



LTV Rapport pr. 31.12.2015



Table A. General Issuer Detail



Customer loans (mortgage) (DKKmn)				
Total customer loans (market value)	17.428,9	17.264,1	17.054,0	17.256,5
Composition by				
Maturity				
- 0 <= 1 year	1,4	0,8	1,6	2,5
- < 1 <= 5 years	15,2	17,6	18,5	19,3
- over 5 years	17.412,3	17.245,7	17.034,0	17.234,7
Currency				
- DKK	17.428,9	17.264,1	17.054,0	17.256,5
- EUR				
- USD				
- Other				
customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	1.543,4	1.542,1	1.535,0	1.561,6
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.169,2	7.080,8	6.933,6	7.146,0
- Subsidised	8.716,3	8.641,2	8.585,4	8.548,9
eligibility as covered bond collateral	17.428,9	1.542,1	17.054,0	17.256,5

Capital center

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



Reporting date 31-12-2015

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	-	-	748	186	23	-	25	-	828	-	1.810
In %	0%	0%	41%	10%	1%	0%	1%	0%	46%	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	-	-	8.889,5	1.302,7	67,6	-	252,0	-	6.917,2	-	17.428,9
In %	0%	0%	51%	7%	0%	0%	1%	0%	40%	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	503,1	1.339,2	6.229,3	3.779,3	2.533,4	3.044,7	17.428,9
In %	3%	8%	36%	22%	15%	17%	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	5.146,6	2.879,7	764,2	59,7	20,5	1,5	1,2	0,2	0,2	15,6	37,757
Cooperative Housing	798,8	336,6	109,9	22,1	15,7	3,8	3,5	2,8	2,0	7,5	40,417
Private rental	29,9	19,7	9,9	2,5	1,6	0,4	0,4	0,4	0,2	2,4	61,561
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	139,7	70,7	39,2	1,2	0,9	0,2	0,2	-	-	-	42,992
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	3.819,8	1.884,8	829,6	197,5	85,8	9,0	5,7	4,3	3,4	77,5	46,594
Other	-	-	-	-	-	-	-	-	-	-	-
Total	9.934,8	5.191,5	1.752,7	282,9	124,5	14,9	11,0	7,8	5,9	103,0	41,6

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	57,9%	32,4%	8,6%	0,7%	0,2%	0,0%	0,0%	-	0,0%	-	37,757
Cooperative Housing	61,3%	25,8%	8,4%	1,7%	1,2%	0,3%	-	-	0,2%	0,6%	40,417
Private rental	44,3%	29,2%	14,7%	3,7%	-	0,7%	-	-	0,4%	3,6%	61,561
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	55,4%	28,0%	15,6%	-	-	-	-	-	-	-	42,992
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	55,2%	27,2%	12,0%	2,9%	1,2%	0,1%	0,1%	0,1%	0,0%	1,1%	46,594
Other	-	-	-	-	-	-	-	-	-	-	-
Total	57,0%	29,8%	10,1%	1,6%	0,7%	0,1%	0,1%	0,0%	0,0%	0,6%	41,6

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	1.186,6	3.211,9	3.974,0	159,0	310,6	7,3	19,6	-	-	7,1	37,757
Cooperative Housing	313,7	437,6	293,1	105,8	38,0	39,3	-	27,1	-	48,1	40,417
Private rental	6,4	7,6	30,4	0,8	11,2	-	-	0,8	3,2	7,1	61,561
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	11,7	111,0	107,6	12,8	6,0	-	2,9	-	-	-	42,992
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.375,0	2.086,1	1.664,4	391,8	1.062,9	142,2	11,4	30,3	15,4	95,5	46,594
Other	-	-	-	-	-	-	-	-	-	-	-
Total	2.893,5	5.854,2	6.069,4	670,2	1.428,7	188,9	34,0	58,2	18,6	157,7	41,6

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	41,0%	54,9%	65,5%	23,7%	21,7%	3,9%	57,8%	0,0%	0,0%	4,5%	37,757
Cooperative Housing	10,8%	7,5%	4,8%	15,8%	2,7%	20,8%	0,0%	46,5%	0,0%	30,5%	40,417
Private rental	0,2%	0,1%	0,5%	0,1%	0,8%	0,0%	0,0%	1,5%	17,1%	4,5%	61,561
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,4%	1,9%	1,8%	1,9%	0,4%	0,0%	8,5%	0,0%	0,0%	0,0%	42,992
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	47,5%	35,6%	27,4%	58,5%	74,4%	75,3%	33,6%	52,1%	82,9%	60,5%	46,594
Other	-	-	-	-	-	-	-	-	-	-	-
Total	16,7%	33,7%	34,9%	3,9%	8,2%	1,1%	0,2%	0,3%	0,1%	0,9%	41,6

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	4.263,4	504,0	776,2	1.717,8	1.628,0	-	8.889,5
Cooperative Housing	925,3	72,3	-	178,0	127,1	-	1.302,7
Private rental	29,3	13,1	9,4	0,8	15,0	-	67,6
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	189,7	1,9	-	18,0	42,3	-	252,0
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.014,4	698,8	850,2	1.912,2	1.441,6	-	6.917,2
Other	-	-	-	-	-	-	-
Total	7.422,0	1.290,1	1.635,8	3.826,9	3.254,1	-	17.428,9

* Contains owner-occupied homes on the Feroe Island, and owner-occupied homes and commercial real estate on Greenland

Table M6/B6

Lending by loan type - IO Loans, DKKmm

	Owner-occupied					Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	4,2	67,5	-	-	-	-	788,1	-	859,8
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	33,5	297,1	7,7	-	3,8	-	626,5	-	968,6
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	7,1	-	7,1
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	79,4	-	79,9
- rate fixed > 3 and ≤ 5 years	-	-	-	17,2	1,4	-	-	-	89,5	-	108,1
- rate fixed > 5 years	-	-	33,5	279,9	5,8	-	3,8	-	450,5	-	773,6
Money market based loans	-	-	-	9,1	-	-	-	-	49,4	-	58,6
Non Capped floaters	-	-	-	-	-	-	-	-	8,2	-	8,2
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	20,1	-	20,1
Total	-	-	37,7	373,8	7,7	-	3,8	-	1.492,3	-	1.915,3

*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, DKKmm

	Owner-occupied					Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	370,8	321,4	-	-	-	-	49,7	-	742,0
Fixed-rate to maturity	-	-	2.505,4	427,5	16,4	-	123,9	-	3.007,8	-	6.081,0
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	5.925,1	171,7	43,5	-	124,2	-	1.257,1	-	7.521,6
- rate fixed ≤ 1 year	-	-	5.925,1	154,5	43,5	-	124,2	-	1.174,7	-	7.422,0
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	43,8	-	43,8
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	34,5	-	34,5
- rate fixed > 5 years	-	-	-	17,2	-	-	-	-	4,0	-	21,2
Money market based loans	-	-	-	-	-	-	-	-	429,8	-	429,8
Non Capped floaters	-	-	50,4	8,3	-	-	-	-	252,3	-	311,0
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	428,2	-	428,2
Total	-	-	8.851,7	929,0	59,9	-	248,1	-	5.424,9	-	15.513,6

Table M8/B8

Lending by loan type - All loans, DKKmm

	Owner-occupied					Manufacturing and Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	370,8	321,4	-	-	-	-	49,7	-	742,0
Fixed-rate to maturity	-	-	2.509,6	495,0	16,4	-	123,9	-	3.795,9	-	6.940,8
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	5.958,6	468,8	51,2	-	128,1	-	1.883,5	-	8.490,2
- rate fixed ≤ 1 year	-	-	5.925,1	154,5	43,5	-	124,2	-	1.181,7	-	7.429,0
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	123,2	-	123,7
- rate fixed > 3 and ≤ 5 years	-	-	-	17,2	1,4	-	-	-	124,0	-	142,6
- rate fixed > 5 years	-	-	33,5	297,1	5,8	-	3,8	-	454,5	-	794,8
Money market based loans	-	-	-	9,1	-	-	-	-	479,3	-	488,4
Non Capped floaters	-	-	50,4	8,3	-	-	-	-	260,6	-	319,3
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	448,3	-	448,3
Total	-	-	8.889,5	1.302,7	67,6	-	252,0	-	6.917,2	-	17.428,9

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	-	-	446,8	119,9	-	-	-	-	702,7	-	1.269,4
≥ 12 - ≤ 24 months	-	-	1.123,5	63,5	-	-	-	-	624,2	-	1.811,2
≥ 24 - ≤ 36 months	-	-	1.246,0	27,6	12,7	-	1,3	-	883,0	-	2.170,6
≥ 36 - ≤ 60 months	-	-	1.109,4	125,6	-	-	187,0	-	967,6	-	2.389,5
≥ 60 months	-	-	4.963,7	966,2	54,9	-	63,6	-	3.739,7	-	9.788,1
Total	-	-	8.889,5	1.302,7	67,6	-	252,0	-	6.917,2	-	17.428,9

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	-	-	-	-	-	-	1,4	-	-	-	1,4
≥ 1 - ≤ 3 Years	-	-	4,1	-	-	-	-	-	10,8	-	14,9
≥ 3 - ≤ 5 Years	-	-	-	-	-	-	-	-	0,3	-	0,3
≥ 5 - ≤ 10 Years	-	-	55,5	6,4	-	-	5,7	-	57,8	-	125,4
≥ 10 - ≤ 20 Years	-	-	2.583,4	179,5	19,7	-	12,3	-	1.167,6	-	3.962,5
≥ 20 Years	-	-	6.246,4	1.116,8	47,8	-	232,5	-	5.680,8	-	13.324,4
Total	-	-	8.889,5	1.302,7	67,6	-	252,0	-	6.917,2	-	17.428,9

Table M11/B11

90 day Non-performing loans by property type, as percentage of lending, %

	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			2,49%			3,35%			0,05%		1,30%