



**LTV Rapport pr. 31.03.2020**

**Kapitalcenter "Instituttet i øvrigt"**

Table A. General Issuer Detail



**Key information regarding issuers' balance sheet**

<i>(DKKbn – except Tier 1 and Solvency ratio)</i>	<b>Q1 2020</b>	<b>Q4 2019</b>	<b>Q3 2019</b>	<b>Q2 2019</b>
Total customer loans (market value)	15.120,9	15.687,5	15.704,0	15.805,0
<b>Composition by</b>				
<b>Maturity</b>				
- 0 <= 1 year	0,2	-	-	-
- < 1 <= 5 years	45,3	32,4	30,4	32,3
- over 5 years	15.075,4	15.655,1	15.673,6	15.772,7
<b>Currency</b>				
- DKK	15.120,9	15.687,5	15.704,0	15.805,0
- EUR				
- USD				
- Other				
<b>Customer type</b>				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	3.204,6	3.243,9	3.085,8	3.007,5
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.411,1	7.840,5	8.078,9	8.077,0
- Subsidised	4.505,3	4.603,2	4.539,3	4.720,6
Eligibility as covered bond collateral	15.120,9	15.687,5	15.704,0	15.805,0

## Capital center

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



Reporting date 31-03-2020

**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	-	-	616	297	71	-	21	-	878	-	<b>1.883</b>
In %	0%	0%	33%	16%	4%	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	-	-	4.505,3	1.912,9	1.291,6	-	251,6	-	7.159,5	-	<b>15.120,9</b>
In %	0%	0%	30%	13%	9%	0%	2%	0%	47%	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	563,1	1.660,1	5.706,3	3.100,9	2.173,7	1.916,7	<b>15.120,9</b>
In %	4%	11%	38%	21%	14%	13%	<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	2.877,2	1.190,7	328,6	11,1	6,2	1,5	1,5	1,5	1,2	85,7	27,2
Cooperative Housing	1.313,1	441,0	120,0	22,2	8,0	2,0	1,6	1,0	0,9	3,1	33,5
Private rental	708,1	431,3	119,0	18,2	9,7	2,1	0,3	0,3	0,3	2,5	39,5
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	167,7	67,9	15,8	0,1	-	-	-	-	-	-	34,9
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	3.656,5	2.039,4	958,0	204,4	68,6	18,3	14,9	12,7	11,6	175,0	50,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>8.722,5</b>	<b>4.170,3</b>	<b>1.541,4</b>	<b>256,0</b>	<b>92,5</b>	<b>24,0</b>	<b>18,2</b>	<b>15,5</b>	<b>14,0</b>	<b>266,3</b>	<b>36,1</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	63,9%	26,4%	7,3%	0,2%	0,1%	0,0%	0,0%	-	0,0%	-	27,2
Cooperative Housing	68,6%	23,1%	6,3%	1,2%	0,4%	0,1%	-	-	0,0%	0,2%	33,5
Private rental	54,8%	33,4%	9,2%	1,4%	-	0,2%	-	-	0,0%	0,2%	39,5
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	66,7%	27,0%	6,3%	-	-	-	-	-	-	-	34,9
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	51,1%	28,5%	13,4%	2,9%	1,0%	0,3%	0,2%	0,2%	0,2%	2,4%	50,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>57,7%</b>	<b>27,6%</b>	<b>10,2%</b>	<b>1,7%</b>	<b>0,6%</b>	<b>0,2%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>1,8%</b>	<b>36,1</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	1.247,0	1.514,4	1.537,2	43,0	47,4	-	-	-	15,3	18,3	27,2
Cooperative Housing	524,0	821,6	350,7	88,1	82,1	13,5	-	11,7	-	21,3	33,5
Private rental	168,1	492,9	469,6	48,4	64,7	40,4	-	-	-	7,5	39,5
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	60,5	70,0	113,7	7,4	-	-	-	-	-	-	34,9
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.025,0	1.882,6	2.214,9	749,6	690,8	107,8	45,7	32,4	3,8	308,0	50,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3.024,6</b>	<b>4.781,6</b>	<b>4.686,0</b>	<b>936,5</b>	<b>884,9</b>	<b>161,6</b>	<b>45,7</b>	<b>44,0</b>	<b>19,1</b>	<b>355,1</b>	<b>36,1</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	41,2%	31,7%	32,8%	4,6%	5,4%	0,0%	0,0%	0,0%	79,9%	5,1%	27,2
Cooperative Housing	17,3%	17,2%	7,5%	9,4%	9,3%	8,3%	0,0%	26,5%	0,0%	6,0%	33,5
Private rental	5,6%	10,3%	10,0%	5,2%	7,3%	25,0%	0,0%	0,0%	0,0%	2,1%	39,5
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	2,0%	1,5%	2,4%	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	34,9
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	33,9%	39,4%	47,3%	80,0%	78,1%	66,7%	100,0%	73,5%	20,1%	86,7%	50,8
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>20,2%</b>	<b>32,0%</b>	<b>31,4%</b>	<b>6,3%</b>	<b>5,9%</b>	<b>1,1%</b>	<b>0,3%</b>	<b>0,3%</b>	<b>0,1%</b>	<b>2,4%</b>	<b>36,1</b>

Reporting date 31-03-2020



**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	2.146,0	294,4	658,8	507,6	898,5	-	4.505,3
Cooperative Housing	1.138,5	80,2	13,5	392,3	288,4	-	1.912,9
Private rental	283,9	322,9	180,5	413,0	91,4	-	1.291,6
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	178,2	31,0	-	18,9	23,5	-	251,6
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.287,7	899,7	942,1	1.579,9	1.450,2	-	7.159,5
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>6.034,3</b>	<b>1.628,2</b>	<b>1.794,8</b>	<b>2.911,7</b>	<b>2.751,9</b>	-	<b>15.120,9</b>

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	-	-	-	265,6	47,8	-	28,3	-	380,8	-	722,4
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	14,1	196,5	11,1	-	1,3	-	372,0	-	594,9
- rate fixed ≤ 1 year	-	-	-	18,9	-	-	-	-	137,0	-	155,8
- rate fixed > 1 and ≤ 3 years	-	-	-	11,1	-	-	-	-	13,6	-	24,7
- rate fixed > 3 and ≤ 5 years	-	-	14,1	166,5	11,1	-	1,3	-	221,4	-	414,4
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	348,9	-	348,9
- Non Capped floaters	-	-	-	-	-	-	-	-	348,9	-	348,9
- Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>14,1</b>	<b>462,1</b>	<b>58,9</b>	-	<b>29,6</b>	-	<b>1.450,5</b>	-	<b>1.666,3</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			Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental	Manual Industries	Office and Business	Agriculture	purposes	Other	
Index Loans	-	-	346,4	306,2	27,4	-	-	-	45,5	-	725,5
Fixed-rate to maturity	-	-	1.759,2	1.017,4	525,2	-	110,0	-	4.106,9	-	7.518,8
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.378,0	120,6	680,1	-	82,4	-	1.039,9	-	4.300,9
- rate fixed ≤ 1 year	-	-	52,3	24,2	85,5	-	1,7	-	346,1	-	509,9
- rate fixed > 1 and ≤ 3 years	-	-	5,2	9,6	-	-	61,3	-	60,5	-	136,7
- rate fixed > 3 and ≤ 5 years	-	-	2.320,4	86,7	594,6	-	19,4	-	633,2	-	3.654,4
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,6	6,8	-	-	29,6	-	865,6	-	909,5
- Non Capped floaters	-	-	-	-	-	-	29,6	-	711,4	-	740,9
- Capped floaters	-	-	7,6	6,8	-	-	-	-	154,2	-	168,6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>4.498,7</b>	<b>1.457,6</b>	<b>1.232,7</b>	-	<b>251,5</b>	-	<b>6.923,5</b>	-	<b>13.454,7</b>

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	-	-	346,4	306,2	27,4	-	-	-	45,5	-	725,5
Fixed-rate to maturity	-	-	1.759,2	1.283,0	573,0	-	138,3	-	4.487,7	-	8.241,2
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	2.392,1	317,0	691,2	-	83,7	-	1.411,8	-	4.895,9
- rate fixed ≤ 1 year	-	-	52,3	43,1	85,5	-	1,7	-	483,1	-	665,7
- rate fixed > 1 and ≤ 3 years	-	-	5,2	20,7	-	-	61,3	-	74,1	-	161,4
- rate fixed > 3 and ≤ 5 years	-	-	2.334,5	253,2	605,7	-	20,7	-	854,6	-	4.068,8
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	7,6	6,8	-	-	29,6	-	1.214,5	-	1.258,4
- Non Capped floaters	-	-	-	-	-	-	29,6	-	1.060,3	-	1.089,8
- Capped floaters	-	-	7,6	6,8	-	-	-	-	154,2	-	168,6
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>4.512,8</b>	<b>1.919,7</b>	<b>1.291,6</b>	-	<b>281,1</b>	-	<b>8.374,0</b>	-	<b>15.120,9</b>

