



Rapport pr. 31.12.2019

Kapitalcenter "S"

Any loan is 100% guaranteed by the Danish state

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)	7.113,6	6.737,5	6.672,2	2.610,7
Composition by				
Maturity				
- 0 <= 1 year	-	-	-	-
- < 1 <= 5 years	-	-	-	-
- over 5 years	7.113,6	6.737,5	6.672,2	2.610,7
Currency				
- DKK	7.113,6	6.737,5	6.672,2	2.610,7
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	7.113,6	6.737,5	6.672,2	2.610,7
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)				
- Subsidised				
Eligibility as covered bond collateral	7.113,6	6.737,5	6.672,2	2.610,7

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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	-	-	204	-	-	-	-	-	-	-	204
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	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6
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	12,2	64,4	906,0	1.442,6	2.022,5	2.666,0	7.113,6
In %	0%	1%	13%	20%	28%	37%	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	3.649,1	128,9	728,0	1.545,6	1.062,0	-	7.113,6
Cooperative Housing	-	-	-	-	-	-	-
Private rental	-	-	-	-	-	-	-
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	-	-	-	-	-	-	-
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	3.649,1	128,9	728,0	1.545,6	1.062,0	-	7.113,6

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Table M6/B6

Lending by loan type - IO Loans, 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
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 10 years

Table M7/B7

Lending by loan type - Repayment Loans / Amortizing Loans, 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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
- Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6

Table M8/B8

Lending by loan type - All loans, 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
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
- Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6

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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	-	-	448,7	-	-	-	-	-	-	-	448,7
≥ 12 - ≤ 24 months	-	-	382,0	-	-	-	-	-	-	-	382,0
≥ 24 - ≤ 36 months	-	-	1.042,5	-	-	-	-	-	-	-	1.042,5
≥ 36 - ≤ 60 months	-	-	987,3	-	-	-	-	-	-	-	987,3
≥ 60 months	-	-	4.253,1	-	-	-	-	-	-	-	4.253,1
Total	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6

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	-	-	58,9	-	-	-	-	-	-	-	58,9
≥ 10 - ≤ 20 Years	-	-	1.683,3	-	-	-	-	-	-	-	1.683,3
≥ 20 Years	-	-	5.371,4	-	-	-	-	-	-	-	5.371,4
Total	-	-	7.113,6	-	-	-	-	-	-	-	7.113,6

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