

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	13,1	0,6	-	0,9	2,7	0,1	2,6	1,5	0,1	1,5	23,0
≥ 12 - ≤ 24 months	11,6	0,5	0,0	0,7	3,4	0,1	1,7	0,7	0,1	0,5	19,2
≥ 24 - ≤ 36 months	10,9	0,4	0,0	0,7	1,4	0,0	1,4	0,8	0,1	0,1	15,8
≥ 36 - ≤ 60 months	22,1	0,8	0,0	2,6	3,5	0,2	2,7	3,1	0,4	1,8	37,1
≥ 60 months	192,0	11,0	0,1	11,9	8,9	2,1	24,7	39,0	1,2	4,4	295,3
Total	249,6	13,2	0,2	16,7	19,9	2,5	33,1	45,1	1,8	8,3	390,4

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	1,0	0,1	-	0,2	0,0	-	0,0	0,1	-	-	1,5
≥ 1 - ≤ 3 Years	0,3	0,0	0,0	0,8	1,6	0,0	0,1	0,0	-	0,0	2,9
≥ 3 - ≤ 5 Years	0,2	0,0	0,0	0,2	0,1	0,1	0,4	0,1	0,0	0,0	1,0
≥ 5 - ≤ 10 Years	4,0	0,3	0,0	0,8	0,3	0,7	2,3	0,9	0,1	1,5	10,9
≥ 10 - ≤ 20 Years	42,3	2,6	0,0	1,2	5,2	1,7	19,5	13,7	0,9	6,5	93,6
≥ 20 Years	201,8	10,2	0,1	13,5	12,8	0,0	10,8	30,2	0,8	0,3	280,5
Total	249,6	13,2	0,2	16,7	19,9	2,5	33,1	45,1	1,8	8,3	390,4

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	0,16	0,14	-	-	0,12	-	0,18	0,72	-	0,07	0,20

Note: 90-days arrears. Payments for Q2, 2018 in arrears as per Q3, 2018 as a share of scheduled payments for the Q2, 2018 payment term (See definition in table X1)

Table M11a/B11a
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	0,17	0,13	-	-	0,03	-	0,10	0,61	-	0,04	0,19

Note: Outstanding debt for loans in arrears (pls cf. Table M11) as a share of outstanding loans for the property category in question

Table M11b/B11b
90 day Non-performing loans by property type, as percentage of lending, by continuous LTV bracket, %

	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
< 60per cent LTV	0,13	0,11	-	-	0,02	-	0,08	0,48	-	0,04	0,15
60-69.9 per cent LTV	0,01	0,01	-	-	-	-	-	0,04	-	-	0,01
70-79.9 per cent LTV	0,01	-	-	-	-	-	-	0,03	-	-	0,01
80-89.9 per cent LTV	0,01	-	-	-	-	-	-	0,02	-	-	0,01
90-100 per cent LTV	-	-	-	-	-	-	-	0,01	-	-	-
>100 per cent LTV	0,01	-	-	-	-	-	0,01	0,04	-	-	0,01

Note: Outstanding debt for loans in arrears (pls cf. Table M11a) as a share of outstanding loans for the property category in question distributed by LTV-bands

Table M12/B12
Realised losses (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
Total realised losses	47,61	2,71	-	-	0,29	0,06	-0,52	4,38	-	-	54,53

Note: The data cover both Nordea Kredit's two capital centres

Table M12a/B12a
Realised losses (%)

	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 realised losses, %	0,02	0,02	-	-	-	-	-	0,01	-	-	0,01

Note: Realised losses as a share of outstanding debt for the property category in question. The data cover both Nordea Kredit's two capital centres.