Harmonised Transparency Template

2024 Version

Denmark

Nordea Kredit Realkreditaktieselskab, CC 2

Reporting Date: 5/2/2024

Cut-off Date: 29/12/2023

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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	DKK

CONTENT OF TAB A

Field Number	1. Basic Facts	
G.1.1.1	**Country**	Denmark
G.1.1.2	**Issuer Name**	Nordea Kredit Realkreditaktieselskab
G.1.1.3	**Labelled Cover Pool Name**	CC2
G.1.1.4	**Link to Issuer's Website**	www.nordeakredit.dk
G.1.1.5	**Cut-off date**	29-12-2023
OG.1.1.2	*Optional information e.g. Contact names*	torben.jurlander@nordea.dk
OG.1.1.3	*Optional information e.g. Parent name*	Nordea Bank Abp
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 jursdiction (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**	www.coveredbondlabel.com/issuer/49/
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	459550,56
G.3.1.2	Outstanding Covered Bonds	427738,75
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	ND1
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	ND1
OG.3.1.3		
OG.3.1.4		

	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	2,0%	5,4%	ND2	ND1
G.3.2.3	Total OC (absolute value in mn)	31.572,3			
OG.3.2.1					
OG.3.2.2	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.3	*Optional information e.g. OC (NPV basis)*				
OG.3.2.4					

	3. Cover Pool Composition	**Nominal (mn)**	**% Cover Pool**
G.3.3.1	Mortgages	420.558,8	91,5%
G.3.3.2	Public Sector		0,0%
G.3.3.3	Shipping		0,0%
G.3.3.4	Substitute Assets	38.991,8	8,5%
G.3.3.5	Other		0,0%
G.3.3.6	Total	459.550,6	100,0%
OG.3.3.1	*o/w [If relevant, please specify]*		0,0%
OG.3.3.2	*o/w [If relevant, please specify]*		0,0%
OG.3.3.3	*o/w [If relevant, please specify]*		0,0%
OG.3.3.4	*o/w [If relevant, please specify]*		0,0%
OG.3.3.5	*o/w [If relevant, please specify]*		0,0%
OG.3.3.6	*o/w [If relevant, please specify]*		0,0%

	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	14,7	ND1		

	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	8.001,4	ND1	1,7%	
G.3.4.3	1 - 2 Y	13.017,4	ND1	2,8%	
G.3.4.4	2 - 3 Y	16.847,5	ND1	3,7%	
G.3.4.5	3 - 4 Y	15.180,1	ND1	3,3%	
G.3.4.6	4 - 5 Y	22.956,2	ND1	5,0%	
G.3.4.7	5 - 10 Y	64.909,6	ND1	14,1%	
G.3.4.8	10+ Y	318.621,7	ND1	69,3%	
G.3.4.9	Total	459.533,9	0,0	100,0%	0,0%
OG.3.4.1	*o/w 0-1 day*			0,0%	
OG.3.4.2	*o/w 0-0.5y*			0,0%	
OG.3.4.3	*o/w 0.5-1 y*			0,0%	
OG.3.4.4	*o/w 1-1.5y*			0,0%	
OG.3.4.5	*o/w 1.5-2 y*			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	

	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	12,1	ND1		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	64.247,3	ND1	15,0%	
G.3.5.4	1 - 2 Y	80.023,3	ND1	18,7%	
G.3.5.5	2 - 3 Y	75.701,3	ND1	17,7%	
G.3.5.6	3 - 4 Y	22.494,0	ND1	5,3%	
G.3.5.7	4 - 5 Y	8.061,1	ND1	1,9%	
G.3.5.8	5 - 10 Y	2.569,3	ND1	0,6%	
G.3.5.9	10+ Y	174.642,4	ND1	40,8%	
G.3.5.10	Total	427.738,7	0,0	100,0%	0,0%
OG.3.5.1	*o/w 0-1 day*			0,0%	
OG.3.5.2	*o/w 0-0.5y*			0,0%	
OG.3.5.3	*o/w 0.5-1 y*			0,0%	
OG.3.5.4	*o/w 1-1.5y*			0,0%	
OG.3.5.5	*o/w 1.5-2 y*			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

	6. Cover Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	2.549,0	ND1	0,6%	
G.3.6.2	AUD		ND1		
G.3.6.3	BRL		ND1		
G.3.6.4	CAD		ND1		
G.3.6.5	CHF		ND1		
G.3.6.6	CZK		ND1		
G.3.6.7	DKK	418.009,8	ND1	99,4%	
G.3.6.8	GBP		ND1		
G.3.6.9	HKD		ND1		
G.3.6.10	ISK		ND1		
G.3.6.11	JPY		ND1		
G.3.6.12	KRW		ND1		
G.3.6.13	NOK		ND1		
G.3.6.14	PLN		ND1		
G.3.6.15	SEK		ND1		
G.3.6.16	SGD		ND1		
G.3.6.17	USD		ND1		
G.3.6.18	Other		ND1		
G.3.6.19	Total	420.558,8	0,0	100,0%	0,0%
OG.3.6.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.6	*o/w [If relevant, please specify]*			0,0%	

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	3.524,2	ND1	0,8%	
G.3.7.2	AUD		ND1		
G.3.7.3	BRL		ND1		
G.3.7.4	CAD		ND1		
G.3.7.5	CHF		ND1		
G.3.7.6	CZK		ND1		
G.3.7.7	DKK	424.214,5	ND1	99,2%	
G.3.7.8	GBP		ND1		
G.3.7.9	HKD		ND1		
G.3.7.10	ISK		ND1		
G.3.7.11	JPY		ND1		
G.3.7.12	KRW		ND1		
G.3.7.13	NOK		ND1		
G.3.7.14	PLN		ND1		
G.3.7.15	SEK		ND1		
G.3.7.16	SGD		ND1		
G.3.7.17	USD		ND1		
G.3.7.18	Other		ND1		
G.3.7.19	Total	427.738,7	0,0	100,0%	0,0%
OG.3.7.1	*o/w [If relevant, please specify]*				
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				

	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	321.463,9	ND1	75,2%	
G.3.8.2	Floating coupon	106.274,9	ND1	24,8%	
G.3.8.3	Other		ND1		
G.3.8.4	Total	427.738,7	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	1.017,7	2,6%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	1.491,2	3,8%
G.3.9.3	Exposures to central banks	6.970,5	17,9%
G.3.9.4	Exposures to credit institutions	29.512,3	75,7%
G.3.9.5	Other		0,0%
G.3.9.6	Total	38.991,8	100,0%
OG.3.9.1	*o/w EU gvts or quasi govts*		0,0%
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%
OG.3.9.4	*o/w EU central banks*		0,0%
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%
OG.3.9.8	*o/w CQS2 credit institutions*		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	38.991,8	100,0%
G.3.10.2	Eurozone		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				
G.3.10.16	Total	38.991,8		100,0%	
OG.3.10.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.6	*o/w [If relevant, please specify]*			0,0%	
OG.3.10.7	*o/w [If relevant, please specify]*			0,0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	38.991,8		8,5%	9,1%
G.3.11.2	Central bank eligible assets	0,0		0,0%	0,0%
G.3.11.3	Other				
G.3.11.4	Total	38.991,8		8,5%	9,1%
OG.3.11.1	*o/w [If relevant, please specify]*				
OG.3.11.2	*o/w [If relevant, please specify]*				
OG.3.11.3	*o/w [If relevant, please specify]*				
OG.3.11.4	*o/w [If relevant, please specify]*				
OG.3.11.5	*o/w [If relevant, please specify]*				
OG.3.11.6	*o/w [If relevant, please specify]*				
OG.3.11.7	*o/w [If relevant, please specify]*				
	12. Bond List				
G.3.12.1	Bond list	www.coveredbondlabel.com/issuer/49/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2			
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*				
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*				
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*				
OG.3.13.4					
OG.3.13.5					
	14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on s**ustainable assets not present in the cover pool**?	No			
G.3.14.2	Who has provided Second Party Opinion	ISS ESG			
G.3.14.3	Further details on proceeds strategy	Nordea Green Funding Framework			
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?	Yes			
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab		
G.3.14.6	Is sustainability based on **other criteria**?	No			
G.3.14.7	If yes, please provide frurther details				
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					

OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					

4. Compliance Art 14 CBD Check table

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

		Row	Row		
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	48 for Public Sector 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	18 for Public Sector Assets	116 for Shipping 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	129 for Public Sector Assets	80 for Shipping Assets	
G.4.1.9	*(d) Currency risk - cover pool:*	111			
G.4.1.10	*(d) Interest rate risk - covered bond:*	163			
G.4.1.11	*(d) Currency risk - covered bond:*	137			
G.4.1.12	*(d) Liquidity Risk - primary assets cover pool:*				
G.4.1.13	*(d) Credit Risk:*	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor	
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps			
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary			
G.4.1.16	*(e) Maturity Structure - cover assets:*	65			
G.4.1.17	*(e) Maturity Structure - covered bond:*	88			
G.4.1.18	*(e) Overview maturity extension triggers:*	link to Glossary HG 1.7			
G.4.1.19	*(f) Levels of OC:*	44			
G.4.1.20	*(g) Percentage of loans in default:*	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping 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*
G.5.1.2	*Exposure to credit institute credit quality step 2*
G.5.1.3	*Exposure to credit institute credit quality step 3*
OG.5.1.1	
OG.5.1.2	
OG.5.1.3	
OG.5.1.4	

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	*NPV Test (passed/failed)*
OG.6.1.2	*Interest Covereage Test (passe/failed)*
OG.6.1.3	*Cash Manager*
OG.6.1.4	*Account Bank*
OG.6.1.5	*Stand-by Account Bank*
OG.6.1.6	*Servicer*
OG.6.1.7	*Interest Rate Swap Provider*
OG.6.1.8	*Covered Bond Swap Provider*
OG.6.1.9	*Paying Agent*
OG.6.1.10	*Other optional/relevant information*
OG.6.1.11	*Other optional/relevant information*
OG.6.1.12	*Other optional/relevant information*
OG.6.1.13	*Other optional/relevant information*
OG.6.1.14	*Other optional/relevant information*
OG.6.1.15	*Other optional/relevant information*
OG.6.1.16	*Other optional/relevant information*
OG.6.1.17	*Other optional/relevant information*
OG.6.1.18	*Other optional/relevant information*

OG.6.1.19	*Other optional/relevant information*
OG.6.1.20	*Other optional/relevant information*
OG.6.1.21	*Other optional/relevant information*
OG.6.1.22	*Other optional/relevant information*
OG.6.1.23	*Other optional/relevant information*
OG.6.1.24	*Other optional/relevant information*
OG.6.1.25	*Other optional/relevant information*
OG.6.1.26	*Other optional/relevant information*
OG.6.1.27	*Other optional/relevant information*
OG.6.1.28	*Other optional/relevant information*
OG.6.1.29	*Other optional/relevant information*
OG.6.1.30	*Other optional/relevant information*
OG.6.1.31	*Other optional/relevant information*
OG.6.1.32	*Other optional/relevant information*
OG.6.1.33	*Other optional/relevant information*
OG.6.1.34	*Other optional/relevant information*
OG.6.1.35	*Other optional/relevant information*
OG.6.1.36	*Other optional/relevant information*
OG.6.1.37	*Other optional/relevant information*
OG.6.1.38	*Other optional/relevant information*
OG.6.1.39	*Other optional/relevant information*
OG.6.1.40	*Other optional/relevant information*
OG.6.1.41	*Other optional/relevant information*
OG.6.1.42	*Other optional/relevant information*
OG.6.1.43	*Other optional/relevant information*
OG.6.1.44	*Other optional/relevant information*
OG.6.1.45	*Other optional/relevant information*

B1. Harmonised Transparency Template - Mortgage Assets

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CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	343.672,0		81,7%
M.7.1.2	Commercial	76.886,0		18,3%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	420.558,0		100,0%
OM.7.1.1	*Total o/w Cooperative Housing*	21.657,0		5,1%
OM.7.1.2	*Total o/w Agriculture*	32.727,0		7,8%
OM.7.1.3	*Total o/w Owner-occupied homes*	276.307,0		65,7%
OM.7.1.4	*Total o/w Holiday houses*	16.512,0		3,9%
OM.7.1.5	*Total o/w Subsidised Housing*	113,0		0,0%
OM.7.1.6	*Total o/w Private rental*	29.084,0		6,9%
OM.7.1.7	*Total o/w Manufacturing and Manual Industries*	11.600,0		2,8%
OM.7.1.8	*Total o/w Office and Business*	31.000,0		7,4%
OM.7.1.9	*Total o/w Social and cultural purposes*	1.389,0		0,3%
OM.7.1.10	*Total o/w Other*	170,0		0,0%
OM.7.1.11				0,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	221.834	15.307	237.141
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,8%	10,1%	2,5%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	100,0%	100,0%	100,0%
M.7.4.2	Austria	ND1	ND1	ND1
M.7.4.3	Belgium	ND1	ND1	ND1
M.7.4.4	Bulgaria	ND1	ND1	ND1
M.7.4.5	Croatia	ND1	ND1	ND1
M.7.4.6	Cyprus	ND1	ND1	ND1
M.7.4.7	Czechia	ND1	ND1	ND1
M.7.4.8	Denmark	100,0%	100,0%	100,0%
M.7.4.9	Estonia	ND1	ND1	ND1
M.7.4.10	Finland	ND1	ND1	ND1
M.7.4.11	France	ND1	ND1	ND1
M.7.4.12	Germany	ND1	ND1	ND1
M.7.4.13	Greece	ND1	ND1	ND1
M.7.4.14	Netherlands	ND1	ND1	ND1
M.7.4.15	Hungary	ND1	ND1	ND1
M.7.4.16	Ireland	ND1	ND1	ND1
M.7.4.17	Italy	ND1	ND1	ND1
M.7.4.18	Latvia	ND1	ND1	ND1
M.7.4.19	Lithuania	ND1	ND1	ND1
M.7.4.20	Luxembourg	ND1	ND1	ND1
M.7.4.21	Malta	ND1	ND1	ND1
M.7.4.22	Poland	ND1	ND1	ND1
M.7.4.23	Portugal	ND1	ND1	ND1
M.7.4.24	Romania	ND1	ND1	ND1

M.7.4.25	Slovakia	ND1	ND1	ND1
M.7.4.26	Slovenia	ND1	ND1	ND1
M.7.4.27	Spain	ND1	ND1	ND1
M.7.4.28	Sweden	ND1	ND1	ND1
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	ND1	ND1	ND1
M.7.4.31	Liechtenstein	ND1	ND1	ND1
M.7.4.32	Norway	ND1	ND1	ND1
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	ND1	ND1	ND1
M.7.4.35	United Kingdom	ND1	ND1	ND1
M.7.4.36	Australia	ND1	ND1	ND1
M.7.4.37	Brazil	ND1	ND1	ND1
M.7.4.38	Canada	ND1	ND1	ND1
M.7.4.39	Japan	ND1	ND1	ND1
M.7.4.40	Korea	ND1	ND1	ND1
M.7.4.41	New Zealand	ND1	ND1	ND1
M.7.4.42	Singapore	ND1	ND1	ND1
M.7.4.43	US	ND1	ND1	ND1
M.7.4.44	Other	ND1	ND1	ND1
OM.7.4.1				
OM.7.4.2				
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				

	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	The Capital Region of Denmark (Region Hovedstaden)	49,2%	32,7%	46,2%
M.7.5.2	Region Zealand (Region Sjælland)	16,7%	17,6%	16,9%
M.7.5.3	The North Denmark Region (Region Nordjylland)	3,0%	5,6%	3,5%
M.7.5.4	Central Denmark Region (Region Midtjylland)	19,5%	25,7%	20,6%
M.7.5.5	Region of Southern Denmark (Region Syddanmark)	11,6%	18,5%	12,8%
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	81,9%	36,2%	73,6%
M.7.6.2	Floating rate	18,1%	63,8%	26,4%
M.7.6.3	Other	ND1	ND1	ND1
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	55,3%	45,3%	53,5%
M.7.7.2	Amortising	44,7%	54,7%	46,5%
M.7.7.3	Other	ND1	ND1	ND1
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	4,3%	3,4%	4,1%
M.7.8.2	> 12 - ≤ 24 months	6,8%	5,0%	6,4%
M.7.8.3	> 24 - ≤ 36 months	7,8%	5,6%	7,4%
M.7.8.4	> 36 - ≤ 60 months	10,7%	7,6%	10,2%
M.7.8.5	> 60 months	70,4%	78,4%	71,9%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs	0,1%	0,1%	0,1%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,3%	0,4%	0,3%
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)	1.549,0	221834		
	By buckets (mn):				
M.7A.10.2	DKK 0 - 2m	163.332,7	174.394	47,5%	78,6%
M.7A.10.3	DKK 2 - 5m	120.471,5	42.319	35,1%	19,1%
M.7A.10.4	DKK 5 - 20m	36.335,3	4.629	10,6%	2,1%
M.7A.10.5	DKK 20 - 50m	11.344,2	377	3,3%	0,2%
M.7A.10.6	DKK 20 - 50m	5.068,5	73	1,5%	0,0%
M.7A.10.7	> DKK 100m	7.120,0	42	2,1%	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	343.672,3	221.834	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0,0	0	0,0%	0,0%
OM.7A.11.1	*o/w >100 - <=110 %*				
OM.7A.11.2	*o/w >110 - <=120 %*				
OM.7A.11.3	*o/w >120 - <=130 %*				
OM.7A.11.4	*o/w >130 - <=140 %*				
OM.7A.11.5	*o/w >140 - <=150 %*				
OM.7A.11.6	*o/w >150 %*				
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	54,8%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	244.086,0	0	71,0%	
M.7A.12.3	>40 - <=50 %	42.973,0	0	12,5%	
M.7A.12.4	>50 - <=60 %	30.057,0	0	8,7%	
M.7A.12.5	>60 - <=70 %	16.810,0	0	4,9%	
M.7A.12.6	>70 - <=80 %	7.641,0	0	2,2%	
M.7A.12.7	>80 - <=90 %	1.713,0	0	0,5%	
M.7A.12.8	>90 - <=100 %	232,0	0	0,1%	
M.7A.12.9	>100%	160,0	0	0,0%	
M.7A.12.10	Total	343.672,0	0	100,0%	0,0%
OM.7A.12.1	*o/w >100 - <=110 %*	70,0		0,0%	
OM.7A.12.2	*o/w >110 - <=120 %*	34,0		0,0%	
OM.7A.12.3	*o/w >120 - <=130 %*	19,0		0,0%	
OM.7A.12.4	*o/w >130 - <=140 %*	12,0		0,0%	
OM.7A.12.5	*o/w >140 - <=150 %*	8,0		0,0%	
OM.7A.12.6	*o/w >150 %*	17,0		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	80,4%			
M.7A.13.2	Second home/Holiday houses	4,8%			
M.7A.13.3	Buy-to-let/Non-owner occupied	ND1			
M.7A.13.4	Subsidised housing	ND1			
M.7A.13.5	Agricultural	ND1			
M.7A.13.6	Other	14,8%			
OM.7A.13.1	*o/w Private rental*	8,5%			
OM.7A.13.2	*o/w Multi-family housing*	0,0%			
OM.7A.13.3	*o/w Buildings under construction*	0,0%			
OM.7A.13.4	*o/w Buildings land*	ND1			
OM.7A.13.5	*o/w Cooperative Housing*	ND1			
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
	14. Loan by Ranking	**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			

M.7A.14.3	Other	0,0%			
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	38.748,6	14927	11,3%	7,0%
M.7A.15.2	B	16.604,4	7120	4,8%	3,4%
M.7A.15.3	C	66.272,8	30253	19,3%	14,2%
M.7A.15.4	D	51.838,3	27631	15,1%	13,0%
M.7A.15.5	E	17.382,2	10536	5,1%	5,0%
M.7A.15.6	F	6.661,9	4594	1,9%	2,2%
M.7A.15.7	G	3.457,1	2762	1,0%	1,3%
M.7A.15.8	Estimate A	12.613,3	7373,793505	3,7%	3,5%
M.7A.15.9	Estimate B	10.489,5	7673,951477	3,1%	3,6%
M.7A.15.10	Estimate C	40.765,4	31560,95196	11,9%	14,8%
M.7A.15.11	Estimate D	40.048,1	32334,22183	11,7%	15,2%
M.7A.15.12	Estimate E	18.470,8	16161,54021	5,4%	7,6%
M.7A.15.13	Estimate F	9.861,6	9497,957812	2,9%	4,5%
M.7A.15.14	Estimate G	6.800,3	6927,583196	2,0%	3,3%
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	3.658,2	3180	1,1%	1,5%
M.7A.15.19	Total	343.672,3	212533	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 + 1,650/M^2	38.748,6	14927	11,3%	7,0%
M.7A.16.2	<=70 + 2,200/M^2	16.604,4	7120	4,8%	3,4%
M.7A.16.3	<=110 + 3,200/M^2	66.272,8	30253	19,3%	14,2%
M.7A.16.4	<=150 + 4,200/M^2	51.838,3	27631	15,1%	13,0%
M.7A.16.5	<=190 + 5,200/M^2	17.382,2	10536	5,1%	5,0%
M.7A.16.6	<=240 + 6,500/M^2	6.661,9	4594	1,9%	2,2%
M.7A.16.7	>240 + 6,500/M^2	3.457,1	2762	1,0%	1,3%
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	12.613,3	7373,793505	3,7%	3,5%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	10.489,5	7673,951477	3,1%	3,6%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	40.765,4	31560,95196	11,9%	14,8%
M.7A.16.11	Estimate: <=150 + 4,200/M^2	40.048,1	32334,22183	11,7%	15,2%
M.7A.16.12	Estimate: <=190 + 5,200/M^2	18.470,8	16161,54021	5,4%	7,6%
M.7A.16.13	Estimate: <=240 + 6,500/M^2	9.861,6	9497,957812	2,9%	4,5%
M.7A.16.14	Estimate: >240 + 6,500/M^2	6.800,3	6927,583196	2,0%	3,3%
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	3.658,2	3180	1,1%	1,5%
M.7A.16.19	Total	343.672,3	212533	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	60.355,4	34991	17,6%	16,5%
M.7A.17.2	1919 - 1945	50.650,3	27577	14,7%	13,0%
M.7A.17.3	1946 - 1960	32.142,6	21073	9,4%	9,9%
M.7A.17.4	1961 - 1970	47.800,0	35608	13,9%	16,8%
M.7A.17.5	1971 - 1980	47.937,6	38376	13,9%	18,1%
M.7A.17.6	1981 - 1990	17.641,1	13194	5,1%	6,2%
M.7A.17.7	1991 - 2000	11.158,9	6462	3,2%	3,0%
M.7A.17.8	2001 - 2005	13.140,6	6084	3,8%	2,9%
M.7A.17.9	2006 - 2010	18.430,2	9164	5,4%	4,3%
M.7A.17.10	2011 - 2015	9.204,7	4177	2,7%	2,0%
M.7A.17.11	2016 - 2020	18.980,8	7496	5,5%	3,5%
M.7A.17.12	2021 and onwards	13.633,0	5950	4,0%	2,8%
M.7A.17.13	no data	2.597,2	2340	0,8%	1,1%
M.7A.17.14	Total	343.672,3	212492	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	274.521,9	182231	79,9%	85,8%
M.7A.18.2	Flat or Apartment	47.380,7	27804	13,8%	13,1%
M.7A.18.3	Bungalow			0,0%	0,0%
M.7A.18.4	Terraced House			0,0%	0,0%
M.7A.18.5	Multifamily House	21.769,7	2460	6,3%	1,2%
M.7A.18.6	Land Only			0,0%	0,0%
M.7A.18.7	other			0,0%	0,0%
M.7A.18.8	Total	343.672,3	212495	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	32.613,8	13446	9,5%	6,3%
M.7A.19.2	Existing property	308.461,3	196706	89,8%	92,6%
M.7A.19.3	other	0,0	0	0,0%	0,0%
M.7A.19.4	no data	2.597,2	2340	0,8%	1,1%
M.7A.19.5	Total	343.672,3	212492	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	578.754,4	287.671,2	[For completion]	
M.7A.20.2	Flat or Apartment	32.198,1	15.865,0	[For completion]	
M.7A.20.3	Bungalow	0,0	0,0	[For completion]	
M.7A.20.4	Terraced House	0,0	0,0	[For completion]	
M.7A.20.5	Multifamily House	42.234,7	12.831,8	[For completion]	
M.7A.20.6	Land Only	0,0	0,0	[For completion]	
M.7A.20.7	other	0,0	0,0	[For completion]	
M.7A.20.8	no data	0,0	0,0	[For completion]	
M.7A.20.9	Total	653.187,2	316.367,9		
M.7A.20.10	Weighted Average			[For completion]	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					

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

7.B Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	5.023,0			
	By buckets (mn):				
M.7B.21.2	DKK 0 - 2m	8.794,4	8.037	11,4%	52,5%
M.7B.21.3	DKK 2 - 5m	14.489,4	4.501	18,8%	29,4%
M.7B.21.4	DKK 5 - 20m	20.679,0	2.360	26,9%	15,4%
M.7B.21.5	DKK 20 - 50m	7.670,3	252	10,0%	1,6%
M.7B.21.6	DKK 20 - 50m	6.352,8	88	8,3%	0,6%
M.7B.21.7	> DKK 100m	18.900,6	69	24,6%	0,5%
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	76.886,5	15.307	100,0%	100,0%

	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100%	ND1	ND1		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	*o/w >100 - <=110 %*				
OM.7B.22.2	*o/w >110 - <=120 %*				
OM.7B.22.3	*o/w >120 - <=130 %*				
OM.7B.22.4	*o/w >130 - <=140 %*				
OM.7B.22.5	*o/w >140 - <=150 %*				
OM.7B.22.6	*o/w >150 %*				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	41,3%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	59.247,0	0	77,1%	
M.7B.23.3	>40 - <=50 %	10.242,0	0	13,3%	
M.7B.23.4	>50 - <=60 %	5.168,0	0	6,7%	
M.7B.23.5	>60 - <=70 %	1.767,0	0	2,3%	
M.7B.23.6	>70 - <=80 %	298,0	0	0,4%	
M.7B.23.7	>80 - <=90 %	104,0	0	0,1%	
M.7B.23.8	>90 - <=100 %	24,0	0	0,0%	
M.7B.23.9	>100%	35,0	0	0,0%	
M.7B.23.10	Total	76.885,0	0	100,0%	0,0%
OM.7B.23.1	*o/w >100 - <=110 %*	10,0	0	0,0%	
OM.7B.23.2	*o/w >110 - <=120 %*	5,0	0	0,0%	
OM.7B.23.3	*o/w >120 - <=130 %*	1,0	0	0,0%	

OM.7B.23.4	*o/w >130 - <=140 %*	1,0	0	0,0%
OM.7B.23.5	*o/w >140 - <=150 %*	1,0	0	0,0%
OM.7B.23.6	*o/w >150 %*	17,0	0	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	ND1
M.7B.24.2	Office	31,6%
M.7B.24.3	Hotel/Tourism	8,3%
M.7B.24.4	Shopping malls	0,4%
M.7B.24.5	Industry	15,1%
M.7B.24.6	Agriculture	42,6%
M.7B.24.7	Other commercially used	ND1
M.7B.24.8	Hospital	ND1
M.7B.24.9	School	ND1
M.7B.24.10	other RE with a social relevant purpose	ND1
M.7B.24.11	Land	ND1
M.7B.24.12	Property developers / Building under construction	0,0%
M.7B.24.13	Other	1,8%
OM.7B.24.1		
OM.7B.24.2		
OM.7B.24.3		
OM.7B.24.4		
OM.7B.24.5		
OM.7B.24.6		
OM.7B.24.7		
OM.7B.24.8		
OM.7B.24.9		
OM.7B.24.10		
OM.7B.24.11		
OM.7B.24.12		
OM.7B.24.13		
OM.7B.24.14		

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Statutory**	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	**OC Calculation: Contractual**	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	**OC Calculation: Voluntary**	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	**Interest Rate Types**	[For completion]
HG.1.5	**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.]**	[For completion]
HG.1.6	**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.]**	[For completion]
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**	[For completion]
HG.1.9	**LTVs: Calculation of property/shipping value**	[For completion]
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	[For completion]
HG.1.11	**LTVs: Frequency and time of last valuation**	[For completion]
HG.1.12	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	[For completion]
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	[For completion]
HG.1.14	**Non-performing loans**	[For completion]
HG.1.15	**Valuation Method**	[For completion]
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[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	**Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)**	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	**Value**
HG.3.1	**Not applicable for the jurisdiction**	ND1
HG.3.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.3.3	**Not available at the present time**	ND3
OHG.3.1	**Confidential Information**	ND4
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	**Definition**
HG.4.1	**Other definitions deemed relevant**	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		

OHG.4.4
OHG.4.5

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

Reporting in Domestic Currency	DKK

CONTENT OF TAB F1

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	64.347,8	20.420	15,3%	8,6%
SM.1.1.2	Social impact mortgage loans	76,0	78	0,0%	0,0%
SM.1.1.3	other	0,0	0	0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	64.423,8	20.498	15,3%	8,6%
OSM.1.1.1					
OSM.1.1.2					
OSM.1.1.3					
OSM.1.1.4					
OSM.1.1.5					

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

	1. Sustainable Property Type Information	Nominal (mn)	% Total sustainable Mortgages
SM.2.1.1	Residential	55.429,0	86,0%
SM.2.1.2	Commercial	8.995,0	14,0%
SM.2.1.3	Other	0,0	0,0%
SM.2.1.4	Total	64.424,0	100,0%
OSM.2.1.1	*o/w Forest & Agriculture*		0,0%
OSM.2.1.2	*o/w EE residential*		0,0%
OSM.2.1.3	*o/w EE commercial*		0,0%
OSM.2.1.4	*o/w EE other*		0,0%
OSM.2.1.5	*EE total*		0,0%
OSM.2.1.6	*o/w Social residential*		0,0%
OSM.2.1.7	*o/wSocial Commercial*		0,0%
OSM.2.1.8	*o/w social other*		0,0%
OSM.2.1.9	*social tot*		0,0%
OSM.2.1.10	*o/w Renewable Energy and Renewable Energy Transmission*		
OSM.2.1.11	*o/w [If relevant, please specify]*		
OSM.2.1.12	*o/w [If relevant, please specify]*		
OSM.2.1.13	*o/w [If relevant, please specify]*		
OSM.2.1.14	*o/w [If relevant, please specify]*		
OSM.2.1.15	*o/w [If relevant, please specify]*		
OSM.2.1.16	*o/w [If relevant, please specify]*		
OSM.2.1.17	*o/w [If relevant, please specify]*		
OSM.2.1.18	*o/w [If relevant, please specify]*		

	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	20189	300	0
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	3,9%	41,6%	9,2%
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%	100,0%
SM.2.4.2	Austria	0,0%	0,0%	0,0%
SM.2.4.3	Belgium	0,0%	0,0%	0,0%
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%
SM.2.4.5	Croatia	0,0%	0,0%	0,0%
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%
SM.2.4.7	Czechia	0,0%	0,0%	0,0%
SM.2.4.8	Denmark	100,0%	100,0%	100,0%
SM.2.4.9	Estonia	0,0%	0,0%	0,0%
SM.2.4.10	Finland	0,0%	0,0%	0,0%
SM.2.4.11	France	0,0%	0,0%	0,0%
SM.2.4.12	Germany	0,0%	0,0%	0,0%
SM.2.4.13	Greece	0,0%	0,0%	0,0%
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%
SM.2.4.15	Hungary	0,0%	0,0%	0,0%

SM.2.4.16	Ireland	0,0%	0,0%	0,0%
SM.2.4.17	Italy	0,0%	0,0%	0,0%
SM.2.4.18	Latvia	0,0%	0,0%	0,0%
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%
SM.2.4.21	Malta	0,0%	0,0%	0,0%
SM.2.4.22	Poland	0,0%	0,0%	0,0%
SM.2.4.23	Portugal	0,0%	0,0%	0,0%
SM.2.4.24	Romania	0,0%	0,0%	0,0%
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%
SM.2.4.27	Spain	0,0%	0,0%	0,0%
SM.2.4.28	Sweden	0,0%	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	0,0%	0,0%	0,0%
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%
SM.2.4.32	Norway	0,0%	0,0%	0,0%
SM.2.4.33	Other	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%
SM.2.4.36	Australia	0,0%	0,0%	0,0%
SM.2.4.37	Brazil	0,0%	0,0%	0,0%
SM.2.4.38	Canada	0,0%	0,0%	0,0%
SM.2.4.39	Japan	0,0%	0,0%	0,0%
SM.2.4.40	Korea	0,0%	0,0%	0,0%
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%
SM.2.4.42	Singapore	0,0%	0,0%	0,0%
SM.2.4.43	US	0,0%	0,0%	0,0%
SM.2.4.44	Other	0,0%	0,0%	0,0%
SM.2.4.45				
SM.2.4.46				
SM.2.4.47				
SM.2.4.48				
SM.2.4.49				
SM.2.4.50				
SM.2.4.51				
SM.2.4.52				
SM.2.4.53				
SM.2.4.54				

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	The Capital Region of Denmark (Region Hovedstaden)	45,8%	66,4%	48,7%
SM.2.5.2	Region Zealand (Region Sjælland)	14,0%	3,4%	12,5%
SM.2.5.3	The North Denmark Region (Region Nordjylland)	3,3%	3,7%	3,3%
SM.2.5.4	Central Denmark Region (Region Midtjylland)	24,8%	18,5%	23,9%
SM.2.5.5	Region of Southern Denmark (Region Syddanmark)	12,1%	8,0%	11,6%
SM.2.5.6				
SM.2.5.7				
SM.2.5.8				
SM.2.5.9				
SM.2.5.10				
SM.2.5.11				
SM.2.5.12				
SM.2.5.13				
SM.2.5.14				
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				
SM.2.5.29				
SM.2.5.30				
SM.2.5.31				
SM.2.5.32				
SM.2.5.33				
SM.2.5.34				
SM.2.5.35				
SM.2.5.36				
SM.2.5.37				
SM.2.5.38				
SM.2.5.39				
SM.2.5.40				
SM.2.5.41				
SM.2.5.42				

SM.2.5.43					
SM.2.5.44					
SM.2.5.45					
SM.2.5.46					
SM.2.5.47					
SM.2.5.48					
SM.2.5.49					
SM.2.5.50					
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.6.1	Fixed rate	73,8%	43,7%	69,6%	
SM.2.6.2	Floating rate	26,2%	56,3%	30,4%	
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	57,9%	49,2%	56,7%	
SM.2.7.2	Amortising	42,1%	50,8%	43,3%	
SM.2.7.3	Other	0,0%	0,0%	0,0%	
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	7,6%	12,3%	8,2%	
SM.2.8.2	≥ 12 - ≤ 24 months	11,2%	3,8%	10,2%	
SM.2.8.3	≥ 24 - ≤ 36 months	9,6%	7,2%	9,3%	
SM.2.8.4	≥ 36 - ≤ 60 months	14,1%	19,2%	14,9%	
SM.2.8.5	≥ 60 months	57,5%	57,5%	57,5%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.9.1	% NPLs	0,8%	0,7%	0,8%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
	2.A Residential Cover Pool				
	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
SM.2A.10.1	Average loan size (000s)	2.746,0			
	By buckets (mn):				
SM.2A.10.2	DKK 0 - 2m	12.080,0	10.263	21,8%	50,8%
SM.2A.10.3	DKK 2 - 5m	25.521,5	8.762	46,0%	43,4%
SM.2A.10.4	DKK 5 - 20m	7.605,6	991	13,7%	4,9%
SM.2A.10.5	DKK 20 - 50m	3.418,2	111	6,2%	0,5%
SM.2A.10.6	DKK 20 - 50m	2.765,4	39	5,0%	0,2%
SM.2A.10.7	> DKK 100m	4.038,3	23	7,3%	0,1%
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	55.429,0	20.189	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 (%)	57,9%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	37.129,0	0	67,0%	
SM.2A.12.3	>40 - <=50 %	7.433,0	0	13,4%	
SM.2A.12.4	>50 - <=60 %	5.625,0	0	10,1%	
SM.2A.12.5	>60 - <=70 %	3.393,0	0	6,1%	
SM.2A.12.6	>70 - <=80 %	1.519,0	0	2,7%	
SM.2A.12.7	>80 - <=90 %	294,0	0	0,5%	
SM.2A.12.8	>90 - <=100 %	23,0	0	0,0%	
SM.2A.12.9	>100%	12,0	0	0,0%	
SM.2A.12.10	Total	55.428,0	0	100,0%	0,0%
OSM.2A.12.1	*o/w >100 - <=110 %*				
OSM.2A.12.2	*o/w >110 - <=120 %*				
OSM.2A.12.3	*o/w >120 - <=130 %*				
OSM.2A.12.4	*o/w >130 - <=140 %*				
OSM.2A.12.5	*o/w >140 - <=150 %*				
OSM.2A.12.6	*o/w >150 %*				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	13. Breakdown by type	**% Residential Loans**			
SM.2A.13.1	Owner occupied	72,9%			
SM.2A.13.2	Second home/Holiday houses	ND1			
SM.2A.13.3	Buy-to-let/Non-owner occupied	ND1			
SM.2A.13.4	Subsidised housing	ND1			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other	26,9%			
OSM.2A.13.1	*o/w Private rental*	19,4%			
OSM.2A.13.2	*o/w Multi-family housing*	0,2%			
OSM.2A.13.3	*o/w Buildings under construction*	0,0%			
OSM.2A.13.4	*o/w Buildings land*	0,0%			
OSM.2A.13.5	*o/w Cooperative Housing*	7,4%			
OSM.2A.13.6					
OSM.2A.13.7					
OSM.2A.13.8					
OSM.2A.13.9					
OSM.2A.13.10					
	14. Loan by Ranking	**% Residential Loans**			
SM.2A.14.1	1st lien / No prior ranks	100,0%			
SM.2A.14.2	Guaranteed	0,0%			
SM.2A.14.3	Other	0,0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
	15. Energy Performance information of the financed RRE	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.15.1	A	38.748,6	14.927	69,9%	67,4%
SM.2A.15.2	B	16.604,4	7.120	30,0%	32,1%
SM.2A.15.3	C	53,9	48	0,1%	0,2%
SM.2A.15.4	D	9,5	41	0,0%	0,2%
SM.2A.15.5	E	7,2	11	0,0%	0,0%
SM.2A.15.6	F	4,0	3	0,0%	0,0%
SM.2A.15.7	G	0,0	0	0,0%	0,0%
SM.2A.15.8	Estimate A	0,0	0	0,0%	0,0%
SM.2A.15.9	Estimate B	0,0	0	0,0%	0,0%
SM.2A.15.10	Estimate C	0,5	1	0,0%	0,0%
SM.2A.15.11	Estimate D	0,6	1	0,0%	0,0%
SM.2A.15.12	Estimate E	0,1	0	0,0%	0,0%
SM.2A.15.13	Estimate F	0,0	0	0,0%	0,0%
SM.2A.15.14	Estimate G	0,0	0	0,0%	0,0%
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					

SM.2A.15.18	no data	0,0	1	0,0%	0,0%
SM.2A.15.19	Total	55.429,0	22.153	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
	16. Primary Energy intensity (kWh/m2 per year)	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.16.1	<=52.5 + 1,650/M^2	38.748,6	14.927	69,9%	67,4%
SM.2A.16.2	<=70 + 2,200/M^2	16.604,4	7.120	30,0%	32,1%
SM.2A.16.3	<=110 + 3,200/M^2	53,9	48	0,1%	0,2%
SM.2A.16.4	<=150 + 4,200/M^2	9,5	41	0,0%	0,2%
SM.2A.16.5	<=190 + 5,200/M^2	7,2	11	0,0%	0,0%
SM.2A.16.6	<=240 + 6,500/M^2	4,0	3	0,0%	0,0%
SM.2A.16.7	>240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2A.16.8	Estimate: <=52.5 + 1,650/M^2	0,0	0	0,0%	0,0%
SM.2A.16.9	Estimate: <=70 + 2,200/M^2	0,0	0	0,0%	0,0%
SM.2A.16.10	Estimate: <=110 + 3,200/M^2	0,5	1	0,0%	0,0%
SM.2A.16.11	Estimate: <=150 + 4,200/M^2	0,6	1	0,0%	0,0%
SM.2A.16.12	Estimate: <=190 + 5,200/M^2	0,1	0	0,0%	0,0%
SM.2A.16.13	Estimate: <=240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2A.16.14	Estimate: >240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
SM.2A.16.18	no data	0,0	1	0,0%	0,0%
SM.2A.16.19	Total	55.429,0	22.153	100,0%	100,0%
OSM.2A.16.1					
OSM.2A.16.2					
	17. Property Age Structure	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.17.1	older than 1919	2.504,0	918	4,5%	4,1%
SM.2A.17.2	1919 - 1945	1.835,0	532	3,3%	2,4%
SM.2A.17.3	1946 - 1960	1.325,3	431	2,4%	1,9%
SM.2A.17.4	1961 - 1970	1.773,9	627	3,2%	2,8%
SM.2A.17.5	1971 - 1980	1.880,5	1.025	3,4%	4,6%
SM.2A.17.6	1981 - 1990	2.137,8	1.175	3,9%	5,3%
SM.2A.17.7	1991 - 2000	1.145,0	465	2,1%	2,1%
SM.2A.17.8	2001 - 2005	3.046,6	957	5,5%	4,3%
SM.2A.17.9	2006 - 2010	7.437,2	2985	13,4%	13,5%
SM.2A.17.10	2011 - 2015	6.159,6	2567	11,1%	11,6%
SM.2A.17.11	2016 - 2020	15.556,1	5973	28,1%	27,0%
SM.2A.17.12	2021 and onwards	10.628,1	4497	19,2%	20,3%
SM.2A.17.13	no data	0,0	1	0,0%	0,0%
SM.2A.17.14	Total	55.429,0	22.153	100,0%	100,0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
	18. Dwelling type	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.18.1	House, detached or semi-detached	41.549,0	17.492	75,0%	79,0%
SM.2A.18.2	Flat or Apartment	9.694,1	4.200	17,5%	19,0%
SM.2A.18.3	Bungalow	0,0	0	0,0%	0,0%
SM.2A.18.4	Terraced House	0,0	0	0,0%	0,0%
SM.2A.18.5	Multifamily House	4.185,8	461	7,6%	2,1%
SM.2A.18.6	Land Only	0,0	0	0,0%	0,0%
SM.2A.18.7	other	0,0	0	0,0%	0,0%
SM.2A.18.8	Total	55.429,0	22.153	100,0%	100,0%
OSM.2A.18.1					
	19. New Residential Property	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.19.1	New Proprety	26.184,1	10.470	47,2%	47,3%
SM.2A.19.2	Existing Property	29.244,9	11.682	52,8%	52,7%
SM.2A.19.3	other	0,0	0	0,0%	0,0%
SM.2A.19.4	no data	0,0	1	0,0%	0,0%
SM.2A.19.5	Total	55.429,0	22.153	100,0%	100,0%
OSM.2A.19.1					
	20. CO2 emission - by dwelling type - as per national availability	**Ton CO2 (per year)**	**Ton CO2 (per year) (LTV adjusted)**	**kg CO2/m2 (per year)**	
SM.2A.20.1	House, detached or semi-detached	12.563,0	6.965,3	4,7	
SM.2A.20.2	Flat or Apartment	2.077,5	1.027,5	4,8	
SM.2A.20.3	Bungalow	0,0	0,0	0,0	
SM.2A.20.4	Terraced House	0,0	0,0	0,0	
SM.2A.20.5	Multifamily House	4.275,0	1.515,5	6,1	
SM.2A.20.6	Land Only	0,0	0,0	0,0	
SM.2A.20.7	other	0,0	0,0	0,0	
SM.2A.20.8	no data	0,0	0,0	0,0	
SM.2A.20.9	Total	18.915,5	9.508,3		
SM.2A.20.10	Weighted Average			4,5	
SM.2A.20.11					
SM.2A.20.12					

SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2.B Sustainable Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	29.983,0			
	By buckets (mn):				
SM.2B.21.2	DKK 0 - 2m	104,6	76,0	1,2%	25,3%
SM.2B.21.3	DKK 2 - 5m	261,8	66,0	2,9%	22,0%
SM.2B.21.4	DKK 5 - 20m	832,6	81,0	9,3%	27,0%
SM.2B.21.5	DKK 20 - 50m	984,6	31,0	10,9%	10,3%
SM.2B.21.6	DKK 20 - 50m	1.815,0	25,0	20,2%	8,3%
SM.2B.21.7	> DKK 100m	4.996,3	21,0	55,5%	7,0%
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					
SM.2B.21.26	Total	8.994,8	300	100,0%	100,0%

	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND1	ND1		
SM.2B.22.3	>40 - <=50 %	ND1	ND1		
SM.2B.22.4	>50 - <=60 %	ND1	ND1		
SM.2B.22.5	>60 - <=70 %	ND1	ND1		
SM.2B.22.6	>70 - <=80 %	ND1	ND1		
SM.2B.22.7	>80 - <=90 %	ND1	ND1		
SM.2B.22.8	>90 - <=100 %	ND1	ND1		
SM.2B.22.9	>100%	ND1	ND1		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	*o/w >100 - <=110 %*				
OSM.2B.22.2	*o/w >110 - <=120 %*				

OSM.2B.22.3	*o/w >120 - <=130 %*				
OSM.2B.22.4	*o/w >130 - <=140 %*				
OSM.2B.22.5	*o/w >140 - <=150 %*				
OSM.2B.22.6	*o/w >150 %*				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	41,3%			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	6.932,0	0	77,1%	
SM.2B.23.3	>40 - <=50 %	1.172,0	0	13,0%	
SM.2B.23.4	>50 - <=60 %	679,0	0	7,5%	
SM.2B.23.5	>60 - <=70 %	186,0	0	2,1%	
SM.2B.23.6	>70 - <=80 %	25,0	0	0,3%	
SM.2B.23.7	>80 - <=90 %	0,0	0	0,0%	
SM.2B.23.8	>90 - <=100 %	0,0	0	0,0%	
SM.2B.23.9	>100%	0,0	0	0,0%	
SM.2B.23.10	Total	8.994,0	0	100,0%	0,0%
OSM.2B.23.1	*o/w >100 - <=110 %*				
OSM.2B.23.2	*o/w >110 - <=120 %*				
OSM.2B.23.3	*o/w >120 - <=130 %*				
OSM.2B.23.4	*o/w >130 - <=140 %*				
OSM.2B.23.5	*o/w >140 - <=150 %*				
OSM.2B.23.6	*o/w >150 %*				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					

	24. Breakdown by Type	% Commercial loans
SM.2B.24.1	Retail	ND1
SM.2B.24.2	Office	57,4%
SM.2B.24.3	Hotel/Tourism	39,9%
SM.2B.24.4	Shopping malls	2,7%
SM.2B.24.5	Industry	0,0%
SM.2B.24.6	Agriculture	0,0%
SM.2B.24.7	Other commercially used	ND1
SM.2B.24.8	Hospital	ND1
SM.2B.24.9	School	ND1
SM.2B.24.10	other RE with a social relevant purpose	ND1
SM.2B.24.11	Land	0,0%
SM.2B.24.12	Property developers / Building under construction	ND1
SM.2B.24.13	Other	0,0%
OSM.2B.24.1	*o/w Cultural purposes*	ND1
OSM.2B.24.2	*o/w [If relevant, please specify]*	
OSM.2B.24.3	*o/w [If relevant, please specify]*	
OSM.2B.24.4	*o/w [If relevant, please specify]*	
OSM.2B.24.5	*o/w [If relevant, please specify]*	
OSM.2B.24.6	*o/w [If relevant, please specify]*	
OSM.2B.24.7	*o/w [If relevant, please specify]*	
OSM.2B.24.8	*o/w [If relevant, please specify]*	
OSM.2B.24.9	*o/w [If relevant, please specify]*	
OSM.2B.24.10	*o/w [If relevant, please specify]*	
OSM.2B.24.11	*o/w [If relevant, please specify]*	
OSM.2B.24.12	*o/w [If relevant, please specify]*	
OSM.2B.24.13	*o/w [If relevant, please specify]*	
OSM.2B.24.14	*o/w [If relevant, please specify]*	

	25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	A	7514,336706	212	83,5%	61,4%
SM.2B.25.2	B	1480,504621	133	16,5%	38,6%
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	Estimate A	0	0	0,0%	0,0%
SM.2B.25.9	Estimate B	0	0	0,0%	0,0%
SM.2B.25.10	Estimate C	0	0	0,0%	0,0%
SM.2B.25.11	Estimate D	0	0	0,0%	0,0%
SM.2B.25.12	Estimate E	0	0	0,0%	0,0%
SM.2B.25.13	Estimate F	0	0	0,0%	0,0%
SM.2B.25.14	Estimate G	0	0	0,0%	0,0%
SM.2B.25.15					
SM.2B.25.16					
SM.2B.25.17					
SM.2B.25.18	no data	0	0	0,0%	0,0%
SM.2B.25.19	Total	8.994,8	345	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 + 1,650/M^2	7.514,3	212	83,5%	61,4%

SM.2B.26.2	<=70 + 2,200/M^2	1.480,5	133	16,5%	38,6%
SM.2B.26.3	<=110 + 3,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.4	<=150 + 4,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.5	<=190 + 5,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.6	<=240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2B.26.7	>240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2B.26.8	Estimate: <=52.5 + 1,650/M^2	0,0	0	0,0%	0,0%
SM.2B.26.9	Estimate: <=70 + 2,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.10	Estimate: <=110 + 3,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.11	Estimate: <=150 + 4,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.12	Estimate: <=190 + 5,200/M^2	0,0	0	0,0%	0,0%
SM.2B.26.13	Estimate: <=240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2B.26.14	Estimate: >240 + 6,500/M^2	0,0	0	0,0%	0,0%
SM.2B.26.15					
SM.2B.26.16					
SM.2B.26.17					
SM.2B.26.18	no data	0,0	0	0,0%	0,0%
SM.2B.26.19	Total	8.994,8	345	100,0%	100,0%
	27. CRE Age Structure	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.27.1	older than 1919	215,8630522	54	2,4%	15,7%
SM.2B.27.2	1919 - 1945	372,3293319	21	4,1%	6,1%
SM.2B.27.3	1946 - 1960	523,966149	11	5,8%	3,2%
SM.2B.27.4	1961 - 1970	176,2980376	15	2,0%	4,3%
SM.2B.27.5	1971 - 1980	660,7019728	20	7,3%	5,8%
SM.2B.27.6	1981 - 1990	234,7731028	21	2,6%	6,1%
SM.2B.27.7	1991 - 2000	728,0608562	17	8,1%	4,9%
SM.2B.27.8	2001 - 2005	169,5526909	13	1,9%	3,8%
SM.2B.27.9	2006 - 2010	776,1	38	8,6%	11,0%
SM.2B.27.10	2011 - 2015	401,8	33	4,5%	9,6%
SM.2B.27.11	2016 - 2020	2.379,3	41	26,5%	11,9%
SM.2B.27.12	2021 and onwards	2.346,2	60	26,1%	17,4%
SM.2B.27.13	no data	9,95270729	1	0,1%	0,3%
SM.2B.27.14	Total	8.994,8	345	100,0%	100,0%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
	28. New Commercial Property	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.28.1	New property	4725,445756	101	52,5%	29,3%
SM.2B.28.2	Existing property	4259,442864	243		70,4%
SM.2B.28.3	other	0	0		0,0%
SM.2B.28.4	no data	9,95270729	1		0,3%
SM.2B.28.5	Total	8.994,8	345	52,5%	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.2B.29.1	Retail	0,0	0,0	[For completion]	
SM.2B.29.2	Office	5.710,8	2.409,6	6,6	
SM.2B.29.3	Hotel/Tourism	0,0	0,0	0,0	
SM.2B.29.4	Shopping malls	0,0	0,0	0,0	
SM.2B.29.5	Industry	0,0	0,0	0,0	
SM.2B.29.6	Agriculture	0,0	0,0	0,0	
SM.2B.29.7	Other commercially used	0,0	0,0	0,0	
SM.2B.29.8	Hospital	0,0	0,0	0,0	
SM.2B.29.9	School	0,0	0,0	0,0	
SM.2B.29.10	other RE with a social relevant purpose	0,0	0,0	0,0	
SM.2B.29.11	Land	0,0	0,0	0,0	
SM.2B.29.12	Property developers / Building under construction	0,0	0,0	0,0	
SM.2B.29.13	Other	0,0	0,0	0,0	
SM.2B.29.14	no data	0,0	0,0	0,0	
SM.2B.29.15	Total	5.710,8	2.409,6		
SM.2B.29.16	Weighted Average			5,0	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

HTT 2024

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB F2

1. Share of sustainable public sector assets in the total cover pool program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.2	*o/w Local Communities*	[For completion]	[For completion]		
SPS.1.1.3	*o/w Hospitals*	[For completion]	[For completion]		
SPS.1.1.4	*o/w Export Credit*	[For completion]	[For completion]		
	o/w other	[For completion]	[For completion]		
SPS.1.1.5	Social Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.6	*o/w Local Communities*	[For completion]	[For completion]		
SPS.1.1.7	*o/w Hospitals*	[For completion]	[For completion]		
SPS.1.1.8	*o/w Export Credit*	[For completion]	[For completion]		
	o/w other	[For completion]	[For completion]		
SPS.1.1.9	other	[For completion]	[For completion]		
SPS.1.1.10	Total sustainable Public Sector exposures	0,0	0	0,0%	0,0%
OSPS.1.1.1	*o/w [If relevant, please specify]*				
OSPS.1.1.2	*o/w [If relevant, please specify]*				
OSPS.1.1.3	*o/w [If relevant, please specify]*				
OSPS.1.1.4	*o/w [If relevant, please specify]*				
OSPS.1.1.5	*o/w [If relevant, please specify]*				

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

2. Sustainable Public Sector Assets

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

	2. Size Information	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
SPS.2.2.1	Average exposure size (000s)	[For completion]			
	By buckets (mn):				
SPS.2.2.2	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.3	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.4	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.5	TBC at a country level	[For completion]	[For completion]		

SPS.2.2.6	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.7	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.8	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.9	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.10	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.11	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.12	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.13	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.14	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.15	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.16	TBC at a country level		[For completion]	[For completion]		
SPS.2.2.17		Total	0,0	0	0,0%	0,0%
	3. Breakdown by Asset Type		**Nominal (mn)**		**% Public Sector Assets**	
SPS.2.3.1	Loans		[For completion]			
SPS.2.3.2	Bonds		[For completion]			
SPS.2.3.3	Other		[For completion]			
SPS.2.3.4		Total	0,0		0,0%	
OSPS.2.3.1						
OSPS.2.3.2						
OSPS.2.3.3						
OSPS.2.3.4						
OSPS.2.3.5						
	4. Breakdown by Geography		**% Public Sector Assets**			
SPS.2.4.1	European Union		0,0%			
SPS.2.4.2	Austria		[For completion]			
SPS.2.4.3	Belgium		[For completion]			
SPS.2.4.4	Bulgaria		[For completion]			
SPS.2.4.5	Croatia		[For completion]			
SPS.2.4.6	Cyprus		[For completion]			
SPS.2.4.7	Czechia		[For completion]			
SPS.2.4.8	Denmark		[For completion]			
SPS.2.4.9	Estonia		[For completion]			
SPS.2.4.10	Finland		[For completion]			
SPS.2.4.11	France		[For completion]			
SPS.2.4.12	Germany		[For completion]			
SPS.2.4.13	Greece		[For completion]			
SPS.2.4.14	Netherlands		[For completion]			
SPS.2.4.15	Hungary		[For completion]			
SPS.2.4.16	Ireland		[For completion]			
SPS.2.4.17	Italy		[For completion]			
SPS.2.4.18	Latvia		[For completion]			
SPS.2.4.19	Lithuania		[For completion]			
SPS.2.4.20	Luxembourg		[For completion]			
SPS.2.4.21	Malta		[For completion]			
SPS.2.4.22	Poland		[For completion]			
SPS.2.4.23	Portugal		[For completion]			
SPS.2.4.24	Romania		[For completion]			
SPS.2.4.25	Slovakia		[For completion]			
SPS.2.4.26	Slovenia		[For completion]			
SPS.2.4.27	Spain		[For completion]			
SPS.2.4.28	Sweden		[For completion]			
SPS.2.4.29	European Economic Area (not member of EU)		0,0%			
SPS.2.4.30	Iceland		[For completion]			
SPS.2.4.31	Liechtenstein		[For completion]			
SPS.2.4.32	Norway		[For completion]			
SPS.2.4.33	Other		0,0%			
SPS.2.4.34	Switzerland		[For completion]			
SPS.2.4.35	United Kingdom		[For completion]			
SPS.2.4.36	Australia		[For completion]			
SPS.2.4.37	Brazil		[For completion]			
SPS.2.4.38	Canada		[For completion]			
SPS.2.4.39	Japan		[For completion]			
SPS.2.4.40	Korea		[For completion]			
SPS.2.4.41	New Zealand		[For completion]			
SPS.2.4.42	Singapore		[For completion]			
SPS.2.4.43	US		[For completion]			
SPS.2.4.44	Other		[For completion]			
OSPS.2.4.1	*o/w [If relevant, please specify]*					
OSPS.2.4.2	*o/w [If relevant, please specify]*					
OSPS.2.4.3	*o/w [If relevant, please specify]*					
OSPS.2.4.4	*o/w [If relevant, please specify]*					

OSPS.2.4.5	*o/w [If relevant, please specify]*		
OSPS.2.4.6	*o/w [If relevant, please specify]*		
OSPS.2.4.7	*o/w [If relevant, please specify]*		
OSPS.2.4.8	*o/w [If relevant, please specify]*		
OSPS.2.4.9	*o/w [If relevant, please specify]*		
OSPS.2.4.10	*o/w [If relevant, please specify]*		
	5. Breakdown by regions of main country of origin	**% Public Sector Assets**	
SPS.2.5.1	TBC at a country level	[For completion]	
SPS.2.5.2	TBC at a country level	[For completion]	
SPS.2.5.3	TBC at a country level	[For completion]	
SPS.2.5.4	TBC at a country level	[For completion]	
SPS.2.5.5	TBC at a country level	[For completion]	
SPS.2.5.6	TBC at a country level	[For completion]	
SPS.2.5.7	TBC at a country level	[For completion]	
SPS.2.5.8	TBC at a country level	[For completion]	
SPS.2.5.9	TBC at a country level	[For completion]	
SPS.2.5.10	TBC at a country level	[For completion]	
SPS.2.5.11	TBC at a country level	[For completion]	
SPS.2.5.12	TBC at a country level	[For completion]	
SPS.2.5.13	TBC at a country level	[For completion]	
SPS.2.5.14	TBC at a country level	[For completion]	
SPS.2.5.15	TBC at a country level	[For completion]	
SPS.2.5.16	TBC at a country level	[For completion]	
SPS.2.5.17	TBC at a country level	[For completion]	
SPS.2.5.18	TBC at a country level	[For completion]	
SPS.2.5.19	TBC at a country level	[For completion]	
SPS.2.5.20	TBC at a country level	[For completion]	
SPS.2.5.21	TBC at a country level	[For completion]	
SPS.2.5.22	TBC at a country level	[For completion]	
SPS.2.5.23	TBC at a country level	[For completion]	
SPS.2.5.24	TBC at a country level	[For completion]	
SPS.2.5.25	TBC at a country level	[For completion]	
	6. Breakdown by Interest Rate	**% Public Sector Assets**	
SPS.2.6.1	Fixed rate	[For completion]	
SPS.2.6.2	Floating rate	[For completion]	
SPS.2.6.3	Other	[For completion]	
OSPS.2.6.1			
OSPS.2.6.2			
OSPS.2.6.3			
OSPS.2.6.4			
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
SPS.2.7.1	Bullet / interest only	[For completion]	
SPS.2.7.2	Amortising	[For completion]	
SPS.2.7.3	Other	[For completion]	
OSPS.2.7.1			
OSPS.2.7.2			
OSPS.2.7.3			
OSPS.2.7.4			
OSPS.2.7.5			
OSPS.2.7.6			
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
SPS.2.8.1	Sovereigns	[For completion]	
SPS.2.8.2	Regional/federal authorities	[For completion]	
SPS.2.8.3	Local/municipal authorities	[For completion]	
SPS.2.8.4	Others	[For completion]	
SPS.2.8.5	Total	0,0	0,0%
OSPS.2.8.1	*o/w Claim against supranational*		
OSPS.2.8.2	*o/w Claim against sovereigns*		
OSPS.2.8.3	*o/w Claim guaranteed by sovereigns*		
OSPS.2.8.4	*o/w Claim against regional/federal authorities*		
OSPS.2.8.5	*o/w Claim guaranteed by regional/federal authorities*		
OSPS.2.8.6	*o/w Claim against local/municipal authorities*		
OSPS.2.8.7	*o/w Claimguaranteed by local/municipal authorities*		
OSPS.2.8.8			
OSPS.2.8.9			
OSPS.2.8.10			
OSPS.2.8.11			
OSPS.2.8.12			
OSPS.2.8.13			
	9. Non-Performing Loans	**% Public Sector Assets**	

SPS.2.9.1	% NPLs	[For completion]
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR	[For completion]
OSPS.2.9.2		
OSPS.2.9.3		
OSPS.2.9.4		
	10. Concentration Risks	**% Public Sector Assets**
SPS.2.10.1	10 largest exposures	[For completion]
OSPS.2.10.1		
OSPS.2.10.2		
OSPS.2.10.3		
OSPS.2.10.4		
OSPS.2.10.5		
OSPS.2.10.6		

ECBC Label Template for Danish Issuers

2024

Information on frontpage:
Issuer: Nordea Kredit Realkreditaktieselskab
Issuer type: Specialized mortgage bank
Cover pool: Capital Centre 2
Cover pool setup: Single cover pool
Link to cover pool IR website:
http://www.nordea.dk/Privat/Lån/Bolig/Investor+information/956482.html
Homepage: nordeakredit.dk
Format of transparency template: Excel
Frequency of updates: Quarterly
Published 05-02-2024
Data per 29-12-2023

ECBC Label Template : Contents

As of **December 2023**

Nordea

This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

Mandatory tables

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

Specialised mortgage banks

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

Ship finance institutes

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

Non-specialised bank CBs issuers

Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

Voluntary tables

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

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

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

Table A. General Issuer Detail

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	**Q4 2023**	**Q3 2023**	**Q2 2023**	**Q1 2023**
Total Balance Sheet Assets	427,7	421,4	426,8	428,6
Total Customer Loans(fair value)	391,2	378,7	382,2	386,0
of which: Used/registered for covered bond collateral pool	391,2	378,7	382,2	386,0
Tier 1 Ratio (%)	28,5%	28,7%	28,7%	28,3%
Solvency Ratio (%)	30,7%	30,9%	30,8%	30,4%
Outstanding Covered Bonds (fair value)	398,4	394,1	407,3	396,0
Outstanding Senior Unsecured Liabilities	6,1	3,7	6,3	6,0
Senior Secured Bonds				
Guarantees (e.g. provided by states, municipals, banks)	123,5	124,5	125,8	126,0
Net loan losses (Net loan losses and net loan loss provisions)	0,0	0,0	0,0	0,0
Value of acquired properties / ships (temporary possessions, end quarter)	0,0	0,0	0,0	0,0

Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	391,2	378,7	382,2	386,0
Composition by				
Maturity				
- 0 <= 1 year	0,3	0,5	0,5	0,5
- < 1 <= 5 years	5,6	5,5	5,7	6,0
- over 5 years	385,3	372,7	376,0	379,5
Currency				
- DKK	388,6	375,9	379,3	382,9
- EUR	2,5	2,8	2,9	3,1
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	316,3	304,1	306,9	309,9
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	74,8	74,6	75,3	75,9
- Subsidised	0,1	0,1	0,1	0,1
eligibility as covered bond collateral				
Non-performing loans (See definition in table X1)	0,13	0,13	0,14	0,11
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0,52	0,52	0,51	0,51

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Table G1.1 – General cover pool information

DKKbn / Percentage of nominal outstanding CBs		Q4 2023	Q3 2023	Q2 2023	Q1 2023
Nominal cover pool (total value)		459,6	470,4	485,0	470,9
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)		5,0	16,6	29,7	12,4
Overcollateralisation		31,7	31,0	33,4	32,0
Overcollateralisation ratio	Total	7,4	7,1	7,4	7,3
	Mandatory (percentage of risk weigted assets,general, by law)	8,0%	8,0%	8,0%	8,0%
Nominal value of outstanding CBs		427,9	439,4	451,6	438,9
	– hereof amount maturing 0-1 day	4,4	15,0	28,2	10,7
Proceeds from senior secured debt					
Proceeds from senior unsecured debt		3,8	3,8	3,8	3,8
Tier 2 capital		1,6	1,6	1,6	1,6
Additional tier 1 capital (e.g. hybrid core capital)					
Core tier 1 capital invested in gilt-edged securities		19,3	19,3	19,9	19,3
Total capital coverage (rating compliant capital)		21,4	21,4	20,9	22,2
Loan loss provisions (cover pool level - shown i Table A on issuer level) - Optional					

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q4 2023	Q3 2023	Q2 2023	Q1 2023
Nominal value of outstanding CBs		429,446	439,396	451,591	438,945
Fair value of outstanding CBs (marked value)		398,761	392,71	405,892	394,74
Maturity of issued CBs	0-1 day	4,4	15,0	28,2	10,7
	1 day – < 1 year	59,8	46,0	34,5	48,8
	1 year	6,6	18,8	28,0	13,5
	> 1 and ≤ 2 years	75,1	53,5	49,7	61,9
	> 2 and ≤ 3 years	75,7	71,9	65,0	71,2
	> 3 and ≤ 4 years	22,5	48,5	54,7	40,1
	> 4 and ≤ 5 years	8,1	5,9	11,3	10,8
	5-10 years	2,6	2,9	2,2	2,4
	10-20 years	25,8	27,1	19,4	20,2
	> 20 years	148,8	149,8	158,4	159,3
Amortisation profile of issued CBs	Bullet	34,0%	35,0%	32,0%	34,7%
	Annuity	66,0%	65,0%	68,0%	65,3%
	Serial	0,0%	0,0%	0,0%	0,0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	75,3%	75,9%	71,8%	76,1%
	Floating rate (Floating rate constant for less than 1 year)	24,6%	24,0%	28,1%	23,8%
	Capped floating rate	0,1%	0,1%	0,1%	0,1%
Currency denomination profile of issued CBs	DKK	425,9	436,3	448,6	435,8
	EUR	3,5	3,1	3,0	3,1
	SEK	-	-	-	
	CHF	-	-	-	
	NOK	-	-	-	
	USD	-	-	-	
	Other	-	-	-	
UCITS compliant		Yes	Yes	Yes	Yes
CRD compliant		Yes	Yes	Yes	Yes
Eligible for central bank repo		Yes	Yes	Yes	Yes
Rating	Moody’s				
	S&P	AAA	AAA	AAA	AAA

Fitch

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

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

Rating/maturity	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Gilt-edged secutities / rating compliant capital	-	-	-	-	-	-	-	-	-
0-<1 year	-	-	-	-	-	-	-	-	-
>1- < 5 years	-	-	-	-	-	-	-	-	-
> 5 years	4.089.952.015,65	-	-	-	-	-	-	-	#######
Total	4.089.952.015,65	-	-	-	-	-	-		#######

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

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	A	A-	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	#######
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	4.089.952.015,65	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	#######
Total	4.089.952.015,65	-	-	-	-	-	-		#######

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

Maturity structure/Type of cover asset	0-<1 year	>1- < 5 years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-	1.491.240.868,37	#########
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-
Exposure to credit institute credit quality step 1	-	-	4.089.952.015,65	#########
Exposure to credit institute credit quality step 2	-	-	25.422.359.144,65	#########
Total	-	-	31.003.552.028,67	#########

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	390,2 bn.DKK.
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	xx%
Un-hedged interest rate risk	xx%

Un-hedged currency risk	xx%
- Of which EUR	x,x%
- Of which DKK	x,x%
- Of which…	x,x%

Table G3 – Legal ALM (balance principle) adherence[1]

	Issue adherence
General balance principle	No
Specific balance principle	Yes

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

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

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

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

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

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	192.780	18.980	96	2.867	7.111	338	3.583	10.964	202	220	**237.141**
In %	*81%*	*8%*	*0%*	*1%*	*3%*	*0%*	*2%*	*5%*	*0%*	*0%*	*100%*

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	254,0	15,3	0,1	18,4	27,7	2,4	29,9	31,9	1,3	9,3	**390,2**
In %	*65%*	*4%*	*0%*	*5%*	*7%*	*1%*	*8%*	*8%*	*0%*	*2%*	*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	171,1	115,4	51,1	16,6	10,9	25,1	**390,2**
In %	*44%*	*30%*	*13%*	*4%*	*3%*	*6%*	*100%*

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Table M4a/B4a

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

	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	101,1	88,3	50,0	9,5	4,2	0,5	0,2	0,1	0,0	0,1
Holiday houses	7,4	5,5	2,1	0,2	0,1	0,0	0,0	0,0	0,0	0,0
Subsidised Housing	0,0	0,0	0,0	0,0	-	-	-	-	-	-
Cooperative Housing	10,6	4,8	2,4	0,5	0,1	0,0	0,0	0,0	-	-
Private rental	10,6	9,2	6,2	1,3	0,3	0,0	0,0	0,0	0,0	0,0
Manufacturing and Manual Industries	1,1	0,9	0,4	0,0	-	-	-	-	-	-
Office and Business	13,7	10,3	4,9	0,7	0,1	0,0	0,0	0,0	0,0	0,0
Agricultutal properties	12,4	11,4	7,2	0,7	0,1	0,0	0,0	0,0	0,0	0,0
Properties for social and cultural purposes	0,7	0,4	0,2	0,0	-	-	-	-	-	-
Other	5,0	2,7	1,5	0,1	-	-	-	-	-	-
Total	**162,6**	**133,6**	**74,7**	**13,2**	**4,9**	**0,6**	**0,2**	**0,1**	**0,0**	**0,1**

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	39,8%	34,8%	19,7%	3,8%	1,6%	0,2%	0,1%	0,0%	0,0%	0,0%
Holiday houses	48,5%	35,7%	13,7%	1,6%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%
Subsidised Housing	39,7%	42,9%	15,5%	1,6%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%
Cooperative Housing	57,8%	26,2%	12,8%	2,5%	0,7%	0,1%	0,0%	0,0%	0,0%	0,0%
Private rental	38,3%	33,3%	22,2%	4,8%	1,1%	0,1%	0,1%	0,0%	0,0%	0,0%
Manufacturing and Manual Industries	47,3%	36,5%	15,8%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Office and Business	45,9%	34,5%	16,5%	2,5%	0,4%	0,1%	0,0%	0,0%	0,0%	0,0%
Agricultutal properties	38,8%	35,8%	22,5%	2,1%	0,4%	0,1%	0,1%	0,0%	0,0%	0,1%
Properties for social and cultural purposes	52,4%	32,9%	12,2%	2,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other	53,4%	29,2%	16,2%	1,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Total	**41,7%**	**34,2%**	**19,2%**	**3,4%**	**1,3%**	**0,2%**	**0,1%**	**0,0%**	**0,0%**	**0,0%**

Table M4c/B4c

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

	Per cent										
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	9,9	48,8	110,0	40,2	29,9	11,2	2,4	0,8	0,3	0,5	52,6%
Holiday houses	0,8	5,3	6,8	1,5	0,8	0,1	0,0	0,0	0,0	0,0	44,4%
Subsidised Housing	0,0	0,0	0,0	0,0	-	-	-	-	-	-	32,4%
Cooperative Housing	5,7	5,5	4,8	1,6	0,6	0,0	0,1	-	0,0	-	34,2%
Private rental	1,8	6,5	10,3	5,7	2,8	0,5	0,0	0,1	0,0	0,0	49,8%
Manufacturing and Manual Industries	0,2	0,8	1,3	0,1	-	-	-	-	-	-	40,0%
Office and Business	3,7	10,3	12,1	2,8	0,6	0,0	0,1	0,0	0,0	0,0	41,2%
Agricultutal properties	3,2	9,4	15,4	2,9	0,6	0,1	0,1	0,0	0,0	0,1	43,0%
Properties for social and cultural purposes	0,2	0,4	0,6	0,0	0,0	0,0	-	-	-	0,0	37,2%
Other	3,3	3,4	2,3	0,3	-	-	-	-	-	-	28,6%
Total	**29,0**	**90,5**	**163,6**	**55,2**	**35,3**	**11,9**	**2,8**	**1,0**	**0,4**	**0,7**	**48,8%**

Table M4d/B4d

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

	Per cent										
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	3,9%	19,2%	43,3%	15,8%	11,8%	4,4%	1,0%	0,3%	0,1%	0,2%	52,6%
Holiday houses	5,5%	34,6%	44,3%	9,8%	5,2%	0,4%	0,1%	0,0%	0,0%	0,1%	44,4%
Subsidised Housing	28,0%	41,7%	19,0%	10,9%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	32,4%
Cooperative Housing	31,2%	29,9%	26,4%	8,8%	3,1%	0,1%	0,4%	0,0%	0,1%	0,0%	34,2%
Private rental	6,4%	23,4%	37,1%	20,6%	10,3%	1,7%	0,1%	0,4%	0,1%	0,1%	49,8%
Manufacturing and Manual Industries	10,2%	33,6%	53,3%	2,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	40,0%
Office and Business	12,6%	34,6%	40,6%	9,5%	2,0%	0,1%	0,5%	0,1%	0,0%	0,1%	41,2%
Agricultutal properties	10,0%	29,5%	48,4%	9,1%	2,0%	0,4%	0,2%	0,1%	0,2%	0,2%	43,0%
Properties for social and cultural purposes	18,5%	30,7%	47,6%	3,0%	0,1%	0,1%	0,0%	0,0%	0,0%	0,1%	37,2%
Other	35,4%	36,8%	24,4%	3,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	28,6%
Total	**7,4%**	**23,2%**	**41,9%**	**14,1%**	**9,0%**	**3,0%**	**0,7%**	**0,2%**	**0,1%**	**0,2%**	**48,8%**

Table M5/B5 - Total

Lending by region, DKKbn

	The Capital Region of Denmark (Region Hovedstaden)	Region Zealand (Region Sjælland)	The North Denmark Region (Region Nordjylland)	Central Denmark Region (Region Midtjylland)	Region of Southern Denmark (Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	122,6	43,9	7,2	50,2	30,2	-	254,0
Holiday houses	5,1	4,1	1,3	2,8	1,9	-	15,3
Subsidised Housing	0,1	0,0	0,0	0,0	0,0	-	0,1
Cooperative Housing	11,5	1,7	0,5	3,3	1,4	-	18,4
Private rental	15,6	2,6	0,7	5,6	3,1	-	27,7
Manufacturing and Manual Industries	0,1	0,3	0,3	1,1	0,6	-	2,4
Office and Business	18,5	1,9	1,4	4,6	3,6	-	29,9
Agricultutal properties	2,5	9,1	2,3	10,0	8,0	-	31,9
Properties for social and cultural purposes	0,6	0,1	0,1	0,3	0,2	-	1,3
Other	2,5	1,7	0,2	3,4	1,5	-	9,3
Total	**179,3**	**65,4**	**13,9**	**81,1**	**50,5**	**-**	**390,2**

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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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	43,5	1,8	-	5,1	2,8	-	0,4	1,6	-	0,0	55,2
Fixed-rate shorter period than maturity (ARM's etc.)	72,5	4,2	-	1,4	4,0	0,1	4,4	3,5	0,0	0,0	90,2
- rate fixed ≤ 1 year	1,2	0,0	-	0,0	0,0	-	0,2	0,3	-	0,0	1,8
- rate fixed > 1 and ≤ 3 years	12,9	0,5	-	0,2	1,7	-	0,9	0,8	-	0,0	17,0
- rate fixed > 3 and ≤ 5 years	58,4	3,6	-	1,2	2,2	0,1	3,4	2,4	0,0	0,0	71,4
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans											
Non Capped floaters	26,8	2,0	-	2,3	8,6	0,4	6,8	14,5	0,2	2,1	63,7
Capped floaters	0,0	-	-	-	0,0	-	-	-	-	-	0,0
Other	-	-	-	-	-	-	-	-	-	-	-
Total	**142,9**	**8,0**	**-**	**8,8**	**15,4**	**0,4**	**11,7**	**19,6**	**0,2**	**2,2**	**209,1**

*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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	69,3	4,1	0,1	8,7	4,0	0,4	5,2	2,3	0,6	0,1	94,8
Fixed-rate shorter period than maturity (ARM's etc.)	29,2	2,1	0,0	0,6	3,8	0,4	5,1	3,1	0,1	0,0	44,3
- rate fixed ≤ 1 year	2,7	0,3	-	0,0	0,4	0,0	0,4	1,0	0,0	0,0	4,9
- rate fixed > 1 and ≤ 3 years	6,5	0,4	-	0,1	1,2	0,0	1,3	0,8	0,0	0,0	10,4
- rate fixed > 3 and ≤ 5 years	19,9	1,4	0,0	0,5	2,2	0,3	3,4	1,2	0,1	0,0	29,1
- rate fixed > 5 years	0,0	-	-	0,0	-	-	-	-	-	-	0,0
Money market based loans											
Non Capped floaters	12,3	1,0	0,0	0,3	4,5	1,2	7,9	6,9	0,3	7,0	41,3
Capped floaters	0,4	0,0	-	0,0	0,0	-	0,0	0,0	-	-	0,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	**111,1**	**7,3**	**0,1**	**9,6**	**12,3**	**1,9**	**18,2**	**12,3**	**1,1**	**7,1**	**181,0**

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	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	112,8	6,0	0,1	13,8	6,8	0,4	5,6	3,9	0,6	0,2	150,1
Fixed-rate shorter period than maturity (ARM's etc.)	101,7	6,3	0,0	2,0	7,8	0,4	9,6	6,6	0,1	0,1	134,5
- rate fixed ≤ 1 year	3,9	0,3	-	0,0	0,4	0,0	0,6	1,3	0,0	0,0	6,6
- rate fixed > 1 and ≤ 3 years	19,4	0,9	-	0,2	2,9	0,0	2,2	1,7	0,0	0,0	27,4
- rate fixed > 3 and ≤ 5 years	78,3	5,0	0,0	1,7	4,5	0,4	6,8	3,6	0,1	0,0	100,5
- rate fixed > 5 years	0,0	-	-	0,0	-	-	-	-	-	-	0,0
Money market based loans											
Non Capped floaters	39,0	3,0	0,0	2,5	13,1	1,6	14,7	21,4	0,5	9,1	105,0
Capped floaters	0,5	0,0	-	0,0	0,0	-	0,0	0,0	-	-	0,5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	**254,0**	**15,3**	**0,1**	**18,3**	**27,7**	**2,4**	**29,9**	**31,9**	**1,3**	**9,3**	**390,2**

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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	11,0	0,3	-	0,9	2,4	0,5	1,5	0,5	0,0	0,1	17,1
≥ 12 - ≤ 24 months	17,2	0,6	-	0,8	3,1	0,3	2,4	0,6	0,0	0,4	25,5
≥ 24 - ≤ 36 months	19,8	1,0	-	0,9	1,9	0,1	1,1	0,8	0,1	2,1	27,8
≥ 36 - ≤ 60 months	26,4	1,5	0,0	2,3	3,1	0,1	4,1	1,2	0,0	0,0	38,8
≥ 60 months	179,7	11,8	0,1	13,4	17,3	1,3	20,8	28,8	1,1	6,7	281,0
Total	**254,0**	**15,3**	**0,1**	**18,3**	**27,7**	**2,4**	**29,9**	**31,9**	**1,3**	**9,3**	**390,2**

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**
< 1 Years	0,0	0,0	-	0,2	0,0	0,0	0,1	0,0	0,0	-	0,3
≥ 1 - ≤ 3 Years	0,1	0,0	0,0	0,2	0,1	0,2	1,4	0,0	0,0	0,3	2,3
≥ 3 - ≤ 5 Years	0,6	0,0	0,0	0,2	0,8	0,4	0,9	0,1	0,0	0,1	3,2
≥ 5 - ≤ 10 Years	3,3	0,2	0,0	0,1	0,9	0,2	1,4	0,7	0,1	2,2	9,0
≥ 10 - ≤ 20 Years	30,5	1,8	0,0	0,9	3,9	1,6	22,8	7,1	1,1	3,4	73,0
≥ 20 Years	219,5	13,2	0,1	16,7	22,0	0,0	3,2	24,0	0,1	3,3	302,2
Total	**254,0**	**15,3**	**0,1**	**18,4**	**27,7**	**2,4**	**29,9**	**31,9**	**1,3**	**9,3**	**390,2**

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	0,15	0,11	-	-	0,05	-	0,03	0,22	-	-	**0,12**

Note: 90-days arrears. Payments for Q3 2023 in arrears as per Q4 2023 as a share of scheduled payments for the Q3 2023 payment term (See definition in table X1)

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	0,15	0,08	-	-	0,04	-	0,04	0,17	-	-	**0,12**

Note: Outstanding debt for loans in arrears (pls cf. Table M11) as a share of outstanding loans for the property category in question

Table M11b/B11b

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

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**
< 60per cent LTV	0,13	0,08	-	-	0,04	-	0,04	0,14	-	-	**0,11**
60-69.9 per cent LTV	0,01	-	-	-	-	-	-	0,01	-	-	**0,01**
70-79.9 per cent LTV	-	-	-	-	-	-	-	0,01	-	-	**-**
80-89.9 per cent LTV	-	-	-	-	-	-	-	0,01	-	-	**-**
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	**-**
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	**-**

Note: Outstanding debt for loans in arrears (pls cf. Table M11) as a share of outstanding loans for the property category in question

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	1,86	-	-	-	0,02	-	-	-	-	-	**1,88**

Note: The data cover both Nordea Kredit´s two capital centres

Table M12a/B12a

Realised losses (%)

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	**Total**
Total realised losses, %	0,67	-	-	-	0,07	-	-	-	-	-	**0,44**

Note: Realised losses as a share of outstanding debt for the property category in question. The data cover both Nordea Kredit´s two capital centres.

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Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use. Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below).	
Describe when you classify a property as commercial? E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business, Agriculture.	The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: · Office · Retail/shop · Warehouse · Restaurants, inns etc. · Hotels and resorts · Congress and conference centres. · Campsites. · Traffic terminals, service stations, fire stations, auction and export houses. · Agriculture · Forestry · Nurseries · Ships	
NPL (Non-performing loans)		
Describe how you define NPLs	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests. The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear. Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans in the cover pool?	No distinction made. Asset substitution i not allowed for specialised mortgage banks. The Basel definition of NPL's is applied for commercial bank CB issuers	
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible assets in cover pool?	Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part of the cover pool. For commercial bank CB issuers NPL's are eligible assets in the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool. For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool which provisions are made in respect of the value of these loans in the cover pool?	The Danish FSA set rules for loss provisioning. In case of objective evidence of impairment provisioning for loss must be made.	

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Table X2
Key Concepts Explanation

Issuer specific
(N/A for some issuers)

Guaranteed loans (if part of the cover pool)

How are the loans guaranteed?
Please provide details of guarantors

Loan-to-Value (LTV)

Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007

Describe the method on which your LTV calculation is based

The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely.
In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely.

The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionaly by bracket size from 0 to the marginal ltv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal ltv of the prior liens to the marginal ltv of the loan under consideration.

The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.

Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.

Frequency of collateral valuation for the purpose of calculating the LTV

Example 1a

Explanation
Example of a proportionaly distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.

Loan-to-value (distribution continuously)

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
266.667	266.667	266.667	133.333	66.667	-	-	-	-	-

Example 1b

Explanation
Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million
with prior liens consisting of a loan with a LTV of 40 pct.

Loan-to-value (distribution continuously)

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
-	-	571.429	285.714	142.857	-	-	-	-	-

Example 2

Explanation
Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million
In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75

Loan-to-value (discrete/"Sidste krone" distribution)

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
-	-	-	-	1.000.000	-	-	-	-	-

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Table X3

General explanation Table A	General practice in Danish market
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer´s profit & loss account
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value
Maturity	Maturity distribution of all mortgage credit loans
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise loan loss provisions as stated in the issuer´s interim and annual accounts

General explanation Table G1.1	General practice in Danish market
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing 0-1 day)	Liquidity due to be paid out next day in connection with refinancing
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation Table G3	General practice in Danish market	**The issuer can elaborate on the applied balance priciple.** E.g. describe if stricter pratice is applied than required by law
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
Specific balance principle	The specific balance principle ensures a one-to-one balance between loans and bonds issued, and is used for the issuance of SDRO, SDO and RO bonds. The specific balance principle de facto implies full cash flow pass through from borrowers to investors. Under this principle daily loan origination is continuously tapped into the market, and the individual borrower loan rate is determined directly by the bond sales price for the corresponding financing amount of bonds. All borrower payments of interest and principal match the interest and principal payments to investors exactly (borrower payments fall due one day prior to the payments to investors). Redemptions take place by borrowers' buy back of the financing bond in the market at market price, or (for callable bonds) by calling the bond at par. In the latter case the borrower prepayment match the bond draw down. Market risks are thus eliminated under this issuance model (i.e. interest rate risk, prepayment risks, liquidity risks and funding risks). Further, asset substitution is not possible under this issuance model.	

General explanation Table G4	General practice in Danish market
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	Mortgage banks issue and sell bonds to investors, who then fund the loans. During the loan terms, borrowers make principal and interest payments to mortgage banks which transfer the amounts to investors. Mortgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.
Asset substitution in cover pool allowed?	No, (due to Danish legislation) asset substitution is not allowed/possible.

General explanation Table M1-M5	General practice in Danish market
Owner-occupied homes	Private owned residentials used by the owner, Max LTV are 80 % (legislation).
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).
Subsidised Housing	Residential renting subsidesed by the goverment. Max LTV 80 %. LTVs above 80 % can be granted against full govermental guarantee,
Cooperative Housing	Residential property owned and administreted by the coopereative and used by the members of the cooperative. Max LTV 80 % (legislation).
Private rental	Residential property rentes out to private tenants. Max LTV 80 % (legislation).
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 %(legislation).
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislation).
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).
Social and cultural purposes	Property used for education, kindergardens, museum and other buildings for public use. Max LTV are 70 %(legislation).
Other	Property, that can not be placed in the categories above. Max LTV are 70 %(legislation).

General explanation	General practice in Danish market
Table M6-M8	
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 ype was introduced
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
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
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
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
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
Other	Any other loan types, which not comply with the above mentioned.

General explanation Table M9-10	General practice in Danish market
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address refinancing risk. Please find information på following link	https://finansdanmark.dk/media/8114/Overview_of_the_new_Danish_covered_bond_legislation_addressing_refinancing_risk.pdf

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