



LTV Rapport pr. 30.09.2017



Table A. General Issuer Detail



Key information regarding issuers' balance sheet

Customer loans (mortgage) (DKKmn)	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Total customer loans (market value)	20.697,3	19.992,9	19.856,2	19.182,3
Composition by				
Maturity				
- 0 <= 1 year	0,4	10,6	10,9	10,0
- < 1 <= 5 years	7,1	7,2	6,7	6,1
- over 5 years	20.689,7	19.975,1	19.838,7	19.166,2
Currency				
- DKK	20.697,3	19.992,9	19.856,2	19.182,3
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	2.621,5	2.499,8	2.304,0	1.502,4
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.709,4	7.621,8	7.652,0	7.484,3
- Subsidised	10.366,4	9.871,3	9.900,2	10.195,7
Eligibility as covered bond collateral	20.697,3	19.992,9	19.856,2	19.182,3

Capital center

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

 REALKREDIT A.S

Reporting date 30-09-2017

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	-	-	781	220	45	-	23	-	850	-	1.919
In %	0%	0%	41%	11%	2%	0%	1%	0%	44%	0%	100%

Table M2

Lending by property category, DKKmn

	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	-	-	10.495,6	1.548,9	943,4	-	230,1	-	7.479,3	-	20.697,3
In %	0%	0%	51%	7%	5%	0%	1%	0%	36%	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	518,2	1.443,6	6.418,6	4.528,9	3.169,8	4.618,2	20.697,3
In %	3%	7%	31%	22%	15%	22%	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	6.183,2	3.251,1	877,1	107,8	35,6	10,9	1,0	0,2	0,2	28,4	37,8
Cooperative Housing	952,2	396,0	129,6	28,2	18,8	5,3	3,6	2,6	2,6	10,0	40,5
Private rental	652,6	241,5	34,7	8,9	2,2	0,7	0,2	0,2	0,2	2,2	31,8
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	136,1	65,6	26,2	1,2	0,8	0,2	0,0	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	4.078,5	2.064,4	864,4	212,2	71,5	11,0	9,9	9,1	6,2	152,1	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	12.002,6	6.018,6	1.932,1	358,3	128,8	28,1	14,7	12,2	9,2	192,8	41,5

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	58,9%	31,0%	8,4%	1,0%	0,3%	0,1%	0,0%	-	0,0%	-	37,8
Cooperative Housing	61,5%	25,6%	8,4%	1,8%	1,2%	0,3%	-	-	0,2%	0,6%	40,5
Private rental	69,2%	25,6%	3,7%	0,9%	-	0,1%	-	-	0,0%	0,2%	31,8
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	59,1%	28,5%	11,4%	-	-	-	-	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	54,5%	27,6%	11,6%	2,8%	1,0%	0,1%	0,1%	0,1%	0,1%	2,0%	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	58,0%	29,1%	9,3%	1,7%	0,6%	0,1%	0,1%	0,1%	0,0%	0,9%	41,5

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	1.627,3	4.281,3	3.137,3	1.045,7	128,8	214,3	27,8	-	-	6,7	37,8
Cooperative Housing	353,4	577,5	343,0	75,8	71,4	24,2	36,8	5,5	-	61,3	40,5
Private rental	87,6	657,8	121,2	55,9	-	13,3	0,8	-	1,1	5,6	31,8
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	9,5	96,2	115,1	-	6,3	-	3,0	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.252,2	2.600,7	1.535,7	946,6	776,7	10,7	20,0	19,9	63,2	191,7	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.330,0	8.213,5	5.252,3	2.124,0	983,2	262,6	88,5	25,5	64,3	265,4	41,5

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	48,9%	52,1%	59,7%	49,2%	13,1%	81,6%	31,5%	0,0%	0,0%	2,5%	37,8
Cooperative Housing	10,6%	7,0%	6,5%	3,6%	7,3%	9,2%	41,5%	21,7%	0,0%	23,1%	40,5
Private rental	2,6%	8,0%	2,3%	2,6%	0,0%	5,1%	0,9%	0,0%	1,7%	2,1%	31,8
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,3%	1,2%	2,2%	0,0%	0,6%	0,0%	3,4%	0,0%	0,0%	0,0%	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	37,6%	31,7%	29,2%	44,6%	79,0%	4,1%	22,6%	78,3%	98,3%	72,2%	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	16,2%	39,9%	25,5%	10,3%	4,8%	1,3%	0,4%	0,1%	0,3%	1,3%	41,5

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	5.161,4	442,3	1.054,2	1.978,7	1.859,0	-	10.495,6
Cooperative Housing	998,0	71,5	-	321,9	157,6	-	1.548,9
Private rental	142,3	308,6	74,4	359,6	58,5	-	943,4
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	170,4	1,8	-	18,6	39,3	-	230,1
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.314,2	825,8	992,7	1.842,2	1.504,3	-	7.479,3
Other	-	-	-	-	-	-	-
Total	8.786,3	1.650,1	2.121,3	4.520,9	3.618,7	-	20.697,3

Table M6/B6

Lending by loan type - IO Loans, DKKmn

	Owner-occupied					Manufacturing and			Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	130,3	-	-	27,0	-	615,4	-	772,7
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	323,2	7,0	-	3,8	-	541,8	-	889,9
- rate fixed ≤ 1 year	-	-	-	12,8	-	-	2,5	-	121,1	-	136,4
- rate fixed > 1 and ≤ 3 years	-	-	-	20,6	5,5	-	-	-	33,9	-	60,0
- rate fixed > 3 and ≤ 5 years	-	-	14,1	289,8	1,4	-	1,3	-	386,8	-	693,5
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	9,2	-	-	-	-	181,2	-	190,4
- Non Capped floaters	-	-	-	9,2	-	-	-	-	181,2	-	190,4
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	14,1	471,9	7,0	-	30,8	-	1.519,5	-	1.852,9

*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					Manufacturing and			Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	
Index Loans	-	-	365,4	315,7	-	-	-	-	48,4	-	729,4
Fixed-rate to maturity	-	-	3.963,5	575,6	472,5	-	94,3	-	3.702,7	-	8.808,6
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.106,0	187,2	463,9	-	104,9	-	1.246,0	-	8.108,1
- rate fixed ≤ 1 year	-	-	30,7	55,4	35,0	-	77,1	-	663,5	-	861,7
- rate fixed > 1 and ≤ 3 years	-	-	6,0	6,4	0,1	-	2,0	-	69,4	-	83,8
- rate fixed > 3 and ≤ 5 years	-	-	6.069,3	125,5	428,8	-	25,8	-	513,1	-	7.162,6
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	46,6	7,7	-	-	-	-	1.143,9	-	1.198,1
- Non Capped floaters	-	-	-	-	-	-	-	-	929,5	-	929,5
- Capped floaters	-	-	46,6	7,7	-	-	-	-	214,4	-	268,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.528,0	1.093,9	936,4	-	199,2	-	7.284,8	-	18.844,3

Table M8/B8

Lending by loan type - All loans, DKKmn

	Owner-occupied					Manufacturing and			Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	
Index Loans	-	-	365,4	315,7	-	-	-	-	48,4	-	729,4
Fixed-rate to maturity	-	-	3.963,5	705,9	472,5	-	121,3	-	4.318,1	-	9.581,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.120,2	510,5	470,9	-	108,7	-	1.787,8	-	8.998,0
- rate fixed ≤ 1 year	-	-	30,7	68,2	35,0	-	79,6	-	784,6	-	998,1
- rate fixed > 1 and ≤ 3 years	-	-	6,0	26,9	5,6	-	2,0	-	103,3	-	143,8
- rate fixed > 3 and ≤ 5 years	-	-	6.083,4	415,3	430,2	-	27,1	-	900,0	-	7.856,1
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	46,6	16,9	-	-	-	-	1.325,0	-	1.388,5
- Non Capped floaters	-	-	-	9,2	-	-	-	-	1.110,7	-	1.119,9
- Capped floaters	-	-	46,6	7,7	-	-	-	-	214,4	-	268,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.542,2	1.565,8	943,4	-	230,1	-	8.804,3	-	20.697,3

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	-	-	1.456,9	227,8	92,9	-	-	-	422,0	-	2.199,5
≥ 12 - ≤ 24 months	-	-	875,1	44,5	310,3	-	-	-	474,8	-	1.704,8
≥ 24 - ≤ 36 months	-	-	155,3	145,7	111,0	-	-	-	602,1	-	1.014,1
≥ 36 - ≤ 60 months	-	-	2.560,6	85,9	106,5	-	154,5	-	1.590,9	-	4.498,5
≥ 60 months	-	-	5.447,6	1.045,0	322,7	-	75,6	-	4.389,4	-	11.280,4
Total	-	-	10.495,6	1.548,9	943,4	-	230,1	-	7.479,3	-	20.697,3

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	-	-	0,4	-	-	-	-	-	-	-	0,4
≥ 1 - ≤ 3 Years	-	-	0,8	-	-	-	-	-	0,5	-	1,3
≥ 3 - ≤ 5 Years	-	-	1,1	0,9	-	-	-	-	3,8	-	5,8
≥ 5 - ≤ 10 Years	-	-	84,8	7,3	-	-	7,2	-	83,3	-	182,6
≥ 10 - ≤ 20 Years	-	-	2.654,4	208,7	51,6	-	20,4	-	1.488,9	-	4.423,9
≥ 20 Years	-	-	7.754,1	1.332,0	891,8	-	202,5	-	5.902,8	-	16.083,2
Total	-	-	10.495,6	1.548,9	943,4	-	230,1	-	7.479,3	-	20.697,3

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	-	-	0,24	0,36	0,28	-	-	-	-	0,03	0,17

Note: 90-days arrear as of Q3 2017