



LTV Rapport pr. 30. juni 2015



Table A.

	Q2 2015	Q1 2015	Q4 2014	Q3 2014
Customer loans (mortgage) (DKKmn)				
Total customer loans (market value)	17.054,0	17.256,5	17.248,9	16.969,5
Composition by				
Maturity				
- 0 <= 1 year	1,6	2,5	3,5	0,8
Currency				
- DKK	17.054,0	17.256,5	17.248,9	16.969,5
- EUR				
- USD				
- Other				
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	1.535,0	1.561,6	1.521,4	1.558,4
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	6.933,6	7.146,0	7.170,5	6.830,2
- Subsidised	8.585,4	8.548,9	8.557,0	8.581,0
eligibility as covered bond collateral	17.054,0	17.256,5	17.248,9	16.969,5

Capital center

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



Reporting date

30-06-2015

Table M1

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	-	-	742	180	23	-	24	-	812	-	1.781
In %	0%	0%	42%	10%	1%	0%	1%	0%	46%	0%	100%

Table M2

Total	-	-	8.762,6	1.288,7	69,1	-	177,1	-	6.756,5	-	17.054,0
In %	0%	0%	51%	8%	0%	0%	1%	0%	40%	0%	100%

Table M3

Lending, by loan size, DKKmn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	486,3	1.320,3	6.171,4	3.695,3	2.427,0	2.953,9	17.054,0
In %	3%	8%	36%	22%	14%	17%	100%

Table M4a

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	5.191,6	2.759,3	749,1	30,2	12,6	2,2	1,4	0,4	0,2	15,6	36,378
Cooperative Housing	771,2	306,6	90,2	20,7	14,4	3,6	3,2	3,0	3,0	72,9	40,099
Private rental	30,9	19,9	10,1	2,4	1,7	0,4	0,4	0,4	0,3	2,4	61,176
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	3.766,6	1.848,2	793,8	177,4	81,7	6,9	4,7	4,0	2,8	70,4	45,534
Other	-	-	-	-	-	-	-	-	-	-	-
Total	9.760,2	4.934,0	1.643,2	230,7	110,4	13,2	9,7	8,0	6,3	161,3	40,4

Table M4b

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	59,2%	31,5%	8,5%	0,3%	0,1%	0,0%	0,0%	-	0,0%	-	36,378
Cooperative Housing	59,8%	23,8%	7,0%	1,6%	1,1%	0,3%	-	-	0,2%	5,7%	40,099
Private rental	44,7%	28,7%	14,6%	3,5%	-	0,6%	-	-	0,5%	3,5%	61,176
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	#REFERENCE!	#REFERENCE!	#REFERENCE!	-	-	-	-	-	-	-	34,828
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	55,7%	27,4%	11,7%	2,6%	1,2%	0,1%	0,1%	0,1%	0,0%	1,0%	45,534
Other	-	-	-	-	-	-	-	-	-	-	-
Total	57,8%	29,2%	9,7%	1,4%	0,7%	0,1%	0,1%	0,0%	0,0%	1,0%	40,4

Table M4c

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	1.373,8	3.029,0	4.054,5	156,7	82,3	17,0	8,8	20,1	-	7,2	36,378
Cooperative Housing	312,0	428,5	267,2	75,3	30,5	39,2	-	3,7	-	71,6	40,099
Private rental	7,3	8,0	28,8	2,3	11,5	-	-	-	4,1	7,1	61,176
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	12,9	113,2	31,3	10,7	6,0	-	-	2,9	-	-	34,828
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.387,2	2.051,7	1.562,0	523,3	1.010,0	58,3	11,6	11,3	22,8	68,8	45,534
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.093,2	5.630,5	5.943,9	768,3	1.140,4	114,5	20,4	38,0	26,9	154,6	40,4

Table M4d/B4d

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

	Per cent										Avg. LTV
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	-	-	-	-	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-	-	-	-	-
Subsidised Housing	44,4%	53,8%	68,2%	20,4%	7,2%	14,9%	43,1%	52,9%	0,0%	4,6%	36,3777
Cooperative Housing	10,1%	7,6%	4,5%	9,8%	2,7%	34,2%	0,0%	9,7%	0,0%	46,3%	40,0986
Private rental	0,2%	0,1%	0,5%	0,3%	1,0%	0,0%	0,0%	0,0%	15,4%	4,6%	61,1757
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,4%	2,0%	0,5%	1,4%	0,5%	0,0%	0,0%	7,7%	0,0%	0,0%	34,8275
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	44,8%	36,4%	26,3%	68,1%	88,6%	50,9%	56,9%	29,7%	84,6%	44,5%	45,5344
Other	-	-	-	-	-	-	-	-	-	-	-
Total	18,3%	33,3%	35,1%	4,5%	6,7%	0,7%	0,1%	0,2%	0,2%	0,9%	40,4

Reporting date 30-06-2015



Table M5 - Total

Lending by region, DKKbn

	Greater Copenhagen area (Region Hovedstaden)	Remaining Zealand & Bornholm (Region Sjælland)	Northern Jutland (Region Nordjylland)	Eastern Jutland (Region Midtjylland)	Southern Jutland & Funen (Region Syddanmark)	Outside Denmark*	Total
Owner-occupied homes	-	-	-	-	-	-	-
Holiday houses	-	-	-	-	-	-	-
Subsidised Housing	4.249,7	515,1	711,2	1.630,3	1.656,3	-	8.762,6
Cooperative Housing	922,2	74,2	-	168,2	124,0	-	1.288,7
Private rental	29,7	13,4	9,9	0,8	15,4	-	69,1
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.022,2	710,1	856,2	1.789,9	1.378,1	-	6.756,5
Other	-	-	-	-	-	-	-
Total	7.223,8	1.312,8	1.577,3	3.589,3	3.173,7	-	16.876,9

* Contains owner-occupied homes on the Feroe Island, and owner-occupied homes and commercial real estate on Greenland

Table M6/B6

Lending by loan type - IO Loans, DKKmn

	Owner-occupied homes			Cooperative Housing	Private rental	Manufacturing and Manual Industries			Social and cultural purposes		Total
	homes	Holiday houses	Subsidised Housing			Office and Business	Agriculture	Other			
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	4,2	27,4	-	-	-	-	795,9	-	827,5
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	33,6	348,6	7,6	-	4,8	-	567,1	-	961,7
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	7,0	-	7,0
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	61,1	-	61,5
- rate fixed > 3 and ≤ 5 years	-	-	-	17,1	1,4	-	-	-	60,9	-	79,4
- rate fixed > 5 years	-	-	33,6	331,4	5,8	-	4,8	-	438,1	-	813,8
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	37,8	376,0	7,6	-	4,8	-	1.363,0	-	1.789,2

*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, DKKmn

	Owner-occupied homes			Cooperative Housing	Private rental	Manufacturing and Manual Industries			Social and cultural purposes		Total
	homes	Holiday houses	Subsidised Housing			Office and Business	Agriculture	Other			
Index Loans	-	-	379,3	328,4	-	-	-	-	50,6	-	758,2
Fixed-rate to maturity	-	-	2.262,0	414,8	18,4	-	38,2	-	2.881,0	-	5.614,5
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	44,8	-	44,8
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	35,2	-	35,2
- rate fixed > 5 years	-	-	-	17,6	-	-	-	-	4,1	-	21,8
Money market based loans	-	-	-	-	-	-	-	-	382,3	-	382,3
Non Capped floaters	-	-	51,4	8,5	-	-	-	-	259,9	-	319,8
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	407,2	-	407,2
Total	-	-	2.692,7	751,7	18,4	-	38,2	-	3.981,0	-	7.482,0

Table M8/B8

Lending by loan type - All loans, DKKmn

	Owner-occupied homes			Cooperative Housing	Private rental	Manufacturing and Manual Industries			Social and cultural purposes		Total
	homes	Holiday houses	Subsidised Housing			Office and Business	Agriculture	Other			
Index Loans	-	-	379,3	328,4	-	-	-	-	50,6	-	758,2
Fixed-rate to maturity	-	-	2.266,3	442,2	18,4	-	38,2	-	3.676,9	-	6.442,0
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.065,7	500,5	50,6	-	138,9	-	1.856,3	-	8.612,0
- rate fixed ≤ 1 year	-	-	6.032,1	134,3	43,0	-	134,0	-	1.212,1	-	7.555,6
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	105,8	-	106,3
- rate fixed > 3 and ≤ 5 years	-	-	-	17,1	1,4	-	-	-	96,1	-	114,6
- rate fixed > 5 years	-	-	33,6	349,1	5,8	-	4,8	-	442,2	-	835,5
Money market based loans	-	-	-	9,2	-	-	-	-	487,4	-	496,6
Non Capped floaters	-	-	51,4	8,5	-	-	-	-	278,2	-	338,1
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	407,2	-	407,2
Total	-	-	8.762,6	1.288,7	69,1	-	177,1	-	6.756,5	-	17.054,0

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	-	-	546,7	150,8	-	-	-	-	509,3	-	1.206,7
≥ 12 - ≤ 24 months	-	-	1.594,1	11,3	-	-	-	-	1.219,0	-	2.824,4
≥ 24 - ≤ 36 months	-	-	684,5	60,6	12,9	-	75,6	-	296,7	-	1.130,4
≥ 36 - ≤ 60 months	-	-	918,5	178,6	-	-	36,0	-	1.489,4	-	2.622,5
≥ 60 months	-	-	5.018,9	887,3	56,2	-	65,5	-	3.242,1	-	9.270,0
Total	-	-	8.762,6	1.288,7	69,1	-	177,1	-	6.756,5	-	17.054,0

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	-	-	1,6	0,0	-	-	-	-	-	-	1,6
≥ 1 - ≤ 3 Years	-	-	2,5	-	-	-	2,2	-	9,9	-	14,6
≥ 3 - ≤ 5 Years	-	-	2,5	-	-	-	-	-	1,4	-	3,8
≥ 5 - ≤ 10 Years	-	-	40,1	6,7	-	-	6,0	-	49,2	-	102,0
≥ 10 - ≤ 20 Years	-	-	2.244,8	178,4	19,1	-	5,1	-	969,2	-	3.416,7
≥ 20 Years	-	-	6.471,2	1.103,5	50,0	-	163,8	-	5.726,8	-	13.515,3
Total	-	-	8.762,6	1.288,7	69,1	-	177,1	-	6.756,5	-	17.054,0

Table M11/B11

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	-	-	2,63%	-	3,13%	-	-	-	0,10%	-	1,41%