



**LTV Rapport pr. 31.03.2019**

**Kapitalcenter "Instituttet i øvrigt"**



Table A. General Issuer Detail



*Key information regarding issuers' balance sheet*

<b>Customer loans (mortgage) (DKKmn)</b>	<b>Q1 2019</b>	<b>Q4 2018</b>	<b>Q3 2018</b>	<b>Q2 2018</b>
Total customer loans (market value)	19.475,6	21.242,9	21.530,3	21.527,1
<b>Composition by</b>				
<b>Maturity</b>				
- 0 <= 1 year	0,0	0,0	0,1	0,4
- < 1 <= 5 years	31,1	14,5	11,7	12,4
- over 5 years	19.444,5	21.228,4	21.518,4	21.514,2
<b>Currency</b>				
- DKK	19.475,6	21.242,9	21.530,3	21.527,1
- EUR				
- USD				
- Other				
<b>Customer type</b>				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	2.691,4	2.628,1	2.626,7	2.567,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	8.083,5	8.069,2	7.797,3	7.764,9
- Subsidised	8.700,7	10.514,6	11.106,3	11.194,5
Eligibility as covered bond collateral	19.475,6	31,0	21.530,3	21.527,1

## Capital center

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



Reporting date 31-03-2019

**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	-	-	705	260	48	-	21	-	902	-	<b>1.936</b>
In %	0%	0%	36%	13%	2%	0%	1%	0%	47%	0%	<b>100%</b>

**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	-	-	8.700,7	1.698,7	992,7	-	238,6	-	7.844,8	-	<b>19.475,6</b>
In %	0%	0%	45%	9%	5%	0%	1%	0%	40%	0%	<b>100%</b>

**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	550,5	1.591,1	5.813,2	4.089,5	3.447,4	3.983,9	<b>19.475,6</b>
In %	3%	8%	30%	21%	18%	20%	<b>100%</b>

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	5.280,6	2.561,4	734,0	35,4	23,9	0,5	0,3	0,3	0,2	64,1	35,4
Cooperative Housing	1.129,3	401,9	120,9	25,2	11,1	3,4	1,8	1,3	1,0	2,8	35,2
Private rental	724,7	217,8	40,2	4,4	2,5	0,2	0,2	0,2	0,2	2,2	29,4
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	154,4	60,9	21,7	1,2	0,4	0,1	-	-	-	-	36,7
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	4.109,4	2.280,7	997,2	220,7	81,9	13,2	11,5	9,6	8,0	112,9	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>11.398,4</b>	<b>5.522,7</b>	<b>1.913,9</b>	<b>287,0</b>	<b>119,8</b>	<b>17,4</b>	<b>13,8</b>	<b>11,3</b>	<b>9,3</b>	<b>182,0</b>	<b>39,7</b>

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	60,7%	29,4%	8,4%	0,4%	0,3%	0,0%	0,0%	-	0,0%	-	35,4
Cooperative Housing	66,5%	23,7%	7,1%	1,5%	0,7%	0,2%	-	-	0,1%	0,2%	35,2
Private rental	73,0%	21,9%	4,0%	0,4%	-	0,0%	-	-	0,0%	0,2%	29,4
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	64,7%	25,5%	9,1%	-	-	-	-	-	-	-	36,7
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	52,4%	29,1%	12,7%	2,8%	1,0%	0,2%	0,1%	0,1%	0,1%	1,4%	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>58,5%</b>	<b>28,4%</b>	<b>9,8%</b>	<b>1,5%</b>	<b>0,6%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,0%</b>	<b>0,9%</b>	<b>39,7</b>

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	1.571,2	3.677,4	2.949,0	188,8	233,4	11,2	-	0,9	-	6,2	35,4
Cooperative Housing	434,4	695,5	328,4	109,2	66,1	-	30,0	13,2	-	22,0	35,2
Private rental	166,3	643,5	134,0	18,8	23,5	-	1,1	-	-	5,6	29,4
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	4,6	112,5	112,5	6,1	-	3,0	-	-	-	-	36,7
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.068,1	2.462,6	2.072,2	875,7	964,3	48,4	34,1	38,3	29,7	197,4	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3.244,6</b>	<b>7.591,5</b>	<b>5.596,1</b>	<b>1.198,7</b>	<b>1.287,2</b>	<b>62,6</b>	<b>65,1</b>	<b>52,4</b>	<b>29,7</b>	<b>231,2</b>	<b>39,7</b>

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	48,4%	48,4%	52,7%	15,8%	18,1%	18,0%	0,0%	1,7%	0,0%	2,7%	35,4
Cooperative Housing	13,4%	9,2%	5,9%	9,1%	5,1%	0,0%	46,1%	25,2%	0,0%	9,5%	35,2
Private rental	5,1%	8,5%	2,4%	1,6%	1,8%	0,0%	1,6%	0,0%	0,0%	2,4%	29,4
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,1%	1,5%	2,0%	0,5%	0,0%	4,7%	0,0%	0,0%	0,0%	0,0%	36,7
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	32,9%	32,4%	37,0%	73,1%	74,9%	77,3%	52,3%	73,1%	100,0%	85,4%	48,2
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>16,8%</b>	<b>39,2%</b>	<b>28,9%</b>	<b>6,2%</b>	<b>6,6%</b>	<b>0,3%</b>	<b>0,3%</b>	<b>0,3%</b>	<b>0,2%</b>	<b>1,2%</b>	<b>39,7</b>

Reporting date 31-03-2019



**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	4.173,5	340,1	1.220,7	1.507,1	1.459,2	-	8.700,7
Cooperative Housing	1.069,8	68,2	13,3	316,6	230,8	-	1.698,7
Private rental	170,3	298,3	114,2	352,5	57,4	-	992,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	156,6	32,4	-	18,9	30,6	-	238,6
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.668,1	855,2	992,5	1.829,7	1.499,3	-	7.844,8
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>8.238,4</b>	<b>1.594,2</b>	<b>2.340,7</b>	<b>4.024,8</b>	<b>3.277,5</b>	-	<b>19.475,6</b>

Table M6/B6

Lending by loan type - IO Loans, DKKmn

	Owner-occupied					Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	169,7	11,2	-	27,5	-	666,8	-	875,2
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	300,3	10,9	-	1,3	-	532,6	-	859,3
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	-	-	176,2	-	195,1
- rate fixed > 1 and ≤ 3 years	-	-	-	16,9	-	-	-	-	15,5	-	32,3
- rate fixed > 3 and ≤ 5 years	-	-	14,1	264,5	10,9	-	1,3	-	340,9	-	631,8
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	122,0	-	122,0
- Non Capped floaters	-	-	-	-	-	-	-	-	122,0	-	122,0
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>14,1</b>	<b>470,0</b>	<b>22,2</b>	-	<b>28,8</b>	-	<b>1.443,4</b>	-	<b>1.856,5</b>

\*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 Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	344,7	299,1	-	-	-	-	46,6	-	690,3
Fixed-rate to maturity	-	-	3.686,4	779,2	461,1	-	87,6	-	4.105,3	-	9.119,5
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	4.647,5	143,4	509,4	-	91,5	-	1.152,8	-	6.544,6
- rate fixed ≤ 1 year	-	-	1.287,9	25,8	139,7	-	65,9	-	435,8	-	1.955,0
- rate fixed > 1 and ≤ 3 years	-	-	76,9	10,0	-	-	1,7	-	74,2	-	162,9
- rate fixed > 3 and ≤ 5 years	-	-	3.282,7	107,5	369,7	-	23,8	-	642,8	-	4.426,6
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	8,0	7,1	-	-	30,8	-	1.218,8	-	1.264,7
- Non Capped floaters	-	-	-	-	-	-	30,8	-	1.051,4	-	1.082,2
- Capped floaters	-	-	8,0	7,1	-	-	-	-	167,4	-	182,5
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>8.694,5</b>	<b>1.235,8</b>	<b>970,5</b>	-	<b>240,6</b>	-	<b>7.742,3</b>	-	<b>17.619,1</b>

Table M8/B8

Lending by loan type - All loans, DKKmn

	Owner-occupied					Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	344,7	299,1	-	-	-	-	46,6	-	690,3
Fixed-rate to maturity	-	-	3.686,4	948,9	472,3	-	115,1	-	4.772,1	-	9.994,8
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	4.661,6	443,7	520,3	-	92,8	-	1.685,4	-	7.403,9
- rate fixed ≤ 1 year	-	-	1.287,9	44,7	139,7	-	65,9	-	612,0	-	2.150,1
- rate fixed > 1 and ≤ 3 years	-	-	76,9	26,9	-	-	1,7	-	89,7	-	195,3
- rate fixed > 3 and ≤ 5 years	-	-	3.296,8	372,1	380,7	-	25,1	-	983,7	-	5.058,4
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	8,0	7,1	-	-	30,8	-	1.340,8	-	1.386,7
- Non Capped floaters	-	-	-	-	-	-	30,8	-	1.173,4	-	1.204,2
- Capped floaters	-	-	8,0	7,1	-	-	-	-	167,4	-	182,5
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>8.708,6</b>	<b>1.705,8</b>	<b>992,7</b>	-	<b>269,4</b>	-	<b>9.185,7</b>	-	<b>19.475,6</b>

