



LTV Rapport pr. 30.09.2019

Kapitalcenter "Instituttet i øvrigt"

Table A. General Issuer Detail



Key information regarding issuers' balance sheet

Customer loans (mortgage) (DKKmn)	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Total customer loans (market value)	15.704,0	15.805,0	19.475,6	21.242,9
Composition by				
Maturity				
- 0 <= 1 year	0,0	0,0	0,0	0,0
- < 1 <= 5 years	30,4	32,3	31,1	14,5
- over 5 years	15.673,6	15.772,7	19.444,5	21.228,4
Currency				
- DKK	15.704,0	15.805,0	19.475,6	21.242,9
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	3.085,8	3.007,5	2.691,4	2.628,1
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	8.078,9	8.077,0	8.083,5	8.069,2
- Subsidised	4.539,3	4.720,6	8.700,7	10.514,6
Eligibility as covered bond collateral	15.704,0	15.805,0	19.475,6	21.242,9

Capital center

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



Reporting date 30-09-2019

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	-	-	619	280	68	-	-	20	-	891	-	1.878
In %	0%	0%	33%	15%	4%	0%	0%	1%	0%	47%	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	-	-	4.539,3	1.864,8	1.221,0	-	-	255,5	-	7.823,4	-	15.704,0
In %	0%	0%	29%	12%	8%	0%	0%	2%	0%	50%	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	553,6	1.599,5	5.683,8	3.490,1	1.934,9	2.442,2	15.704,0
In %	4%	10%	36%	22%	12%	16%	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	2.888,1	1.193,5	357,9	13,6	7,9	1,7	1,5	1,5	1,5	71,9	28,8
Cooperative Housing	1.260,7	433,9	124,4	25,2	10,4	3,4	1,9	1,2	1,0	2,7	34,3
Private rental	703,2	369,7	112,8	17,0	12,5	2,6	0,3	0,2	0,2	2,5	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	167,8	69,1	17,2	1,1	0,4	0,1	-	-	-	-	35,8
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	3.990,4	2.295,4	1.064,3	209,8	74,9	16,1	14,9	12,6	10,8	134,0	49,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	9.010,2	4.361,7	1.676,5	266,6	106,1	23,9	18,6	15,6	13,5	211,1	37,2

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	63,6%	26,3%	7,9%	0,3%	0,2%	0,0%	0,0%	-	0,0%	-	28,8
Cooperative Housing	67,6%	23,3%	6,7%	1,3%	0,6%	0,2%	-	-	0,1%	0,1%	34,3
Private rental	57,6%	30,3%	9,2%	1,4%	-	0,2%	-	-	0,0%	0,2%	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	65,7%	27,0%	6,7%	-	-	-	-	-	-	-	35,8
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	51,0%	29,3%	13,6%	2,7%	1,0%	0,2%	0,2%	0,2%	0,1%	1,7%	49,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	57,4%	27,8%	10,7%	1,7%	0,7%	0,2%	0,1%	0,1%	0,1%	1,3%	37,2

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	1.225,3	1.503,1	1.568,7	79,7	36,3	23,4	-	-	15,7	18,7	28,8
Cooperative Housing	480,1	787,2	343,8	123,2	65,4	5,4	24,7	13,0	-	22,0	34,3
Private rental	224,5	410,3	442,8	16,4	67,6	50,9	1,0	-	-	7,5	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	4,1	129,8	112,7	6,0	-	2,9	-	-	-	-	35,8
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	986,1	2.214,7	2.544,8	880,3	736,1	24,2	32,2	31,2	30,6	293,3	49,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2.920,1	5.045,1	5.012,8	1.105,6	905,4	106,9	58,0	44,2	46,3	341,5	37,2

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	42,0%	29,8%	31,3%	7,2%	4,0%	21,9%	0,0%	0,0%	33,8%	5,5%	28,8
Cooperative Housing	16,4%	15,6%	6,9%	11,1%	7,2%	5,1%	42,7%	29,5%	0,0%	6,4%	34,3
Private rental	7,7%	8,1%	8,8%	1,5%	7,5%	47,6%	1,7%	0,0%	0,0%	2,2%	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,1%	2,6%	2,2%	0,5%	0,0%	2,7%	0,0%	0,0%	0,0%	0,0%	35,8
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	33,8%	43,9%	50,8%	79,6%	81,3%	22,7%	55,6%	70,5%	66,2%	85,9%	49,6
Other	-	-	-	-	-	-	-	-	-	-	-
Total	18,7%	32,4%	32,2%	7,1%	5,8%	0,7%	0,4%	0,3%	0,3%	2,2%	37,2

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	2.180,7	301,4	652,5	504,5	900,2	-	4.539,3
Cooperative Housing	1.164,7	69,6	13,5	379,0	238,1	-	1.864,8
Private rental	275,3	325,0	112,4	418,3	90,0	-	1.221,0
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	180,0	31,7	-	18,3	25,4	-	255,5
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.579,1	900,3	997,3	1.878,3	1.468,3	-	7.823,4
Other	-	-	-	-	-	-	-
Total	6.379,8	1.628,0	1.775,7	3.198,5	2.722,0	-	15.704,0

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	-	-	-	194,8	49,9	-	28,3	-	363,3	-	636,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	303,4	11,0	-	1,3	-	534,6	-	864,4
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	-	-	137,1	-	156,0
- rate fixed > 1 and ≤ 3 years	-	-	-	15,7	-	-	-	-	13,5	-	29,3
- rate fixed > 3 and ≤ 5 years	-	-	14,1	268,8	11,0	-	1,3	-	383,9	-	679,1
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	49,6	-	49,6
- Non Capped floaters	-	-	-	-	-	-	-	-	49,6	-	49,6
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	14,1	498,2	61,0	-	29,6	-	997,1	-	1.550,4

*Interest-only loans at time of completion. 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	-	-	313,5	294,6	25,5	-	-	-	46,1	-	679,7
Fixed-rate to maturity	-	-	1.763,9	916,1	512,4	-	111,5	-	4.481,4	-	7.785,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.440,0	149,0	622,1	-	84,2	-	1.088,2	-	4.383,5
- rate fixed ≤ 1 year	-	-	53,9	25,2	88,4	-	1,7	-	372,7	-	542,0
- rate fixed > 1 and ≤ 3 years	-	-	5,4	9,8	-	-	62,7	-	72,2	-	150,1
- rate fixed > 3 and ≤ 5 years	-	-	2.380,8	113,9	533,7	-	19,8	-	643,2	-	3.691,5
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,7	6,9	-	-	30,2	-	1.260,1	-	1.305,0
- Non Capped floaters	-	-	-	-	-	-	30,2	-	1.101,5	-	1.131,7
- Capped floaters	-	-	7,7	6,9	-	-	-	-	158,7	-	173,3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	4.532,9	1.373,5	1.160,1	-	256,1	-	8.136,0	-	14.153,6

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	-	-	313,5	294,6	25,5	-	-	-	46,1	-	679,7
Fixed-rate to maturity	-	-	1.763,9	1.110,9	562,3	-	139,8	-	4.844,7	-	8.421,7
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.454,1	452,4	633,1	-	85,5	-	1.622,8	-	5.248,0
- rate fixed ≤ 1 year	-	-	53,9	44,1	88,4	-	1,7	-	509,9	-	698,0
- rate fixed > 1 and ≤ 3 years	-	-	5,4	25,6	-	-	62,7	-	85,7	-	179,4
- rate fixed > 3 and ≤ 5 years	-	-	2.394,9	382,7	544,7	-	21,1	-	1.027,2	-	4.370,6
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,7	6,9	-	-	30,2	-	1.309,8	-	1.354,6
- Non Capped floaters	-	-	-	-	-	-	30,2	-	1.151,1	-	1.181,3
- Capped floaters	-	-	7,7	6,9	-	-	-	-	158,7	-	173,3
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	4.547,0	1.871,7	1.221,0	-	285,7	-	9.133,1	-	15.704,0

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	-	-	19,4	218,5	73,0	-	54,9	-	451,6	-	817,4
≥ 12 - ≤ 24 months	-	-	780,6	166,2	86,8	-	-	-	368,1	-	1.401,7
≥ 24 - ≤ 36 months	-	-	523,1	229,0	102,5	-	-	-	403,9	-	1.258,5
≥ 36 - ≤ 60 months	-	-	193,4	219,5	425,2	-	-	-	1.080,6	-	1.918,7
≥ 60 months	-	-	3.022,8	1.031,6	533,6	-	200,6	-	5.519,2	-	10.307,8
Total	-	-	4.539,3	1.864,8	1.221,0	-	255,5	-	7.823,4	-	15.704,0

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 - ≤ 3 Years	-	-	0,7	0,7	-	-	-	-	2,0	-	3,4
≥ 3 - ≤ 5 Years	-	-	15,3	0,2	-	-	3,2	-	8,3	-	27,0
≥ 5 - ≤ 10 Years	-	-	41,2	18,8	7,1	-	-	-	63,3	-	130,4
≥ 10 - ≤ 20 Years	-	-	1.717,7	128,1	91,6	-	11,4	-	1.826,9	-	3.775,8
≥ 20 Years	-	-	2.764,4	1.716,9	1.122,3	-	240,9	-	5.922,8	-	11.767,4
Total	-	-	4.539,3	1.864,8	1.221,0	-	255,5	-	7.823,4	-	15.704,0

Table M11/B11

90 day Non-performing loans by property type (%)

	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	-	-	1,48	-	0,15	-	-	-	0,02	-	0,45