



LTV Rapport pr. 31.12.2018

Kapitalcenter "Instituttet i øvrigt"



Table A. General Issuer Detail



Key information regarding issuers' balance sheet

Customer loans (mortgage) (DKKmn)	Q4 2018	Q3 2018	Q2 2018	Q1 2018
Total customer loans (market value)	21.242,9	21.530,3	21.527,1	21.397,7
Composition by				
Maturity				
- 0 <= 1 year	0,0	0,1	0,4	0,6
- < 1 <= 5 years	14,5	11,7	12,4	9,9
- over 5 years	21.228,4	21.518,4	21.514,2	21.387,2
Currency				
- DKK	21.242,9	21.530,3	21.527,1	21.397,7
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	2.628,1	2.626,7	2.567,7	2.683,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	8.069,2	7.797,3	7.764,9	7.733,0
- Subsidised	10.514,6	11.106,3	11.194,5	10.981,0
Eligibility as covered bond collateral	21.242,9	2.626,7	21.527,1	21.397,7

Capital center

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



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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	-	-	789	253	46	-	22	-	891	1	2.002
In %	0%	0%	39%	13%	2%	0%	1%	0%	45%	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	-	-	10.514,6	1.662,1	966,1	-	217,4	-	7.851,8	31,0	21.242,9
In %	0%	0%	49%	8%	5%	0%	1%	0%	37%	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	542,5	1.620,7	6.320,8	4.560,4	3.623,7	4.574,9	21.242,9
In %	3%	8%	30%	21%	17%	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	6.167,9	3.284,2	954,3	51,5	28,5	0,6	0,4	0,4	0,3	26,3	36,681	
Cooperative Housing	1.081,0	407,8	126,6	23,8	12,5	3,4	1,6	1,4	1,0	2,9	36,114	
Private rental	704,5	217,6	35,2	3,6	2,1	0,3	0,2	0,2	0,2	2,2	29,099	
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-	
Office and Business	130,3	62,4	22,9	1,2	0,4	0,1	-	-	-	-	39,116	
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	4.039,6	2.306,9	1.019,7	230,1	84,9	13,8	12,0	10,9	9,7	124,3	49,194	
Other	29,3	1,7	-	-	-	-	-	-	-	-	21,193	
Total	12.152,6	6.280,7	2.158,8	310,3	128,4	18,2	14,2	12,8	11,2	155,7	39,9	

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	58,7%	31,2%	9,1%	0,5%	0,3%	0,0%	0,0%	-	0,0%	-	36,681
Cooperative Housing	65,0%	24,5%	7,6%	1,4%	0,8%	0,2%	-	-	0,1%	0,2%	36,114
Private rental	72,9%	22,5%	3,6%	0,4%	-	0,0%	-	-	0,0%	0,2%	29,099
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	59,9%	28,7%	10,6%	-	-	-	-	-	-	-	39,116
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	51,4%	29,4%	13,0%	2,9%	1,1%	0,2%	0,2%	0,1%	0,1%	1,6%	49,194
Other	94,5%	5,5%	-	-	-	-	-	-	-	-	21,193
Total	57,2%	29,6%	10,2%	1,5%	0,6%	0,1%	0,1%	0,1%	0,1%	0,7%	39,9

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	1.655,3	4.229,0	3.781,6	535,6	267,6	11,3	-	0,9	-	9,0	36,681
Cooperative Housing	393,1	671,3	367,8	89,1	75,2	24,5	8,7	3,2	7,6	21,7	36,114
Private rental	110,8	677,5	97,4	55,3	8,3	10,1	-	1,1	-	5,6	29,099
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	7,2	82,6	118,4	6,2	-	3,0	-	-	-	-	39,116
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.011,1	2.451,5	2.021,6	1.059,8	858,6	84,7	11,4	21,9	49,2	223,7	49,194
Other	-	31,0	-	-	-	-	-	-	-	-	21,193
Total	3.177,6	8.142,8	6.386,8	1.745,9	1.209,8	133,5	20,1	27,1	56,8	260,0	39,9

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	52,1%	51,9%	59,2%	30,7%	22,1%	8,5%	0,0%	3,3%	0,0%	3,5%	36,681
Cooperative Housing	12,4%	8,2%	5,8%	5,1%	6,2%	18,3%	43,2%	11,6%	13,4%	8,3%	36,114
Private rental	3,5%	8,3%	1,5%	3,2%	0,7%	7,5%	0,0%	4,0%	0,0%	2,2%	29,099
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,2%	1,0%	1,9%	0,4%	0,0%	2,2%	0,0%	0,0%	0,0%	0,0%	39,116
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	31,8%	30,1%	31,7%	60,7%	71,0%	63,4%	56,8%	81,0%	86,6%	86,0%	49,194
Other	-	0,4%	-	-	-	-	-	-	-	-	21,193
Total	15,0%	38,5%	30,2%	8,3%	5,7%	0,6%	0,1%	0,1%	0,3%	1,2%	39,9

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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	5.234,6	425,8	1.282,0	1.765,9	1.806,3	-	10.514,6
Cooperative Housing	1.029,1	68,3	13,0	315,2	236,4	-	1.662,1
Private rental	139,4	299,6	115,0	354,3	57,8	-	966,1
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	159,8	1,7	-	19,0	36,9	-	217,4
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.655,5	874,5	987,9	1.866,7	1.467,1	-	7.851,8
Other	-	31,0	-	-	-	-	31,0
Total	9.218,3	1.701,0	2.398,0	4.321,1	3.604,5	-	21.242,9

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	-	-	-	167,8	-	-	27,5	-	672,0	-	867,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	309,2	5,6	-	3,8	-	565,7	-	898,5
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	2,5	-	213,3	-	234,7
- rate fixed > 1 and ≤ 3 years	-	-	-	16,5	-	-	-	-	15,4	-	31,9
- rate fixed > 3 and ≤ 5 years	-	-	14,1	273,8	5,6	-	1,3	-	337,0	-	631,8
- 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	477,1	5,6	-	31,3	-	1.528,4	-	1.911,1

*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, 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	-	-	344,7	299,1	-	-	-	-	46,6	-	690,3
Fixed-rate to maturity	-	-	3.631,6	731,2	465,6	-	93,5	-	3.949,1	-	8.871,0
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.516,1	147,6	494,9	-	92,6	-	1.271,0	-	8.522,1
- rate fixed ≤ 1 year	-	-	1.479,2	26,1	141,3	-	66,7	-	584,4	-	2.297,7
- rate fixed > 1 and ≤ 3 years	-	-	77,5	2,6	-	-	1,8	-	63,2	-	145,1
- rate fixed > 3 and ≤ 5 years	-	-	4.959,3	118,9	353,6	-	24,1	-	623,4	-	6.079,3
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	8,1	7,2	-	-	-	-	1.202,1	31,0	1.248,3
- Non Capped floaters	-	-	-	-	-	-	-	-	1.032,1	31,0	1.063,1
- Capped floaters	-	-	8,1	7,2	-	-	-	-	170,0	-	185,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.508,5	1.192,2	960,5	-	186,1	-	7.670,8	62,0	19.331,8

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	-	-	344,7	299,1	-	-	-	-	46,6	-	690,3
Fixed-rate to maturity	-	-	3.631,6	899,0	465,6	-	121,0	-	4.621,0	-	9.738,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.530,2	456,8	500,5	-	96,4	-	1.836,7	-	9.420,6
- rate fixed ≤ 1 year	-	-	1.479,2	45,0	141,3	-	69,2	-	797,7	-	2.532,4
- rate fixed > 1 and ≤ 3 years	-	-	77,5	19,1	-	-	1,8	-	78,7	-	177,0
- rate fixed > 3 and ≤ 5 years	-	-	4.973,4	392,7	359,2	-	25,5	-	960,3	-	6.711,1
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	8,1	7,2	-	-	-	-	1.347,5	31,0	1.393,7
- Non Capped floaters	-	-	-	-	-	-	-	-	1.177,5	31,0	1.208,5
- Capped floaters	-	-	8,1	7,2	-	-	-	-	170,0	-	185,2
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	10.522,6	1.669,2	966,1	-	217,4	-	9.199,2	62,0	21.242,9

