



Rapport pr. 30.09.2019

Kapitalcenter "S"

Any loan is 100% guaranteed by the Danish state

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)	6.737,5	6.672,2	2.610,7	584,5
Composition by				
Maturity				
- 0 <= 1 year	-	-	-	-
- < 1 <= 5 years	-	-	-	-
- over 5 years	6.737,5	6.672,2	2.610,7	584,5
Currency				
- DKK	6.737,5	6.672,2	2.610,7	584,5
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	6.737,5	6.672,2	2.610,7	584,5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)				
- Subsidised				
Eligibility as covered bond collateral	6.737,5	6.672,2	2.610,7	584,5

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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	-	-	199	-	-	-	-	-	-	-	199
In %	0%	0%	100%	0%	0%	0%	0%	0%	0%	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	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5
In %	0%	0%	100%	0%	0%	0%	0%	0%	0%	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	11,9	65,3	917,5	1.457,3	1.883,7	2.401,9	6.737,5
In %	0%	1%	14%	22%	28%	36%	100%

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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	3.455,9	130,5	733,4	1.432,4	985,3	-	6.737,5
Cooperative Housing	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	3.455,9	130,5	733,4	1.432,4	985,3	-	6.737,5

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Table M6/B6

Lending by loan type - IO Loans, DKKmm

	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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
- Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

*Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 30 years

Table M7/B7

Lending by loan type - Repayment Loans / Amortizing Loans, DKKmm

	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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
- Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5

Table M8/B8

Lending by loan type - All loans, DKKmm

	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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
- Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5

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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	-	-	242,9	-	-	-	-	-	-	-	242,9
≥ 12 - ≤ 24 months	-	-	384,7	-	-	-	-	-	-	-	384,7
≥ 24 - ≤ 36 months	-	-	1.032,9	-	-	-	-	-	-	-	1.032,9
≥ 36 - ≤ 60 months	-	-	841,7	-	-	-	-	-	-	-	841,7
≥ 60 months	-	-	4.235,4	-	-	-	-	-	-	-	4.235,4
Total	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5

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	-	-	-	-	-	-	-	-	-	-	-
≥ 3 - ≤ 5 Years	-	-	-	-	-	-	-	-	-	-	-
≥ 5 - ≤ 10 Years	-	-	-	-	-	-	-	-	-	-	-
≥ 10 - ≤ 20 Years	-	-	1.713,1	-	-	-	-	-	-	-	1.713,1
≥ 20 Years	-	-	5.024,5	-	-	-	-	-	-	-	5.024,5
Total	-	-	6.737,5	-	-	-	-	-	-	-	6.737,5

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