.6.17	USD					
G.3.6.18	Other					



G.3.6.19	Total	271.355,0	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	9,0		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	271.346,0		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	271.355,0	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	270.165,0		99,6%	
G.3.8.2	Floating coupon	847,0		0,3%	
G.3.8.3	Other	343,0		0,1%	
G.3.8.4	Total	271.355,0	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		1,8%	
G.3.9.3	Exposures to central banks	1.723,0			
G.3.9.4	Exposures to credit institutions	15.479,0		88,4%	
G.3.9.5	Other			0,0%	
G.3.9.6	Total	17.509,0		90,2%	
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)	17.508,0		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	17.508,0	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	17.508,0	6,1%	6,5%
G.3.11.3	Other			
G.3.11.4	Total	17.508,0	6,1%	6,5%
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 - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.] https://www.rd.dk/dk/investor/Library/Pages/Green-Bond-Framework.aspx#		
G.3.14.4	link to the committed objective criteria			
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				



OG.3.14.14
 OG.3.14.15
 OG.3.14.16
 OG.3.14.17
 OG.3.14.18
 OG.3.14.19
 OG.3.14.20
 OG.3.14.21
 OG.3.14.22
 OG.3.14.23
 OG.3.14.24
 OG.3.14.25
 OG.3.14.26
 OG.3.14.27
 OG.3.14.28
 OG.3.14.29
 OG.3.14.30
 OG.3.14.31
 OG.3.14.32
 OG.3.14.33
 OG.3.14.34
 OG.3.14.35
 OG.3.14.36
 OG.3.14.37
 OG.3.14.38
 OG.3.14.39
 OG.3.14.40
 OG.3.14.41

4. Compliance Art 14 CBD Check table Row Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	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
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary	
G.4.1.16	(e)	Maturity Structure - cover assets:	65	
G.4.1.17	(e)	Maturity Structure - covered bond:	88	
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG.1.7	
G.4.1.19	(f)	Levels of OC:	44	
G.4.1.20	(g)	Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

5. References to Capital Requirements Regulation (CRR) 129(1)

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

6. Other relevant information
1. Optional information e.g. Rating triggers



OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency

DKK



CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	217.329,0	80,1%
M.7.1.2	Commercial	53.963,6	19,9%
M.7.1.3	Other	63,1	0,0%
M.7.1.4	Total	271.355,7	100,0%
OM.7.1.1	Owner-occupied homes	167.181,0	61,6%
OM.7.1.2	Holiday houses	8.014,0	3,0%
OM.7.1.3	Subsidised Housing	22.277,0	8,2%
OM.7.1.4	Cooperative Housing	23.362,0	8,6%
OM.7.1.5	Private rental	19.857,0	7,3%
OM.7.1.6	Manufacturing and Manual Industries	2.822,4	1,0%
OM.7.1.7	Office and Business	14.647,0	5,4%
OM.7.1.8	Agricultur	6.303,9	2,3%
OM.7.1.9	Social and cultural purpose	6.828,3	2,5%
OM.7.1.10	Other	63,1	0,0%
OM.7.1.11	<i>o/w [if relevant, please specify]</i>		
			0,0%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	147508	7706
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0,9%	4,9%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100,0%	100,0%
M.7.4.2	Austria		
M.7.4.3	Belgium		
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark	100,0%	100,0%
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		



M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden		0,0%	0,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway		0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>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%	52,5%	48,7%
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	15,2%	10,2%	14,2%
M.7.5.3	Northern Jutland (Region Nordjylland)	4,8%	6,2%	5,1%
M.7.5.4	Eastern Jutland (Region Midtjylland)	15,8%	16,4%	15,9%
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	16,4%	14,6%	16,1%
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	35,9%	23,3%	33,4%
M.7.7.2	Amortising	64,1%	76,7%	66,6%
M.7.7.3	Other			
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	11,5%	6,6%	10,5%
M.7.8.2	≥ 12 - ≤ 24 months	6,5%	4,5%	6,1%
M.7.8.3	≥ 24 - ≤ 36 months	5,0%	3,9%	4,8%
M.7.8.4	≥ 36 - ≤ 60 months	8,7%	6,8%	8,3%
M.7.8.5	≥ 60 months	68,4%	78,2%	70,3%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,1%	0,0%	0,0%
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)	1.473,3			
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	104.461,0	119.972	48,1%	81,3%
M.7A.10.3	DKK 2 - 5m	68.643,3	24.233	31,6%	16,4%
M.7A.10.4	DKK 5 - 20m	23.086,8	2.839	10,6%	1,9%
M.7A.10.5	DKK 20 - 50m	10.182,0	347	4,7%	0,2%
M.7A.10.6	DKK 50 - 100m	5.835,6	82	2,7%	0,1%
M.7A.10.7	> DKK 100m	5.120,5	35	2,4%	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	217.329,2	147.508	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal		Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1		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		Nominal		Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47,0%				
By LTV buckets (mn):						
M.7A.12.2	>0 - <=40 %	175.320,6			80,7%	
M.7A.12.3	>40 - <=50 %	20.113,0			9,3%	
M.7A.12.4	>50 - <=60 %	11.505,2			5,3%	
M.7A.12.5	>60 - <=70 %	5.597,2			2,6%	
M.7A.12.6	>70 - <=80 %	2.886,9			1,3%	
M.7A.12.7	>80 - <=90 %	791,1			0,4%	
M.7A.12.8	>90 - <=100 %	345,6			0,2%	
M.7A.12.9	>100 %	769,6			0,4%	
M.7A.12.10	Total	217.329,3		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	84,7%
M.7A.13.2	Second home/Holiday houses	4,1%
M.7A.13.3	Buy-to-let/Non-owner occupied	
M.7A.13.4	Subsidised housing	
M.7A.13.5	Agricultural	
M.7A.13.6	Other	11,3%
OM.7A.13.1	<i>o/w Private rental</i>	
OM.7A.13.2	<i>o/w Multi-family housing</i>	
OM.7A.13.3	<i>o/w Buildings under construction</i>	
OM.7A.13.4	<i>o/w Buildings land</i>	
OM.7A.13.5	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	



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

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	23.484,0	6368	10,8%	4,9%
M.7A.15.2	B	11.465,0	5042	5,3%	3,9%
M.7A.15.3	C	40.961,0	18160	18,8%	14,1%
M.7A.15.4	D	32.836,0	15144	15,1%	11,8%
M.7A.15.5	E	11.453,0	5842	5,3%	4,5%
M.7A.15.6	F	4.194,0	2256	1,9%	1,8%
M.7A.15.7	G	2.314,0	1402	1,1%	1,1%
M.7A.15.8	Estimated A	9.610,0	10632	4,4%	8,3%
M.7A.15.9	Estimated B	2.598,0	1502	1,2%	1,2%
M.7A.15.10	Estimated C	16.455,0	12054	7,6%	9,4%
M.7A.15.11	Estimated D	42.266,0	31790	19,4%	24,7%
M.7A.15.12	Estimated E	13.346,0	14180	6,1%	11,0%
M.7A.15.13	Estimated F	2.203,0	2594	1,0%	2,0%
M.7A.15.14	Estimated G	2,0	77	0,0%	0,1%
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	4.142,0	1825	1,9%	1,4%
M.7A.15.19	Total	217.329,0	128868	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)	23.484,0	6368	10,8%	4,9%
M.7A.16.2	< 70,0 + 2200/area (B)	11.465,0	5042	5,3%	3,9%
M.7A.16.3	< 110 + 3200/area (C)	40.961,0	18160	18,8%	14,1%
M.7A.16.4	< 150 + 4200/area (D)	32.836,0	15144	15,1%	11,8%
M.7A.16.5	< 190 + 5200/area (E)	11.453,0	5842	5,3%	4,5%
M.7A.16.6	< 240 + 6500/area (F)	4.194,0	2256	1,9%	1,8%
M.7A.16.7	> 240 + 6500/area (G)	2.314,0	1402	1,1%	1,1%
M.7A.16.8	Estimated < 52,5 + 1650/area (A)	9.610,0	10632	4,4%	8,3%
M.7A.16.9	Estimated < 70,0 + 2200/area (B)	2.598,0	1502	1,2%	1,2%
M.7A.16.10	Estimated < 110 + 3200/area (C)	16.455,0	12054	7,6%	9,4%
M.7A.16.11	Estimated < 150 + 4200/area (D)	42.266,0	31790	19,4%	24,7%
M.7A.16.12	Estimated < 190 + 5200/area (E)	13.346,0	14180	6,1%	11,0%
M.7A.16.13	Estimated < 240 + 6500/area (F)	2.203,0	2594	1,0%	2,0%
M.7A.16.14	Estimated > 240 + 6500/area (G)	2,0	77	0,0%	0,1%
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	4.142,0	1825	1,9%	1,4%
M.7A.16.19	Total	217.329,0	128868	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	38.429,0	20633	17,7%	8,0%
M.7A.17.2	1919 - 1945	32.371,0	16569	14,9%	6,4%
M.7A.17.3	1946 - 1960	25.993,0	15289	12,0%	5,9%
M.7A.17.4	1961 - 1970	33.084,0	22205	15,2%	8,6%
M.7A.17.5	1971 - 1980	31.921,0	23822	14,7%	9,2%
M.7A.17.6	1981 - 1990	11.672,0	11773	5,4%	4,6%
M.7A.17.7	1991 - 2000	6.333,0	3938	2,9%	1,5%
M.7A.17.8	2001 - 2005	5.564,0	3284	2,6%	1,3%
M.7A.17.9	2006 - 2010	8.539,0	4361	3,9%	1,7%
M.7A.17.10	2011 - 2015	4.991,0	2238	2,3%	0,9%
M.7A.17.11	2016 - 2020	12.143,0	3133	5,6%	1,2%
M.7A.17.12	2021 and onwards	6.291,0	1623	2,9%	0,6%
M.7A.17.13	no data	0,0	128868	0,0%	50,0%
M.7A.17.14	Total	217.331,0	257736	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	116.491,0	75042	53,6%	58,2%
M.7A.18.2	Flat or Apartment	29.454,0	15792	13,6%	12,3%
M.7A.18.3	Bungalow	0,0		0,0%	0,0%
M.7A.18.4	Terraced House	15.789,0	9128	7,3%	7,1%
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	55.596,0	28906	25,6%	22,4%
M.7A.18.8	Total	217.330,0	128868	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	14.726,0	3461	6,8%	2,7%
M.7A.19.2	Existing property	198.345,0	123960	91,3%	96,2%
M.7A.19.3	other			0,0%	0,0%
M.7A.19.4	no data	4.259,0	1447	2,0%	1,1%
M.7A.19.5	Total	217.330,0	128868	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		95772	17,4	
M.7A.20.2	Flat or Apartment		6406	8,93	
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House		6598	13,3	
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other		21559	3,89	
M.7A.20.8	no data				
M.7A.20.9	Total	0,0	130335		
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					



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

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	7.002,7			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	3.014,2	3.026	5,6%	39,3%
M.7B.21.3	DKK 2 - 5m	6.691,9	2.066	12,4%	26,8%
M.7B.21.4	DKK 5 - 20m	19.942,1	2.091	37,0%	27,1%
M.7B.21.5	DKK 20 - 50m	11.936,0	403	22,1%	5,2%
M.7B.21.6	DKK 50 - 100m	5.285,0	77	9,8%	1,0%
M.7B.21.7	> DKK 100m	7.093,4	43	13,1%	0,6%
M.7B.21.8				0,0%	0,0%
M.7B.21.9				0,0%	0,0%
M.7B.21.10				0,0%	0,0%
M.7B.21.11				0,0%	0,0%
M.7B.21.12				0,0%	0,0%
M.7B.21.13				0,0%	0,0%
M.7B.21.14				0,0%	0,0%
M.7B.21.15				0,0%	0,0%
M.7B.21.16				0,0%	0,0%
M.7B.21.17				0,0%	0,0%
M.7B.21.18				0,0%	0,0%
M.7B.21.19				0,0%	0,0%
M.7B.21.20				0,0%	0,0%
M.7B.21.21				0,0%	0,0%
M.7B.21.22				0,0%	0,0%
M.7B.21.23				0,0%	0,0%
M.7B.21.24				0,0%	0,0%
M.7B.21.25				0,0%	0,0%
M.7B.21.26	Total	53.962,6	7.706	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 (%)	35,0%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	47.943,0		88,8%	
M.7B.23.3	>40 - <=50 %	3.509,5		6,5%	
M.7B.23.4	>50 - <=60 %	1.591,3		2,9%	
M.7B.23.5	>60 - <=70 %	500,1		0,9%	
M.7B.23.6	>70 - <=80 %	168,8		0,3%	
M.7B.23.7	>80 - <=90 %	85,5		0,2%	
M.7B.23.8	>90 - <=100 %	49,9		0,1%	
M.7B.23.9	>100%	114,4		0,2%	
M.7B.23.10	Total	53.962,5	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	26,9%
M.7B.24.2	Office	19,8%
M.7B.24.3	Hotel/Tourism	
M.7B.24.4	Shopping malls	
M.7B.24.5	Industry	3,8%
M.7B.24.6	Agriculture	8,5%
M.7B.24.7	Other commercially used	31,6%
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	9,3%
M.7B.24.11	Land	
M.7B.24.12	Property developers / Bulding under construction	
M.7B.24.13	Other	0,1%
OM.7B.24.1	<i>o/w Cultural purposes</i>	
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>	



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

HTT 2023

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	2138001V08L6MTIDB405	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	ND1	ND1	
E.1.1.5	Cash manager	Realkredit Danmark A/S	549300NLOMBWE943Y	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	Danske Banks A/S	MAES062Z2104R22U7M96	
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>	[For completion]	[For completion]	
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	ND2	ND2	ND2	ND2
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2023



Reporting in Domestic Currency	DKK
CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program 2. Additional information on the sustainable section of the mortgage stock 2A. Sustainable Residential Cover Pool 2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	42.334,0	12.647	15,6%	8,1%
SM.1.1.2	Social impact mortgage loans	16.163,0	4.172	6,0%	2,7%
SM.1.1.3	other	0,0	0	0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	58.497,0	16.819	21,6%	10,8%
OSM.1.1.1	a/w If relevant, please specify/				
OSM.1.1.2	a/w If relevant, please specify/				
OSM.1.1.3	a/w If relevant, please specify/				
OSM.1.1.4	a/w If relevant, please specify/				
OSM.1.1.5	a/w If relevant, please specify/				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information			% Total sustainable Mortgages		
SM.2.1.1	Residential	51.112,0	87,4%		
SM.2.1.2	Commercial	7.382,0	12,6%		
SM.2.1.3	Other	4,0	0,0%		
SM.2.1.4	Total	58.497,0	100,0%		
OSM.2.1.1	a/w Forest & Agriculture				
OSM.2.1.2	a/w EE residential				
OSM.2.1.3	a/w EE commercial				
OSM.2.1.4	a/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	a/w Social residential				
OSM.2.1.7	a/w Social Commercial				
OSM.2.1.8	a/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	a/w If relevant, please specify/				
OSM.2.1.12	a/w If relevant, please specify/				
OSM.2.1.13	a/w If relevant, please specify/				
OSM.2.1.14	a/w If relevant, please specify/				
OSM.2.1.15	a/w If relevant, please specify/				
OSM.2.1.16	a/w If relevant, please specify/				
OSM.2.1.17	a/w If relevant, please specify/				
OSM.2.1.18	a/w If relevant, please specify/				
2. General Information		Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	15999	817	16.816	
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%	23,0%	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)	19,5%	27,6%		
SM.2.5.2	Remaining Zealand & Bornholm (Region Sjælland)	43,8%	35,8%		
SM.2.5.3	Northern Jutland (Region Nordjylland)	5,6%	12,1%		
SM.2.5.4	Eastern Jutland (Region Midtjylland)	12,4%	7,6%		
SM.2.5.5	Southern Jutland & Funen (Region Syddanmark)	18,7%	16,9%		
SM.2.5.6					
SM.2.5.7					
SM.2.5.8					
SM.2.5.9					
SM.2.5.10					
SM.2.5.11					
SM.2.5.12					
SM.2.5.13					
SM.2.5.14					
SM.2.5.15					
SM.2.5.16					
SM.2.5.17					
SM.2.5.18					
SM.2.5.19					
SM.2.5.20					
SM.2.5.21					
SM.2.5.22					
SM.2.5.23					

SM.2.5.24
SM.2.5.25
SM.2.5.26
SM.2.5.27
SM.2.5.28
SM.2.5.29
SM.2.5.30
SM.2.5.31
SM.2.5.32
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SM.2.5.40
SM.2.5.41
SM.2.5.42
SM.2.5.43
SM.2.5.44
SM.2.5.45
SM.2.5.46
SM.2.5.47
SM.2.5.48
SM.2.5.49
SM.2.5.50

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

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	23.7%	18.8%	23.1%
SM.2.7.2	Amortising	76.3%	81.2%	76.9%
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	14.8%	15.6%	14.9%
SM.2.8.2	≥ 12 - < 24 months	7.6%	3.9%	7.2%
SM.2.8.3	≥ 24 - < 36 months	6.4%	5.2%	6.2%
SM.2.8.4	≥ 36 - < 60 months	9.1%	5.0%	8.6%
SM.2.8.5	≥ 60 months	62.1%	70.3%	63.2%
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				

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

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)	3,194.7			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	9,506.8	9,157	18.6%	57.3%
SM.2A.10.3	DKK 2 - 5m	15,485.6	5,328	30.3%	33.3%
SM.2A.10.4	DKK 5 - 20m	10,098.6	1,153	19.8%	7.2%
SM.2A.10.5	DKK 20 - 50m	7,252.2	250	14.2%	1.6%
SM.2A.10.6	DKK 50 - 100m	4,731.1	70	9.3%	0.4%
SM.2A.10.7	> DKK 100m	4,028.1	31	7.9%	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	51,112.4	15,999	100.0%	100.0%

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

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	48.0%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	918,014.9		72.8%	
SM.2A.12.3	>40 - <=50 %	108,278.1		8.6%	
SM.2A.12.4	>50 - <=60 %	77,112.2		6.1%	
SM.2A.12.5	>60 - <=70 %	43,579.4		3.5%	
SM.2A.12.6	>70 - <=80 %	41,029.8		3.3%	
SM.2A.12.7	>80 - <=90 %	25,750.2		2.0%	
SM.2A.12.8	>90 - <=100 %	11,307.1		0.9%	
SM.2A.12.9	>100 %	36,423.6		2.9%	
SM.2A.12.10	Total	1,261,495.5	0	100.0%	0.0%
OSM.2A.12.11	o/w >100 - <=110 %				
OSM.2A.12.12	o/w >110 - <=120 %				
OSM.2A.12.13	o/w >120 - <=130 %				
OSM.2A.12.14	o/w >130 - <=140 %				
OSM.2A.12.15	o/w >140 - <=150 %				
OSM.2A.12.16	o/w >150 %				
OSM.2A.12.17					
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		<i>a/w Private rental</i>					
OSM.2A.13.2		<i>a/w Multi-family housing</i>					
OSM.2A.13.3		<i>a/w Buildings under construction</i>					
OSM.2A.13.4		<i>a/w Buildings land</i>					
OSM.2A.13.5		<i>a/w (if relevant, please specify)</i>					
OSM.2A.13.6		<i>a/w (if relevant, please specify)</i>					
OSM.2A.13.7		<i>a/w (if relevant, please specify)</i>					
OSM.2A.13.8		<i>a/w (if relevant, please specify)</i>					
OSM.2A.13.9		<i>a/w (if relevant, please specify)</i>					
OSM.2A.13.10		<i>a/w (if relevant, please specify)</i>					
14. Loan by Ranking % Residential Loans							
SM.2A.14.1	1st lien / No prior ranks		100.0%				
SM.2A.14.2	Guaranteed						
SM.2A.14.3	Other						
OSM.2A.14.1							
OSM.2A.14.2							
OSM.2A.14.3							
15. Energy Performance information of the financed RRE							
SM.2A.15.1	A	23.484.0	8.129	45.9%	26.5%		
SM.2A.15.2	B	11.465.0	4.696	22.4%	15.3%		
SM.2A.15.3	C	8.116.0	7.969	15.9%	26.0%		
SM.2A.15.4	D	3.581.0	3.616	7.0%	11.8%		
SM.2A.15.5	E	960.0	966	1.9%	3.2%		
SM.2A.15.6	F	151.0	172	0.3%	0.6%		
SM.2A.15.7	G	87.0	26	0.2%	0.1%		
SM.2A.15.8	Estimated A	34.0	871	0.1%	2.8%		
SM.2A.15.9	Estimated B	20.0	31	0.0%	0.1%		
SM.2A.15.10	Estimated C	1.855.0	1.796	3.6%	5.9%		
SM.2A.15.11	Estimated D	924.0	1.852	1.8%	6.0%		
SM.2A.15.12	Estimated E	18.0	355	0.0%	1.2%		
SM.2A.15.13	Estimated F	4.0	0	0.0%	0.0%		
SM.2A.15.14	Estimated G	0.0	66	0.0%	0.2%		
SM.2A.15.15							
SM.2A.15.16							
SM.2A.15.17							
SM.2A.15.18	no data	413.0	84	0.8%	0.3%		
SM.2A.15.19	Total	51.112.0	30.629	2.7%	7.7%		
OSM.2A.15.1							
OSM.2A.15.2							
OSM.2A.15.3							
16. Primary Energy intensity (kWh/m2 per year)							
SM.2A.16.1	< 52.5 + 1650/area (A)	23.484.0	8.129	45.9%	26.5%		
SM.2A.16.2	< 70.0 + 2200/area (B)	11.465.0	4.696	22.4%	15.3%		
SM.2A.16.3	< 110 + 3200/area (C)	8.116.0	7.969	15.9%	26.0%		
SM.2A.16.4	< 150 + 4200/area (D)	3.581.0	3.616	7.0%	11.8%		
SM.2A.16.5	< 190 + 5200/area (E)	960.0	966	1.9%	3.2%		
SM.2A.16.6	< 240 + 6500/area (F)	151.0	172	0.3%	0.6%		
SM.2A.16.7	> 240 + 6500/area (G)	87.0	26	0.2%	0.1%		
SM.2A.16.8	Estimated < 52.5 + 1650/area (A)	34.0	871	0.1%	2.8%		
SM.2A.16.9	Estimated < 70.0 + 2200/area (B)	20.0	31	0.0%	0.1%		
SM.2A.16.10	Estimated < 110 + 3200/area (C)	1.855.0	1.796	3.6%	5.9%		
SM.2A.16.11	Estimated < 150 + 4200/area (D)	924.0	1.852	1.8%	6.0%		
SM.2A.16.12	Estimated < 190 + 5200/area (E)	18.0	355	0.0%	1.2%		
SM.2A.16.13	Estimated < 240 + 6500/area (F)	4.0	0	0.0%	0.0%		
SM.2A.16.14	Estimated > 240 + 6500/area (G)	0.0	66	0.0%	0.2%		
SM.2A.16.15	TBC at a country level						
SM.2A.16.16	TBC at a country level						
SM.2A.16.17	TBC at a country level						
SM.2A.16.18	no data	413.0	84	0.8%	0.3%		
SM.2A.16.19	Total	51.112.0	30.629	100.0%	100.0%		
OSM.2A.16.1							
OSM.2A.16.2							
17. Property Age Structure							
SM.2A.17.1	older than 1919	1.691.0	630	3.3%	2.1%		
SM.2A.17.2	1919 - 1945	2.110.0	1.088	4.1%	3.6%		
SM.2A.17.3	1946 - 1960	6.916.0	6.061	13.5%	19.8%		
SM.2A.17.4	1961 - 1970	6.775.0	2.863	13.3%	9.3%		
SM.2A.17.5	1971 - 1980	5.227.0	3.024	10.2%	9.9%		
SM.2A.17.6	1981 - 1990	2.954.0	6.034	5.8%	19.6%		
SM.2A.17.7	1991 - 2000	1.259.0	1.562	2.5%	5.1%		
SM.2A.17.8	2001 - 2005	1.078.0	650	2.1%	2.1%		
SM.2A.17.9	2006 - 2010	3.250.0	1554	6.4%	5.1%		
SM.2A.17.10	2011 - 2015	3.060.0	1531	6.0%	5.0%		
SM.2A.17.11	2016 - 2020	10.945.0	3661	21.4%	12.0%		
SM.2A.17.12	2021 and onwards	5.848.0	1991	11.4%	6.5%		
SM.2A.17.13	no data	0.0	0	0.0%	0.0%		
SM.2A.17.14	Total	51.113.0	30.629	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							
SM.2A.18.1	House, detached or semi-detached	12.141.0	5.367	23.8%	17.5%		
SM.2A.18.2	Flat or Apartment	6.100.0	2.940	11.9%	9.6%		
SM.2A.18.3	Bungalow						
SM.2A.18.4	Terraced House	3.213.0	1.735	6.3%	5.7%		
SM.2A.18.5	Multi-family House						
SM.2A.18.6	Land Only						
SM.2A.18.7	other	29.659.0	20.587	58.0%	67.2%		
SM.2A.18.8	Total	51.113.0	30.629	100.0%	100.0%		
OSM.2A.18.1							
19. New Residential Property							
SM.2A.19.1	New Property	13.946.0	4.396	27.3%	14.4%		
SM.2A.19.2	Existing Property	36.550.0	26.138	71.5%	85.3%		
SM.2A.19.3	other						
SM.2A.19.4	no data	617.0	95	1.2%	0.3%		
SM.2A.19.5	Total	51.113.0	30.629	100.0%	100.0%		
OSM.2A.19.1							
20. CO2 emission - by dwelling type - as per national availability							
SM.2A.20.1	House, detached or semi-detached						
SM.2A.20.2	Flat or Apartment						
SM.2A.20.3	Bungalow						
SM.2A.20.4	Terraced House						
SM.2A.20.5	Multi-family House						
SM.2A.20.6	Land Only						
SM.2A.20.7	other						
SM.2A.20.8	no data						
SM.2A.20.9	Total	0.0	0.0				
SM.2A.20.10	Weighted Average						
SM.2A.20.11							
SM.2A.20.12							
SM.2A.20.13							
SM.2A.20.14							
SM.2A.20.15							
SM.2A.20.16							
SM.2A.20.17							
SM.2A.20.18							
SM.2A.20.19							
SM.2A.20.20							
SM.2A.20.21							
SM.2A.20.22							
SM.2A.20.23							
SM.2A.20.24							
SM.2A.20.25							
SM.2A.20.26							
SM.2A.20.27							
SM.2A.20.28							
SM.2A.20.29							
SM.2A.20.30							
SM.2A.20.31							
SM.2A.20.32							
SM.2A.20.33							
SM.2A.20.34							
SM.2A.20.35							
SM.2A.20.36							
SM.2A.20.37							
SM.2A.20.38							

SM.2A.20.39
 SM.2A.20.40
 SM.2A.20.41
 SM.2A.20.42
 SM.2A.20.43
 SM.2A.20.44
 SM.2A.20.45
 SM.2A.20.46
 SM.2A.20.47
 SM.2A.20.48

B. Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	9,034.2			
By buckets (mn):					
SM.2B.21.2	DKK 0 - 2m	113.9	159.0	1.5%	19.5%
SM.2B.21.3	DKK 2 - 5m	427.6	212.0	5.8%	25.9%
SM.2B.21.4	DKK 5 - 20m	2,200.3	319.0	29.8%	39.0%
SM.2B.21.5	DKK 20 - 50m	1,773.9	85.0	24.0%	10.4%
SM.2B.21.6	DKK 50 - 100m	1,278.9	26.0	17.3%	3.2%
SM.2B.21.7	> DKK 100m	1,586.5	16.0	21.5%	2.0%
SM.2B.21.8					
SM.2B.21.9					
SM.2B.21.10					
SM.2B.21.11					
SM.2B.21.12					
SM.2B.21.13					
SM.2B.21.14					
SM.2B.21.15					
SM.2B.21.16					
SM.2B.21.17					
SM.2B.21.18					
SM.2B.21.19					
SM.2B.21.20					
SM.2B.21.21					
SM.2B.21.22					
SM.2B.21.23					
SM.2B.21.24					
SM.2B.21.25	Total	7,381.1	817	100.0%	100.0%
SM.2B.21.26					
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40%	ND1	ND1		
SM.2B.22.3	>40 - <=50%	ND1	ND1		
SM.2B.22.4	>50 - <=60%	ND1	ND1		
SM.2B.22.5	>60 - <=70%	ND1	ND1		
SM.2B.22.6	>70 - <=80%	ND1	ND1		
SM.2B.22.7	>80 - <=90%	ND1	ND1		
SM.2B.22.8	>90 - <=100%	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0.0	0		
OSM.2B.22.1	a/w >100 - <=110%			0.0%	0.0%
OSM.2B.22.2	a/w >110 - <=120%				
OSM.2B.22.3	a/w >120 - <=130%				
OSM.2B.22.4	a/w >130 - <=140%				
OSM.2B.22.5	a/w >140 - <=150%				
OSM.2B.22.6	a/w >150%				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	40.0%			
By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40%	41,678.9		84.5%	
SM.2B.23.3	>40 - <=50%	3,965.4		8.0%	
SM.2B.23.4	>50 - <=60%	2,380.5		4.8%	
SM.2B.23.5	>60 - <=70%	811.0		1.6%	
SM.2B.23.6	>70 - <=80%	244.6		0.5%	
SM.2B.23.7	>80 - <=90%	58.7		0.1%	
SM.2B.23.8	>90 - <=100%	43.7		0.1%	
SM.2B.23.9	>100%	159.2		0.3%	
SM.2B.23.10	Total	49,340.9	0	100.0%	0.0%
OSM.2B.23.1	a/w >100 - <=110%				
OSM.2B.23.2	a/w >110 - <=120%				
OSM.2B.23.3	a/w >120 - <=130%				
OSM.2B.23.4	a/w >130 - <=140%				
OSM.2B.23.5	a/w >140 - <=150%				
OSM.2B.23.6	a/w >150%				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	49.3%			
SM.2B.24.2	Office	18.9%			
SM.2B.24.3	Hotel/Tourism				
SM.2B.24.4	Shopping malls				
SM.2B.24.5	Industry	0.4%			
SM.2B.24.6	Agriculture				
SM.2B.24.7	Other commercially used	16.3%			
SM.2B.24.8	Hospital				
SM.2B.24.9	School				
SM.2B.24.10	other RE with a social relevant purpose	15.2%			
SM.2B.24.11	Land				
SM.2B.24.12	Property developers / Building under construction				
SM.2B.24.13	Other	0.0%			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w (if relevant, please specify)				
OSM.2B.24.3	a/w (if relevant, please specify)				
OSM.2B.24.4	a/w (if relevant, please specify)				
OSM.2B.24.5	a/w (if relevant, please specify)				
OSM.2B.24.6	a/w (if relevant, please specify)				
OSM.2B.24.7	a/w (if relevant, please specify)				
OSM.2B.24.8	a/w (if relevant, please specify)				
OSM.2B.24.9	a/w (if relevant, please specify)				
OSM.2B.24.10	a/w (if relevant, please specify)				
OSM.2B.24.11	a/w (if relevant, please specify)				
OSM.2B.24.12	a/w (if relevant, please specify)				
OSM.2B.24.13	a/w (if relevant, please specify)				
OSM.2B.24.14	a/w (if relevant, please specify)				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	2,252	550	31.8%	8.4%
SM.2B.25.2	B	4,129	1,109	40.3%	16.9%
SM.2B.25.3	C	0	0	0.0%	0.0%
SM.2B.25.4	D	0	0	0.0%	0.0%
SM.2B.25.5	E	0	0	0.0%	0.0%
SM.2B.25.6	F	0	0	0.0%	0.0%
SM.2B.25.7	G	0	0	0.0%	0.0%
SM.2B.25.8	Estimated A	34	871	0.3%	13.3%
SM.2B.25.9	Estimated B	20	31	0.2%	0.5%
SM.2B.25.10	Estimated C	1855	1796	18.1%	27.4%
SM.2B.25.11	Estimated D	924	1852	9.0%	28.2%
SM.2B.25.12	Estimated E	18	355	0.2%	5.4%
SM.2B.25.13	Estimated F	4	0	0.0%	0.0%
SM.2B.25.14	Estimated G	0	0	0.0%	0.0%
SM.2B.25.15					
SM.2B.25.16					
SM.2B.25.17	no data	0	0	0.0%	0.0%
SM.2B.25.18	Total	10,236.0	6,564	100.0%	100.0%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
26. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	< 52.5 + 1650/area (A)	3,252.0	550	31.8%	8.4%
SM.2B.26.2	< 70.0 + 2200/area (B)	4,129.0	1,109	40.3%	16.9%
SM.2B.26.3	< 110 + 3200/area (C)	0.0	0	0.0%	0.0%
SM.2B.26.4	< 150 + 4200/area (D)	0.0	0	0.0%	0.0%
SM.2B.26.5	< 190 + 5200/area (E)	0.0	0	0.0%	0.0%
SM.2B.26.6	< 240 + 6500/area (F)	0.0	0	0.0%	0.0%
SM.2B.26.7	> 240 + 6500/area (G)	0.0	0	0.0%	0.0%
SM.2B.26.8	Estimated < 52.5 + 1650/area (A)	34.0	871	0.3%	13.3%
SM.2B.26.9	Estimated < 70.0 + 2200/area (B)	20.0	31	0.2%	0.5%

SM.28.26.10	Estimated < 110 + 3200/area (C)	1.855,0	1.796	18,1%	27,4%
SM.28.26.11	Estimated < 150 + 4200/area (D)	924,0	1.852	9,0%	28,2%
SM.28.26.12	Estimated < 190 + 5200/area (E)	18,0	355	0,2%	5,4%
SM.28.26.13	Estimated < 240 + 6500/area (F)	0,0	0	0,0%	0,0%
SM.28.26.14	Estimated > 240 + 6500/area (G)	0,0	0	0,0%	0,0%
SM.28.26.15					
SM.28.26.16					
SM.28.26.17					
SM.28.26.18	no data	0,0	0	0,0%	0,0%
SM.28.26.19	Total	10.236,0	6.564	100,0%	100,0%
27. CRE Age Structure					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	383	63	5,2%	3,8%
SM.28.27.2	1919 - 1945	248	15	3,4%	0,9%
SM.28.27.3	1946 - 1960	237	23	3,2%	1,4%
SM.28.27.4	1961 - 1970	570	57	7,7%	3,4%
SM.28.27.5	1971 - 1980	382	17	5,2%	1,0%
SM.28.27.6	1981 - 1990	837	480	11,3%	28,9%
SM.28.27.7	1991 - 2000	635	148	8,6%	8,9%
SM.28.27.8	2001 - 2005	960	226	13,0%	13,6%
SM.28.27.9	2006 - 2010	1.223,0	347	16,6%	20,9%
SM.28.27.10	2011 - 2015	562,0	88	7,6%	5,3%
SM.28.27.11	2016 - 2020	898,0	145	12,2%	8,7%
SM.28.27.12	2021 and onwards	445,0	50	6,0%	3,0%
SM.28.27.13	no data	0	0	0,0%	0,0%
SM.28.27.14	Total	7.380,0	1.659	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	916	141	12,4%	8,5%
SM.28.28.2	Existing property	6465	1518		91,5%
SM.28.28.3	other				
SM.28.28.4	no data	0	0		0,0%
SM.28.28.5	Total	7.381,0	1.659	12,4%	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				
SM.28.29.2	Office				
SM.28.29.3	Hotel/Tourism				
SM.28.29.4	Shopping malls				
SM.28.29.5	Industry				
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				
SM.28.29.11	Land				
SM.28.29.12	Property developers / Building under construction				
SM.28.29.13	Other				
SM.28.29.14	no data				
SM.28.29.15	Total	0,0	0		
SM.28.29.16	Weighted Average				
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					



C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.</p> <p>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 borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contractual maturity is relevant and reported. Early repayments happens at borrows discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6		
HG.1.7	Maturity Extention Triggers	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]
HG.1.8	LTVs: Definition	LTV is 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.1.9	LTVs: Calculation of property/shipping value	
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.11	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.14	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.15	Valuation Method	[For completion]
OHG.1.1	<i>NPV assumptions (when stated)</i>	
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	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		



OHG.2.2
OHG.2.3
OHG.2.4
OHG.2.5
OHG.2.6
OHG.2.7
OHG.2.8
OHG.2.9
OHG.2.10
OHG.2.11
OHG.2.12

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		
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		

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



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:	08-feb-24

Data per:

Q4 2023

ECBC Label Template : Contents

As of End Q4 2023



Specialised finance institutes

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Key Concepts

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X2 [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>	2023Q4	2023Q3	2023Q2	2023Q1
Total Balance Sheet Assets	816,1	788,1	781,0	793,0
Total Customer Loans(fair value)	753,6	726,7	725,0	730,0
of which: Used/registered for covered bond collateral pool	753,6	726,7	725,0	724,4
Tier 1 Ratio (%)	31,2%	28,8%	28,6%	28,3%
Solvency Ratio (%)	31,6%	29,3%	29,1%	28,8%
Outstanding Covered Bonds (fair value)	756,5	729,0	725,7	737,7
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)	97,6	95,6	94,4	96,4
Net loan losses (Net loan losses and net loan loss provisions)	-0,1	0,0	-0,1	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)	803,7	807,3	804,4	799,5
Composition by				
Maturity				
- 0 <= 1 year	1,1	2,4	1,4	1,2
- < 1 <= 5 years	13,9	11,2	12,3	11,6
- over 5 years	788,7	793,7	790,6	786,7
Currency				
- DKK	785,7	790,7	786,6	780,9
- EUR	1,8	2,1	2,2	2,9
- USD	-	-	-	-
- Other	16	15	16	16
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	424,2	429,7	431,7	431,4
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	286,7	285,2	283,9	281,4
- Subsidised	92,8	92,5	88,8	86,7
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	2023Q4	2023Q3	2023Q2	2023Q1
Nominal cover pool (total value)	290	292	292	293
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	4	3	2	1
Overcollateralisation	18	17	17	18
Overcollateralisation ratio				
Total	6,5%	6,2%	6,3%	6,6%
Mandatory (percentage of risk weighted assets, general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs	271	275	275	276
– 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	17	16	16	17
Total capital coverage (rating compliant capital)	17	16	16	17

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

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs	2023Q4	2023Q3	2023Q2	2023Q1
Nominal value of outstanding CBs	271	275	275	276
Fair value of outstanding CBs (marked value)	229	212	215	219
Maturity of issued CBs				
1 day – < 1 year	-	-	-	-
1 year	-	-	-	-
> 1 and ≤ 2 years	-	-	-	-
> 2 and ≤ 3 years	-	-	-	-
> 3 and ≤ 4 years	1	-	-	-
> 4 and ≤ 5 years	-	1	1	1
5-10 years	5	4	5	5
10-20 years	39,0	30,0	32,0	33,0
> 20 years	226,0	239,0	237,0	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				
SP Global	AAA	AAA	AAA	AAA
Fitch	AAA	AAA	AAA	AAA
Scope	AAA	AAA	AAA	AAA

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Gilt-edged securities / rating compliant capital									
0-≤1 year		6,9							
>1- <5 years		8,5							
> 5 years		2,1							
Total	17,5		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		2,0							
Exposures to/guaranteed by governments etc. third countries									
Exposure to credit institute credit quality step 1		15,5							
Exposure to credit institute credit quality step 2									
Total	17,5		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	2,0			2,0
Exposures to/guaranteed by governments etc. third countries				0,0
Exposure to credit institute credit quality step 1	4,8	8,5	2,1	15,5
Exposure to credit institute credit quality step 2				0,0
Total	6,9	8,5	2,1	17,5

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	271
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 31-12-2023 **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	128.717	10.779	4.656	2.961	3.356	302	1.961	2.002	480	93	155.307
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	167,2	8,0	22,3	23,4	19,9	2,8	14,7	6,3	6,8	0,1	271,4
In %	62	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	107,5	75,4	43,0	22,1	11,1	12,2	271,4
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	57,2	24,7	4,1	2,0	0,3	0,1	0,0	0,0	0,2
Holiday houses	4,8	2,5	0,5	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	12,8	5,2	2,0	0,6	0,5	0,2	0,2	0,2	0,1	0,6
Cooperative Housing	16,3	4,9	1,7	0,3	0,1	0,0	0,0	0,0	0,0	0,0
Private rental	7,6	6,5	4,5	0,9	0,3	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,8	0,8	0,2	0,0	0,0	-	-	-	-	-
Office and Business	7,0	5,5	1,9	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Agricultural properties	3,2	2,2	0,8	0,1	0,0	0,0	0,0	-	-	-
Properties for social and cultural purposes	3,5	2,7	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,1
Other	0,0	0,0	0,0	0,0	0,0	-	-	-	-	0,0
Total	135,9	87,4	36,7	6,1	3,1	0,6	0,3	0,3	0,1	0,9

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	47,06	34,21	14,75	2,44	1,18	0,18	0,04	0,02	0,02	0,12
Holiday houses	60,33	31,59	6,73	0,84	0,28	0,01	0,01	0,01	0,01	0,18
Subsidised Housing	57,59	23,18	8,81	2,50	2,47	0,96	0,78	0,86	0,36	2,51
Cooperative Housing	69,97	20,93	7,36	1,10	0,37	0,08	0,06	0,05	0,02	0,06
Private rental	38,28	32,72	22,47	4,53	1,74	0,17	0,05	0,01	0,01	0,02
Manufacturing and Manual Industries	64,40	28,72	6,66	0,19	0,02	0,00	0,00	0,00	0,00	0,00
Office and Business	47,93	37,35	12,89	1,04	0,36	0,13	0,09	0,08	0,06	0,06
Agricultural properties	51,20	34,78	12,65	1,06	0,21	0,06	0,05	0,00	0,00	0,00
Properties for social and cultural purposes	51,09	39,26	7,41	0,28	0,22	0,10	0,10	0,09	0,09	1,36
Other	67,19	29,16	1,90	0,79	0,63	0,00	0,00	0,00	0,00	0,32
Total	50,07	32,22	13,53	2,25	1,13	0,22	0,11	0,10	0,05	0,33

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	9,7	51,7	66,9	19,5	9,7	8,1	0,8	0,2	0,1	0,6	48,14
Holiday houses	0,9	4,3	2,2	0,3	0,3	0,0	-	-	-	0,0	37,96
Subsidised Housing	9,2	6,9	2,9	0,7	0,6	0,4	0,3	0,5	0,2	0,7	43,39
Cooperative Housing	11,1	7,1	3,9	0,7	0,4	0,1	0,0	0,1	0,0	0,0	29,86
Private rental	2,1	6,2	7,6	2,4	1,2	0,2	0,1	0,0	0,0	0,0	50,43

Manufacturing and Manual Industries	1,0	1,2	0,5	0,1	-	-	-	-	-	-	32,95
Office and Business	2,2	7,2	4,1	0,9	0,1	0,0	0,0	-	0,1	0,1	39,9
Agricultural properties	1,5	3,1	1,5	0,2	0,0	0,0	0,0	0,0	-	-	35,93
Properties for social and cultural purposes	1,0	3,6	2,0	0,1	0,1	-	-	-	-	0,2	41,33
Other	0,0	0,0	0,0	-	-	-	-	-	-	-	33,66
Total	38,6	91,3	91,5	24,8	12,3	8,8	1,2	0,8	0,4	1,7	45,0

Table M4d/B4d

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

	Per cent										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	5,82	30,90	39,99	11,63	5,79	4,83	0,47	0,14	0,08	0,34	
Holiday houses	10,99	53,93	27,09	3,50	4,00	0,12	0,00	0,00	0,00	0,37	
Subsidised Housing	41,07	30,88	13,02	3,01	2,69	1,97	1,26	2,11	0,85	3,14	
Cooperative Housing	47,39	30,57	16,57	3,04	1,50	0,30	0,13	0,21	0,17	0,17	
Private rental	10,67	31,42	38,32	12,03	5,79	1,11	0,40	0,10	0,05	0,15	
Manufacturing and Manual Industries	35,82	41,13	18,09	4,61	0,00	0,00	0,00	0,00	0,00	0,00	
Office and Business	14,88	49,15	27,99	6,14	0,82	0,07	0,14	0,00	0,41	0,41	
Agricultural properties	23,33	48,73	24,13	2,86	0,48	0,16	0,16	0,16	0,00	0,00	
Properties for social and cultural purposes	14,06	52,42	28,55	0,73	0,73	0,00	0,00	0,00	0,00	3,51	
Other	0,15	66,67	33,33	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Total	14,22	33,64	33,72	9,12	4,53	3,26	0,45	0,29	0,16	0,62	

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	84,8	27,1	6,5	23,3	25,6		167,2
Holiday houses	2,3	2,5	0,8	1,1	1,3		8,0
Subsidised Housing	9,7	2,5	1,1	4,2	4,8		22,3
Cooperative Housing	17,7	1,6	0,6	1,8	1,7		23,4
Private rental	7,0	1,1	2,0	5,8	4,0		19,9
Manufacturing and Manual Industries	0,4	0,2	0,7	0,6	0,9		2,8
Office and Business	8,2	0,9	1,1	2,7	1,8		14,7
Agricultural properties	0,7	2,1	0,6	1,1	1,9		6,3
Properties for social and cultural purposes	1,3	0,7	0,5	2,8	1,6		6,8
Other	0,0	0,0	-	0,0	0,0		0,1
Total	132,2	38,6	13,8	43,2	43,6		271,3

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Table M6/B6

Lending by loan type - IO Loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total	
Index Loans	0	0	0	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	66,3	2,3	-	6,0	9,3	-	3,0	2,9	0,7	0,0	0,0	90,5
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	66,4	2,3	-	6,0	9,3	-	3,0	2,9	0,7	0,0	0,0	90,5

*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	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total	
Index Loans	0	0	0	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	99,8	5,7	22,3	17,4	10,5	2,8	11,6	3,4	6,1	0,0	0,0	179,7
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-	-
Money market based loans												
Non Capped floaters	0,2	-	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	0,9	0,0	-	0,0	0,0	-	-	0,0	0,0	-	-	1,0
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	100,8	5,8	22,3	17,4	10,5	2,8	11,6	3,4	6,2	0,0	0,0	180,8

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total	
Index Loans	0	0	0	0	0	0	0	0	0	0	0	-
Fixed-rate to maturity	166,1	8,0	22,3	23,4	19,8	2,8	14,6	6,3	6,8	0,1	0,1	270,2
Fixed-rate shorter period than maturity (ARM's etc.)												
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-	-
Money market based loans												
Non Capped floaters	0,2	-	-	-	-	-	-	-	-	-	-	0,2
Capped floaters	0,9	0,0	-	0,0	0,0	-	-	0,0	0,0	-	-	1,0
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	167,2	8,0	22,3	23,4	19,9	2,8	14,6	6,3	6,8	0,1	0,1	271,3

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Table M9/B9

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 12 months	20,1	0,5	1,7	0,5	2,6	0,3	1,1	0,2	1,5	0,0	28,5
≥ 12 - ≤ 24 months	11,5	0,4	0,6	0,6	1,6	0,2	0,7	0,3	0,6	-	16,5
≥ 24 - ≤ 36 months	8,5	0,4	0,5	0,5	1,5	0,2	0,6	0,4	0,5	0,0	13,0
≥ 36 - ≤ 60 months	15,0	0,7	0,9	1,5	2,3	0,3	1,2	0,5	0,2	0,0	22,5
≥ 60 months	112,2	6,0	18,5	20,3	11,9	1,8	11,0	4,9	4,1	0,0	190,8
Total	167,2	8,0	22,3	23,4	19,9	2,8	14,6	6,3	6,8	0,1	271,3

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	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1
≥ 1 - < 3 Years	0,3	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	-	0,5
≥ 3 - < 5 Years	0,7	0,1	0,1	0,0	0,0	0,1	0,1	0,1	0,0	0,0	1,2
≥ 5 - < 10 Years	4,0	0,3	1,4	0,3	0,1	0,1	0,4	0,1	0,1	0,0	6,7
≥ 10 - < 20 Years	21,6	1,4	4,7	1,1	1,0	2,0	8,3	0,9	1,3	0,0	42,4
≥ 20 Years	140,5	6,3	15,9	21,9	18,7	0,6	5,8	5,2	5,4	0,0	220,4
Total	167,2	8,0	22,3	23,4	19,9	2,8	14,6	6,3	6,8	0,1	271,4

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	0,02		0,09		0,01	0,08	0,00				0,04

Table M11a/B11a

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
90 day NPL	0,00		0,00		0,00	0,00	0,00				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
< 60per cent LTV	0		0			0	0				0
60-69.9 per cent LTV	0										0
70-79.9 per cent LTV	0		0								0
80-89.9 per cent LTV	0										0
90-100 per cent LTV	0,01			0,01							0
>100 per cent LTV	0,01		0,01								0

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	1,82	-	-	-	-	-	-	-	-	-	1,00
											2,82

Table M12a/B12a

Realised losses (%)

G1. Crisis Mortgage Payment Holidays

HTT 2023

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: COVID-19: EMF-FCBC Response
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<p style="text-align: center; margin: 0;">CONTENT OF Temporary Tab</p> <p style="margin: 0;">1. Share of assets affected by payment holidays caused by COVID 19</p> <p style="margin: 0;">2. Additional information on the cover pool section affected by payment holidays</p>

<p style="text-align: center; margin: 0;">Optional further information at issuer/country level</p> <p style="text-align: center; margin: 10px 0;">[For completion]</p> <p style="margin: 0;">Can the COVID-19 related payment holiday loans remain part of the cover pool? [YES/NO] (cancel what is not relevant)</p>
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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 (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	[For completion]	[For completion]				
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
1. types of granted payment holiday (original duration)							
in % nominal (mn) of affected notional amount to total cover pool		1 month	2 months	3 months	4 to 6 months	over 6 months	total
COV.2.1.1	principal & interest deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0.0%
COV.2.1.2	principal deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0.0%
COV.2.1.3	other	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	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%
