



**LTV Rapport pr. 30.06.2016**



Table A. General Issuer Detail



Key information regarding issuers' balance sheet

	Q2 2016	Q1 2016	Q4 2015	Q3 2015
<b>Customer loans (mortgage) (DKKmn)</b>				
Total customer loans (market value)	18.235,5	18.005,7	17.428,9	17.264,1
<b>Composition by</b>				
Maturity				
- 0 <= 1 year	0,7	1,1	1,4	0,8
- < 1 <= 5 years	15,2	15,7	15,2	17,6
- over 5 years	18.219,5	17.988,9	17.412,3	17.245,7
Currency				
- DKK	18.235,5	18.005,7	17.428,9	17.264,1
- EUR				
- USD				
- Other				
Customer type				
- Residential (owner-occ., private rental, corporate housing, holiday houses)	1.509,6	1.541,5	1.543,4	1.542,1
- Commercial (office and business, industry, agriculture, manufacture, social and cultural, ships)	7.470,6	7.357,6	7.169,2	7.080,8
- Subsidised	9.255,2	9.106,6	8.716,3	8.641,2
eligibility as covered bond collateral	18.235,5	18.005,7	17.428,9	17.264,1

## Capital center

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



Reporting date 30-06-2016

**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	-	-	761	191	23	-	25	-	833	-	<b>1.833</b>
In %	0%	0%	42%	10%	1%	0%	1%	0%	45%	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	-	-	9.388,9	1.309,8	66,1	-	251,3	-	7.219,3	-	<b>18.235,5</b>
In %	0%	0%	51%	7%	0%	0%	1%	0%	40%	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	505,4	1.361,0	6.213,8	4.005,8	2.625,1	3.524,4	<b>18.235,5</b>
In %	3%	7%	34%	22%	14%	19%	<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	5.344,4	2.975,6	828,7	145,5	42,3	10,3	9,7	8,3	0,2	24,0	39,555
Cooperative Housing	806,0	327,8	102,6	19,8	14,2	4,0	2,7	2,6	2,6	27,5	39,666
Private rental	29,8	19,6	9,4	2,5	1,3	0,4	0,4	0,3	0,2	2,3	60,198
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	140,4	69,7	38,8	1,2	0,9	0,2	0,1	-	-	-	42,730
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	3.930,7	1.958,4	888,9	224,7	94,4	7,1	5,5	4,3	3,2	102,2	46,550
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10.251,2</b>	<b>5.351,1</b>	<b>1.868,3</b>	<b>393,6</b>	<b>153,1</b>	<b>22,0</b>	<b>18,5</b>	<b>15,5</b>	<b>6,2</b>	<b>156,0</b>	<b>42,4</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	56,9%	31,7%	8,8%	1,5%	0,5%	0,1%	0,1%	-	0,0%	-	39,555
Cooperative Housing	61,5%	25,0%	7,8%	1,5%	1,1%	0,3%	-	-	0,2%	2,1%	39,666
Private rental	45,0%	29,6%	14,1%	3,7%	-	0,7%	-	-	0,3%	3,4%	60,198
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	55,9%	27,8%	15,4%	-	-	-	-	-	-	-	42,730
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	54,4%	27,1%	12,3%	3,1%	1,3%	0,1%	0,1%	0,1%	0,0%	1,4%	46,550
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>56,2%</b>	<b>29,3%</b>	<b>10,2%</b>	<b>2,2%</b>	<b>0,8%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,1%</b>	<b>0,0%</b>	<b>0,9%</b>	<b>42,4</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	1.203,7	3.580,2	3.306,1	545,4	531,7	4,9	21,7	166,6	-	7,0	39,555
Cooperative Housing	333,2	438,9	304,2	75,6	20,9	54,2	3,6	-	-	60,7	39,666
Private rental	6,3	7,4	29,9	0,7	11,0	-	-	4,0	-	6,8	60,198
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	10,8	108,8	120,4	2,0	6,2	-	3,0	-	-	-	42,730
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	1.359,7	2.162,6	1.651,8	435,6	1.293,0	104,6	3,6	34,6	14,1	96,3	46,550
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2.913,8</b>	<b>6.297,9</b>	<b>5.412,4</b>	<b>1.059,4</b>	<b>1.862,8</b>	<b>163,7</b>	<b>31,8</b>	<b>205,2</b>	<b>14,1</b>	<b>170,8</b>	<b>42,4</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	41,3%	56,8%	61,1%	51,5%	28,5%	3,0%	68,1%	81,2%	0,0%	4,1%	39,5547
Cooperative Housing	11,4%	7,0%	5,6%	7,1%	1,1%	33,1%	11,2%	0,0%	0,0%	35,6%	39,6661
Private rental	0,2%	0,1%	0,6%	0,1%	0,6%	0,0%	0,0%	2,0%	0,0%	4,0%	60,1979
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	-
Office and Business	0,4%	1,7%	2,2%	0,2%	0,3%	0,0%	9,5%	0,0%	0,0%	0,0%	42,73
Agricultural properties	-	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	46,7%	34,3%	30,5%	41,1%	69,4%	63,9%	11,2%	16,9%	100,0%	56,4%	46,5495
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>16,1%</b>	<b>34,7%</b>	<b>29,9%</b>	<b>5,8%</b>	<b>10,3%</b>	<b>0,9%</b>	<b>0,2%</b>	<b>1,1%</b>	<b>0,1%</b>	<b>0,9%</b>	<b>42,4</b>

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	4.255,5	662,4	802,7	2.059,6	1.608,6	-	9.388,9
Cooperative Housing	941,3	71,8	-	181,8	115,0	-	1.309,8
Private rental	28,6	12,9	9,2	0,7	14,7	-	66,1
Manufacturing and Manual Industries	-	-	-	-	-	-	-
Office and Business	189,0	2,0	-	18,7	41,5	-	251,3
Agricultural properties	-	-	-	-	-	-	-
Properties for social and cultural purposes	2.165,9	714,8	916,8	1.941,6	1.480,3	-	7.219,3
Other	-	-	-	-	-	-	-
<b>Total</b>	<b>7.580,3</b>	<b>1.463,9</b>	<b>1.728,7</b>	<b>4.202,4</b>	<b>3.260,2</b>	-	<b>18.235,5</b>

Table M6/B6

Lending by loan type - IO Loans, DKKmn

	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	70,4	-	-	-	-	575,1	-	649,7
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	34,2	286,8	7,4	-	3,8	-	628,7	-	960,8
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	85,8	-	86,3
- rate fixed > 3 and ≤ 5 years	-	-	-	17,2	1,4	-	-	-	99,8	-	118,4
- rate fixed > 5 years	-	-	34,2	269,6	5,5	-	3,8	-	443,1	-	756,2
Money market based loans	-	-	-	9,1	-	-	-	-	49,4	-	58,6
Non Capped floaters	-	-	-	-	-	-	-	-	8,2	-	8,2
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	91,6	-	91,6
<b>Total</b>	-	-	<b>38,4</b>	<b>366,3</b>	<b>7,4</b>	-	<b>3,8</b>	-	<b>1.353,0</b>	-	<b>1.769,0</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 Manual Industries	Office and Business	Agriculture	Social and cultural		Total
	homes	Holiday houses	Subsidised Housing	Cooperative Housing	Private rental				purposes	Other	
Index Loans	-	-	371,9	312,6	-	-	-	-	43,5	-	727,9
Fixed-rate to maturity	-	-	3.118,5	454,0	16,1	-	126,4	-	3.468,8	-	7.183,9
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	5.810,8	168,8	42,6	-	121,0	-	1.210,4	-	7.353,7
- rate fixed ≤ 1 year	-	-	5.810,8	152,0	42,6	-	121,0	-	1.130,4	-	7.256,8
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	40,8	-	40,8
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	33,8	-	33,8
- rate fixed > 5 years	-	-	-	16,8	-	-	-	-	5,5	-	22,2
Money market based loans	-	-	-	-	-	-	-	-	421,5	-	421,5
Non Capped floaters	-	-	49,3	8,1	-	-	-	-	246,2	-	303,6
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	475,8	-	475,8
<b>Total</b>	-	-	<b>9.350,5</b>	<b>943,5</b>	<b>58,8</b>	-	<b>247,4</b>	-	<b>5.866,3</b>	-	<b>16.466,5</b>

Table M8/B8

Lending by loan type - All loans, DKKmn

	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	-	-	371,9	312,6	-	-	-	-	43,5	-	727,9
Fixed-rate to maturity	-	-	3.122,7	524,4	16,1	-	126,4	-	4.043,9	-	7.833,6
Fixed-rate shorter period than maturity (ARM's etc.)	-	-	5.845,0	455,5	50,0	-	124,9	-	1.839,1	-	8.314,5
- rate fixed ≤ 1 year	-	-	5.810,8	152,0	42,6	-	121,0	-	1.130,4	-	7.256,8
- rate fixed > 1 and ≤ 3 years	-	-	-	-	0,5	-	-	-	126,6	-	127,1
- rate fixed > 3 and ≤ 5 years	-	-	-	17,2	1,4	-	-	-	133,6	-	152,2
- rate fixed > 5 years	-	-	34,2	286,4	5,5	-	3,8	-	448,5	-	778,4
Money market based loans	-	-	-	9,1	-	-	-	-	471,0	-	480,1
Non Capped floaters	-	-	49,3	8,1	-	-	-	-	254,4	-	311,9
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	567,4	-	567,4
<b>Total</b>	-	-	<b>9.388,9</b>	<b>1.309,8</b>	<b>66,1</b>	-	<b>251,3</b>	-	<b>7.219,3</b>	-	<b>18.235,5</b>

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	-	-	875,3	92,9	-	-	-	-	583,8	-	1.552,0
≥ 12 - ≤ 24 months	-	-	534,1	110,0	-	-	-	-	435,5	-	1.079,6
≥ 24 - ≤ 36 months	-	-	1.545,5	10,8	-	-	-	-	1.298,0	-	2.854,3
≥ 36 - ≤ 60 months	-	-	1.333,4	86,4	12,5	-	162,4	-	735,7	-	2.330,2
≥ 60 months	-	-	5.100,6	1.009,8	53,7	-	88,9	-	4.166,3	-	10.419,3
<b>Total</b>	-	-	<b>9.388,9</b>	<b>1.309,8</b>	<b>66,1</b>	-	<b>251,3</b>	-	<b>7.219,3</b>	-	<b>18.235,5</b>

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	-	-	-	-	-	-	0,7	-	-	-	0,7
≥ 1 - ≤ 3 Years	-	-	3,3	-	-	-	-	-	10,9	-	14,2
≥ 3 - ≤ 5 Years	-	-	-	0,6	-	-	-	-	0,4	-	1,0
≥ 5 - ≤ 10 Years	-	-	61,2	5,5	-	-	5,4	-	68,2	-	140,4
≥ 10 - ≤ 20 Years	-	-	2.602,1	211,1	21,5	-	12,1	-	1.247,4	-	4.094,2
≥ 20 Years	-	-	6.722,3	1.092,6	44,6	-	233,0	-	5.892,4	-	13.984,9
<b>Total</b>	-	-	<b>9.388,9</b>	<b>1.309,8</b>	<b>66,1</b>	-	<b>251,3</b>	-	<b>7.219,3</b>	-	<b>18.235,5</b>

Table M11/B11

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

	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	-	-	0,86	-	-	3,62	-	-	-	0,09	0,49

Note: 90-days arrear as of Q2 2016