



LTV Rapport pr. 30.09.2018

Kapitalcenter "Instituttet i øvrigt"



Table A. General Issuer Detail



Key information regarding issuers' balance sheet

Customer loans (mortgage) (DKKmn)	Q3 2018	Q2 2018	Q1 2018	Q4 2017
Total customer loans (market value)	21.074,8	21.527,1	21.397,7	21.110,9
Composition by				
Maturity				
- 0 <= 1 year	0,1	0,4	0,6	1,1
- < 1 <= 5 years	11,7	12,4	9,9	8,2
- over 5 years	21.062,9	21.514,2	21.387,2	21.101,6
Currency				
- DKK	21.074,8	21.527,1	21.397,7	21.110,9
- EUR	-	-	-	-
- USD	-	-	-	-
- Other	-	-	-	-
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	2.626,7	2.567,7	2.683,7	2.713,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.797,3	7.764,9	7.733,0	7.685,9
- Subsidised	10.650,8	11.194,5	10.981,0	10.711,3
Eligibility as covered bond collateral	21.074,8	21.527,1	21.397,7	21.110,9

Capital center

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



Reporting date 30-09-2018

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	-	-	790	251	46	-	22	-	877	-	1.986
In %	0%	0%	40%	13%	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	-	-	10.650,8	1.658,1	968,6	-	225,1	-	7.572,2	-	21.074,8
In %	0%	0%	51%	8%	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	538,3	1.608,9	6.248,8	4.629,3	3.440,6	4.608,7	21.074,8
In %	3%	8%	30%	22%	16%	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	6.177,8	3.377,8	979,8	56,4	30,2	0,8	0,4	0,4	0,3	26,8	37,6
Cooperative Housing	1.047,3	422,3	133,7	27,1	15,7	4,7	1,9	1,4	1,1	2,9	37,7
Private rental	707,8	218,7	33,9	3,3	1,9	0,3	0,2	0,2	0,2	2,3	28,9
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	133,7	64,4	25,0	1,2	0,6	0,1	-	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	4.214,9	2.125,8	833,1	199,5	62,7	9,0	7,6	6,9	5,3	107,4	44,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	12.281,5	6.209,0	2.005,4	287,5	111,1	14,9	10,1	8,9	6,9	139,5	39,8

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	58,0%	31,7%	9,2%	0,5%	0,3%	0,0%	0,0%	-	0,0%	-	37,6
Cooperative Housing	63,2%	25,5%	8,1%	1,6%	0,9%	0,3%	-	-	0,1%	0,2%	37,7
Private rental	73,1%	22,6%	3,5%	0,3%	-	0,0%	-	-	0,0%	0,2%	28,9
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	59,4%	28,6%	11,1%	-	-	-	-	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	55,7%	28,1%	11,0%	2,6%	0,8%	0,1%	0,1%	0,1%	0,1%	1,4%	44,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	58,3%	29,5%	9,5%	1,4%	0,5%	0,1%	0,0%	0,0%	0,0%	0,7%	39,8

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	1.650,9	4.332,7	3.638,0	703,4	279,7	7,9	3,6	0,9	-	9,1	37,6
Cooperative Housing	402,3	636,8	351,9	101,3	75,5	27,6	29,8	3,1	7,8	21,9	37,7
Private rental	161,3	635,5	95,8	55,7	12,6	0,9	-	1,1	-	5,6	28,9
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	10,6	83,9	121,3	-	6,2	3,0	-	-	-	-	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.302,1	2.732,8	1.571,2	892,1	767,2	45,9	10,3	15,7	32,1	138,8	44,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.527,2	8.421,7	5.778,3	1.752,5	1.141,2	85,3	43,8	20,9	39,9	175,4	39,8

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	46,8%	51,4%	63,0%	40,1%	24,5%	9,3%	8,2%	4,4%	0,0%	5,2%	37,6
Cooperative Housing	11,4%	7,6%	6,1%	5,8%	6,6%	32,4%	68,2%	15,1%	19,6%	12,5%	37,7
Private rental	4,6%	7,5%	1,7%	3,2%	1,1%	1,0%	0,0%	5,3%	0,0%	3,2%	28,9
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,3%	1,0%	2,1%	0,0%	0,5%	3,5%	0,0%	0,0%	0,0%	0,0%	39,5
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	36,9%	32,4%	27,2%	50,9%	67,2%	53,8%	23,6%	75,3%	80,4%	79,1%	44,8
Other	-	-	-	-	-	-	-	-	-	-	-
Total	16,8%	40,1%	27,5%	8,4%	5,4%	0,4%	0,2%	0,1%	0,2%	0,8%	39,8

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	5.320,5	431,9	1.293,2	1.786,2	1.819,0	-	10.650,8
Cooperative Housing	1.033,1	69,4	-	331,7	224,0	-	1.658,1
Private rental	140,4	302,0	115,9	351,5	58,8	-	968,6
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	167,6	1,7	-	18,4	37,3	-	225,1
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.366,3	871,1	995,0	1.858,1	1.481,8	-	7.572,2
Other	-	-	-	-	-	-	-
Total	9.027,9	1.676,0	2.404,1	4.345,8	3.621,0	-	21.074,8

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	-	-	-	172,8	-	-	27,5	-	669,7	-	870,0
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	308,5	5,6	-	3,8	-	558,0	-	890,0
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	2,5	-	206,5	-	227,9
- rate fixed > 1 and ≤ 3 years	-	-	-	16,4	5,6	-	-	-	15,4	-	37,4
- rate fixed > 3 and ≤ 5 years	-	-	14,1	273,2	-	-	1,3	-	336,2	-	624,7
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	145,4	-	145,4
- Non Capped floaters	-	-	-	-	-	-	-	-	145,4	-	145,4
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	14,1	481,3	5,6	-	31,3	-	1.518,5	-	1.905,4

*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	-	-	352,0	305,0	-	-	-	-	47,2	-	704,1
Fixed-rate to maturity	-	-	3.647,8	711,5	468,9	-	93,5	-	3.753,7	-	8.675,5
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.592,5	153,1	494,1	-	100,3	-	1.267,6	-	8.607,5
- rate fixed ≤ 1 year	-	-	1.496,5	26,4	143,5	-	67,4	-	579,2	-	2.313,0
- rate fixed > 1 and ≤ 3 years	-	-	78,0	5,9	0,1	-	1,8	-	71,7	-	157,4
- rate fixed > 3 and ≤ 5 years	-	-	5.018,0	120,8	350,6	-	31,0	-	616,7	-	6.137,1
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	44,4	7,3	-	-	-	-	1.130,6	-	1.182,2
- Non Capped floaters	-	-	-	-	-	-	-	-	956,9	-	956,9
- Capped floaters	-	-	44,4	7,3	-	-	-	-	173,7	-	225,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.681,0	1.184,1	963,0	-	193,8	-	7.329,6	-	19.169,4

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	-	-	352,0	305,0	-	-	-	-	47,2	-	704,1
Fixed-rate to maturity	-	-	3.647,8	884,3	468,9	-	121,0	-	4.423,4	-	9.545,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.606,6	461,6	499,7	-	104,1	-	1.825,6	-	9.497,6
- rate fixed ≤ 1 year	-	-	1.496,5	45,3	143,5	-	69,9	-	785,7	-	2.540,9
- rate fixed > 1 and ≤ 3 years	-	-	78,0	22,4	5,6	-	1,8	-	87,1	-	194,9
- rate fixed > 3 and ≤ 5 years	-	-	5.032,1	394,0	350,6	-	32,4	-	952,9	-	6.761,8
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	44,4	7,3	-	-	-	-	1.275,9	-	1.327,6
- Non Capped floaters	-	-	-	-	-	-	-	-	1.102,2	-	1.102,2
- Capped floaters	-	-	44,4	7,3	-	-	-	-	173,7	-	225,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.695,2	1.665,4	968,6	-	225,1	-	8.848,2	-	21.074,8

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	-	-	1.106,9	166,5	43,9	-	6,6	-	353,5	-	1.677,4
≥ 12 - ≤ 24 months	-	-	1.284,9	233,1	90,5	-	-	-	388,6	-	1.997,1
≥ 24 - ≤ 36 months	-	-	903,3	44,2	308,9	-	-	-	463,7	-	1.720,1
≥ 36 - ≤ 60 months	-	-	1.565,3	173,2	202,5	-	-	-	1.380,1	-	3.321,2
≥ 60 months	-	-	5.790,3	1.041,1	322,8	-	218,5	-	4.986,3	-	12.359,1
Total	-	-	10.650,8	1.658,1	968,6	-	225,1	-	7.572,2	-	21.074,8

Table M10/B10

Lending by remaining maturity, DKKbn

	Owner-occupied homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural purposes	Other	Total
< 1 Years	-	-	0,0	-	-	-	-	-	0,1	-	0,1
≥ 1 - ≤ 3 Years	-	-	0,0	0,3	-	-	-	-	0,2	-	0,6
≥ 3 - ≤ 5 Years	-	-	5,6	0,7	-	-	-	-	4,8	-	11,2
≥ 5 - ≤ 10 Years	-	-	45,7	13,9	-	-	4,0	-	87,6	-	151,2
≥ 10 - ≤ 20 Years	-	-	3.311,8	164,7	68,6	-	15,5	-	1.527,3	-	5.087,8
≥ 20 Years	-	-	7.287,6	1.478,5	900,0	-	205,6	-	5.952,2	-	15.823,9
Total	-	-	10.650,8	1.658,1	968,6	-	225,1	-	7.572,2	-	21.074,8

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	-	-	-	-	-	-	-	-	0,04	-	0,01

Note: 90-days arrear as of Q3 2018