



LTV Rapport pr. 31.12.2019

Kapitalcenter "Instituttet i øvrigt"

Table A. General Issuer Detail

**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Total customer loans (market value)	15.687,5	15.704,0	15.805,0	19.475,6
Composition by				
Maturity				
- 0 <= 1 year	-	-	-	-
- < 1 <= 5 years	32,4	30,4	32,3	31,1
- over 5 years	15.655,1	15.673,6	15.772,7	19.444,5
Currency				
- DKK	15.687,5	15.704,0	15.805,0	19.475,6
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	3.243,9	3.085,8	3.007,5	2.691,4
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.840,5	8.078,9	8.077,0	8.083,5
- Subsidised	4.603,2	4.539,3	4.720,6	8.700,7
Eligibility as covered bond collateral	15.687,5	15.704,0	15.805,0	19.475,6

Capital center

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



Reporting date 31-12-2019

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	-	-	622	297	70	-	-	21	-	881	-	1.891
In %	0%	0%	33%	16%	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	-	-	4.603,2	2.012,2	1.231,6	-	-	254,6	-	7.585,9	-	15.687,5
In %	0%	0%	29%	13%	8%	0%	0%	2%	0%	48%	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	556,4	1.656,3	5.726,2	3.414,5	2.105,8	2.228,3	15.687,5
In %	4%	11%	37%	22%	13%	14%	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	2.940,9	1.200,9	348,0	12,8	7,3	1,5	1,5	1,5	1,4	87,3	28,1	
Cooperative Housing	1.330,8	494,2	139,2	25,8	11,6	3,5	1,9	1,1	0,9	3,2	35,3	
Private rental	674,7	401,2	122,0	17,8	10,4	2,2	0,3	0,3	0,3	2,5	39,7	
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-	
Office and Business	168,6	69,0	16,8	0,1	-	-	-	-	-	-	35,1	
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	3.477,9	2.098,1	1.057,9	210,2	81,4	18,9	16,0	13,6	11,9	600,0	52,4	
Other	-	-	-	-	-	-	-	-	-	-	-	
Total	8.592,9	4.263,4	1.683,9	266,7	110,7	26,2	19,7	16,6	14,5	693,0	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	63,9%	26,1%	7,6%	0,3%	0,2%	0,0%	0,0%	-	0,0%	-	28,1
Cooperative Housing	66,1%	24,6%	6,9%	1,3%	0,6%	0,2%	-	-	0,0%	0,2%	35,3
Private rental	54,8%	32,6%	9,9%	1,4%	-	0,2%	-	-	0,0%	0,2%	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	66,2%	27,1%	6,6%	-	-	-	-	-	-	-	35,1
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	45,8%	27,7%	13,9%	2,8%	1,1%	0,2%	0,2%	0,2%	0,2%	7,9%	52,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	54,8%	27,2%	10,7%	1,7%	0,7%	0,2%	0,1%	0,1%	0,1%	4,4%	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	1.291,3	1.500,9	1.592,7	43,7	56,3	0,2	-	-	15,5	18,5	28,1
Cooperative Housing	487,5	878,5	399,8	87,1	87,1	13,8	24,8	11,7	-	21,9	35,3
Private rental	169,6	450,3	447,7	49,6	67,0	39,0	1,0	-	-	7,5	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	3,9	128,1	119,9	2,7	-	-	-	-	-	-	35,1
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	753,8	1.769,5	2.515,9	867,4	654,5	86,5	45,2	52,7	3,9	313,9	52,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2.706,2	4.727,3	5.076,1	1.050,5	864,8	139,5	71,0	64,4	19,4	361,9	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	47,7%	31,8%	31,4%	4,2%	6,5%	0,2%	0,0%	0,0%	79,9%	5,1%	28,1
Cooperative Housing	18,0%	18,6%	7,9%	8,3%	10,1%	9,9%	35,0%	18,2%	0,0%	6,1%	35,3
Private rental	6,3%	9,5%	8,8%	4,7%	7,7%	27,9%	1,4%	0,0%	0,0%	2,1%	39,7
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,1%	2,7%	2,4%	0,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	35,1
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	27,9%	37,4%	49,6%	82,6%	75,7%	62,0%	63,7%	81,8%	20,1%	86,8%	52,4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	17,9%	31,3%	33,7%	7,0%	5,7%	0,9%	0,5%	0,4%	0,1%	2,4%	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	2.247,6	295,3	663,3	506,7	890,3	-	4.603,2
Cooperative Housing	1.216,7	77,4	13,5	417,0	287,6	-	2.012,2
Private rental	284,7	325,4	111,7	417,2	92,6	-	1.231,6
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	179,3	31,5	-	19,7	24,0	-	254,6
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.473,4	920,0	957,8	1.783,9	1.450,8	-	7.585,9
Other	-	-	-	-	-	-	-
Total	6.401,7	1.649,7	1.746,3	3.144,5	2.745,3	-	15.687,5

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	-	-	-	253,0	49,3	-	28,3	-	383,5	-	714,1
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	302,4	11,0	-	1,3	-	544,5	-	873,3
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	-	-	137,0	-	155,9
- rate fixed > 1 and ≤ 3 years	-	-	-	15,8	-	-	-	-	13,6	-	29,4
- rate fixed > 3 and ≤ 5 years	-	-	14,1	267,7	11,0	-	1,3	-	393,8	-	688,0
- 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	555,4	60,3	-	29,6	-	1.027,2	-	1.637,0

*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	-	-	310,9	279,3	24,9	-	-	-	45,4	-	660,5
Fixed-rate to maturity	-	-	1.861,7	1.023,4	530,1	-	111,6	-	4.310,4	-	7.837,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.408,7	147,1	616,2	-	83,3	-	1.070,4	-	4.325,7
- rate fixed ≤ 1 year	-	-	53,1	24,9	86,9	-	1,7	-	363,2	-	529,8
- rate fixed > 1 and ≤ 3 years	-	-	5,3	9,7	-	-	62,0	-	61,6	-	138,6
- rate fixed > 3 and ≤ 5 years	-	-	2.350,3	112,4	529,3	-	19,6	-	645,6	-	3.657,3
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,8	7,0	-	-	30,0	-	1.182,2	-	1.227,0
- Non Capped floaters	-	-	-	-	-	-	30,0	-	1.024,1	-	1.054,1
- Capped floaters	-	-	7,8	7,0	-	-	-	-	158,1	-	172,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	4.596,9	1.463,8	1.171,3	-	255,0	-	7.790,6	-	14.050,5

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	-	-	310,9	279,3	24,9	-	-	-	45,4	-	660,5
Fixed-rate to maturity	-	-	1.861,7	1.276,4	579,4	-	139,9	-	4.693,9	-	8.551,3
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.422,8	449,5	627,3	-	84,6	-	1.614,8	-	5.199,0
- rate fixed ≤ 1 year	-	-	53,1	43,8	86,9	-	1,7	-	500,2	-	685,8
- rate fixed > 1 and ≤ 3 years	-	-	5,3	25,5	-	-	62,0	-	75,1	-	168,0
- rate fixed > 3 and ≤ 5 years	-	-	2.364,4	380,1	540,4	-	20,9	-	1.039,4	-	4.345,3
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,8	7,0	-	-	30,0	-	1.231,8	-	1.276,7
- Non Capped floaters	-	-	-	-	-	-	30,0	-	1.073,7	-	1.103,8
- Capped floaters	-	-	7,8	7,0	-	-	-	-	158,1	-	172,9
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	4.611,0	2.019,2	1.231,6	-	284,6	-	8.817,7	-	15.687,5

