

SUPPLEMENT TO REPORTING GUIDELINES MFI STATISTICS – FULL REPORTERS



Danmarks Nationalbank
Statistics

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1. General comments on supplement to MFI reporting

1.1 Introduction

The document contains a supplement to the current reporting guidelines for the MFI3 statistics¹, making it compatible with the data needs of the²price portal. For the time being, the MFI3 reporting is being extended with three new reporting sheets, two of which are extended versions of the existing RenteUF and RenteNF sheets. For the two extended reporting sheets, the document focuses on explaining which new dimensions and variables have been added and any other deviations from the existing sheets.

In order to limit the reporting burden as much as possible, the new dimensions of the RenteUFU and RenteNFU sheets need only be reported for lending combinations where the following applies:

- Sector = 1430 (Employees, pensioners etc.)
- Country = DK (Denmark)
- Currency = DKK (Danish Kroner)
- Purpose = H (Housing)

In addition, the following must be met before data are reported in RenteSKILT:

- Mortgage on real property for year-round residence = J (ja)
- The loan has 1st priority = J (ja)
- Not an extraordinary case = J (ja)

1.1.1 Legal authority

Data for the price portal are collected with double legal authority. For Danmarks Nationalbank, data are collected in accordance with section 14a(1) of the Danmarks Nationalbank Act (*Lov om Danmarks Nationalbank*) and, for the Danish Financial Supervisory Authority, in accordance with section 347(1) of the Danish Financial Business Act (*Lov om finansiel virksomhed*).

1.1.2 Application

Based on the data collected, Danmarks Nationalbank calculates a number of key figures for prices for new and existing loans that are submitted to the Danish Financial Supervisory Authority,

¹ Link to reporting guidelines for MFI statistics
http://www.nationalbanken.dk/da/statistik/FIONA/Documents/3_Banker_realkreditinstitutter_mv/MFI/MFIF%20Indberetningsvejledning%20version%207.pdf

² Link to method description for Tjek Boliglån housing price portal
<https://www.raadtilpenge.dk/-/media/PPP/Boligkoeb/Tiekboliglaan/Metodebeskrivelse-priser-paa-nye-laan-pdf.pdf?la=da>

which then publishes the key figures on the price portal TjekBoliglån.dk³.

Danmarks Nationalbank uses the collected data to produce and publish statistics. They are also used in connection with oversight of financial stability and in planning and organisation of monetary policy and foreign exchange policy as well as in relation to Danmarks Nationalbank's participation in the European collaboration in the financial sector.

The data are potentially sent to the ECB, BIS, the IMF and other institutions to which Danmarks Nationalbank has a reporting obligation. In particularly justified cases, the data may also be sent at institution level to the Danish Financial Supervisory Authority and the European Systemic Risk Board (ESRB).

1.1.3 Confidentiality

The reported data are treated confidentially to ensure that customer-specific and institution-specific data are not subject to unauthorised use or fraud or that they are not disclosed to unauthorised third parties.

1.1.4 Supplementary reporting material

See the MFI3 reporting guidelines.

1.2 Population

1.2.1 Institutions with reporting obligation

See the MFI3 reporting guidelines.

1.2.2 Selection of population

The population for reporting of the supplementary sheets always follows the existing population for fully reporting institutions in the general MFI statistics. That is, the fully reporting institutions that are already obliged to report to the MFI statistics.

1.2.3 Establishment and termination of an MFI

See the MFI3 reporting guidelines.

1.2.4 Merger of MFIs

See the MFI3 reporting guidelines.

1.3 Reporting sheets

The three new reporting sheets are RenteUFU (extended interest rate statistics for outstanding business), RenteNFU (extended interest rate statistics for new business) and RenteSKILT (published prices for lending products).

³ <https://www.raadtjpenge.dk/Gode-raad/boliglaan/tjekboliglaan>

OVERVIEW OF REPORTING SHEETS FOR REPORTING TO THE PRICE PORTAL

Sheet	Population
Extended interest rate statistics for outstanding business (RenteUFU)	Other institutions
Extended interest rate statistics for new business (RenteNFU)	Other institutions
Published prices for lending products (RenteSKILT)	Other institutions

1.4 Reporting date

See the MFI3 reporting guidelines.

1.5 Calculation methods and definitions

See the MFI3 reporting guidelines.

1.6 Compensation reports and audits

See the MFI3 reporting guidelines.

2. How to read the reporting guidelines

See the MFI3 reporting guidelines.

3. Interest – Outstanding business extended (Sheet RenteUFU)

As a supplement to the current reporting guidelines for the MFI3 statistics (section 10, 'Interest – Outstanding business (Sheet RenteUF)'), this section describes additions and changes to the current RenteUF reporting form, making it compatible with the data needs of the price portal.

3.1 General requirements

See the MFI3 reporting guidelines, section 10.1

3.2 Original RenteUF

INTEREST DIMENSIONS AND DATA VARIABLES – OUTSTANDING BUSINESS													Box 10.1
DIMENSION/DATA VARIABLE	Country	Currency	Sector	Group	Original maturity	Purpose	Bad loans etc.	Average stock	Accrued interest	Closing balance	Yield to maturity	Administration rates	
INSTRUMENT	Country	Currency	Sector	Group	Original maturity	Purpose	Bad loans etc.	Average stock	Accrued interest	Closing balance	Yield to maturity	Administration rates	
Code list	L2	L3	L4	L6	L8	L11	L12	-	-	-	-	-	
Column in sheet	2	3	4	5	6	7	8	9	10	11	12	13	
Loans													
Demand deposits in central banks	x	x	x	x	x	ZZ	x	x	x	-	-	-	
Revolving loans and overdrafts	x	x	x	x	x	x	x	x	x	-	-	-	
Convenience credit-card credit	x	x	x	x	x	x	x	x	x	-	-	-	
Extended credit-card credit	x	x	x	x	x	x	x	x	x	-	-	-	
Repo loans	x	x	x	x	x	x	x	x	x	-	-	-	
Bond-based loans – not indexed	x	x	x	x	x	x	x	-	(x)	x	x	x	
Bond-based loans – indexed	x	x	x	x	x	x	x	-	(x)	x	x	x	
Other loans	x	x	x	x	x	x	x	x	x	-	-	-	
Deposits													
Transferable deposits	x	x	x	x	x	ZZ	ZZ	x	x	-	-	-	
Non-transferable overnight deposits	x	x	x	x	x	ZZ	ZZ	x	x	-	-	-	
Electronic money – Hardware-based	x	x	x	x	x	ZZ	ZZ	x	-	-	-	-	
Electronic money – Software-based	x	x	x	x	x	ZZ	ZZ	x	-	-	-	-	
Deposits with agreed maturity excluding pooling schemes	x	x	x	x	x	ZZ	ZZ	x	x	-	-	-	
Deposits redeemable at notice excluding pooling schemes	x	x	x	x	x	ZZ	ZZ	x	x	-	-	-	
Repos excluding pooling schemes	x	x	x	x	x	ZZ	ZZ	x	x	-	-	-	
<small>Note Orange dimensions relate to counterparties, and green dimensions relate to instruments. Data variables are yellow. The column numbers refer to columns in the reporting sheet for reporting of the dimension in question. Deposits are exclusive of pooling schemes.</small>													

3.4.2 Amortisation (Ja/Nej)

Outcomes for reporting code:

Code list	L12
Code list name	JaNej
Data type	Text

Reporting code	Beskrivelse	Description
J	Ja	Yes
N	Nej	No
99	Ukendt	Unknown
ZZ	Ufordelt	Not applicable

The code shows whether there is amortisation on the loan. A loan is regarded as being with deferred amortisation if a debt service payment only comprises interest payments. Where it is possible to alternate between amortisation and deferred amortisation on a loan, the loan must be stated as being with amortisation for the periods in which the debt service payment comprises amortisation and as being with deferred amortisation for the periods in which the debt service payment does not comprise amortisation. A bullet loan, where the full loan only falls due for payment on maturity, must be stated as a loan with deferred amortisation regardless of its maturity.

3.4.3 Loan-to-value ratio (LTV)

Outcomes for reporting code:

Code list	L30
Code list name	Loan-to-value ratio
Data type	Text

Reporting code	Beskrivelse	Description
0_40PCT	Fra 0 og op til og med 40 pct.	From 0 per cent and up to and including 40
0_60PCT	Fra 0 og op til og med 60 pct.	From 0 per cent and up to and including 60
0_80PCT	Fra 0 og op til og med 80 pct.	From 0 per cent and up to and including 80
0_S80PCT	Over 80 pct.	Over 80 per cent
ZZ	Ufordelt	Not collected

The code shows which loan-to-value ratio/LTV the loan has on establishment. The LTV of the loan is determined by the last krone of the loan, and can only be placed in one of the possible ranges/outcomes. If a loan is taken out with a loan-to-value ratio of 80 per cent, it must be reported in the range 0 to 80 per cent. In addition, a loan with a loan-to-value ratio/LTV of 55 per cent will be placed in LTV 0 to 60 per cent. In cases in which new loans receive an LTV above 80 per cent, they must be reported with a loan-to-value ratio/LTV of over 80 per cent (S80PCT). If the LTV of the loan is higher than 80 per cent and up to and including 80.10 per cent, the LTV of the loan must be reported as 0 to 80 per cent and not as over 80 per cent (S80PCT).

3.4.4 Mortgage on real property for year-round residence (Ja/Nej)

Outcomes for reporting code:

Code list	L12
Code list name	JaNej
Data type	Text

Reporting code	Beskrivelse	Description
J	Ja	Yes
N	Nej	No
99	Ukendt	Unknown
zz	Ufordelt	Not applicable

The code shows whether the loan has been granted with a mortgage on real property for year-round residence.

If the loan has been granted with a mortgage on real property for year-round residence, the value ja (J) is reported. If the loan has not been granted with a mortgage on real property for year-round residence, the value nej (N) is reported.

3.4.5 The loan has 1st priority (Ja/Nej)

Outcomes for reporting code:

Code list	L12
Code list name	JaNej
Data type	Text

Reporting code	Beskrivelse	Description
J	Ja	Yes
N	Nej	No
99	Ukendt	Unknown
ZZ	Ufordelt	Not applicable

The code indicates whether the loan has 1st priority. If the loan is preceded in the order of priority by a higher ranking owner's mortgage, letter of indemnity or other charge of up to and including DKK 50,000, the loan must still be regarded as having 1st priority.⁵

If the loan has 1st priority, see the above definition, the value ja (J) is reported. If the loan does not have 1st priority, see the above definition, the value nej (N) is reported.

3.4.6 Not an extraordinary case (Ja/Nej)

Outcomes for reporting codes:

⁵ If the loan is preceded in the order of priority by a higher ranking owner's mortgage (the Land Registration Court's definition: Owner's Mortgage Real Property, processing type 11), letter of indemnity (the Land Registration Court's definition: Letter of Indemnity Real Property, processing type 25) or other charge (the Land Registration Court's definition: Other Charge Real Property, processing type 38) of up to and including DKK 50,000, the loan must still be regarded as having 1st priority.

Code list	L12
Code list name	JaNej
Data type	Text

Reporting code	Beskrivelse	Description
J	Ja	Yes
N	Nej	No
99	Ukendt	Unknown
zz	Ufordelt	Not applicable

The code shows whether the loan has been granted as an extraordinary case. Extraordinary cases are cases in which individual customers have obtained a particularly favourable price or terms that other customers would not be able to obtain. This applies solely in cases in which the price obtained by the client differs significantly from the institution's general pricing policy. This also applies to loans granted at extraordinary prices to customers as a result of, for example, their particularly good financial situation or associated corporate customer relationships, as well as bad loans or loans for debt relief where the interest rate has been reset to zero or the loans have been granted at interest rates below the market interest rate as a result of the debtor's financial problems.

Loans granted to employees in the institution, if they have been granted on arm's length terms and the price of the loan is thus within the institution's official price range do not constitute an extraordinary case. If loans granted to employees have not been granted on arm's length terms and the price of the loan is thus not within the institution's official price range, they must be regarded as extraordinary cases.

Cases where the customer has individually negotiated an interest rate or where, due to, for example, loyalty programmes, the customer obtains a favourable interest rate, are not regarded as extraordinary cases.

If the loan is not an extraordinary case, the value Ja (J) is reported. If the loan is an extraordinary case, the value Nej (N) is reported.

3.4.7 Original maturity long

Outcomes for reporting codes:

Code list	L31
Code list name	Original Maturity Long
Data type	Text

Reporting code	Beskrivelse	Description
M5A	Op til og med 5 år	Up to and including 5 years
10A	Over 5 år og op til og med 10 år	Over 5 years and up to and including 10 years
20A	Over 10 år og op til og med 20 år	Over 10 years and up to and including 20 years
30A	Over 20 år og op til og med 30 år	Over 20 years and up to and including 30 years
S30A	Over 30 år	Over 30 years
99	Ukendt	Unknown
ZZ	Ufordelt	Not collected

The code shows the original maturity of a financial instrument from when it is created and until it expires. If, in addition to an original maturity, a financial instrument also has a period of notice, it must be classified according to the length of the original maturity. For variable rate loans, the classification over the entire maturity of the loan must be based on the originally agreed maturity, irrespective of whether any changes are made to the nominal interest rate of the loan during the loan agreement. Where the customer can choose between different maturities for a financial instrument, or where the instrument contains ongoing refinancing with active renegotiation, the maturity must be categorised on the basis of the earliest possible maturity date. If a loan is increased or the debt service amount or debt service frequency is changed, and if extraordinary instalments are paid, the loan agreement may be regarded as new. This entails that the original maturity must be recalculated. The provision applies to both fixed and variable rate loans. Loans for which the original maturity is indefinite are stated as over 30 years.

3.4.8 Loan originally received from

The code shows the Danish Financial Supervisory Authority's registration number (FT number) of the institution from which a new loan has originally been received. Will be relevant in connection with an existing loan received from another institution being refinanced/converted, and thus having to be reported as new business. If the loan has not been received from another institution, 'ZZ' is reported. Will only be applicable in connection with jointly funded loans.

3.4.9 Product designation/Loan type

(Institution-specific)

The text shows the current 'name' of the specific loan granted by the individual institution, e.g. Flexkort or BoliglånPlus. The outcome for the variable will therefore be institution-specific.

It is important that identical loan products are reported with exactly the same name in the individual periods, and the same name on the reporting forms RenteUFU, RenteNFU and RenteSKILT. The product designation is used together with the dimensions 'Amortisation' and 'Loan-to-value ratio' as a key between the reporting forms RenteUFU, RenteNFU and RenteSKILT.

3.4.10 Period in which the loan has been reported in RenteNFU

Outcomes for reporting code:

Code list	L32
Code list name	Period RenteNFU
Data type	Text, 6 characters

Reporting code	Beskrivelse	Description
201610	oktober 2016	October 2016
201611	november 2016	November 2016
201612	december 2016	December 2016
201701	januar 2017	January 2017
201702	februar 2017	February 2017
201703	marts 2017	March 2017
201704	april 2017	April 2017
...
...
99	Ukendt	Unknown
ZZ	Ufordelt	Not collected

The code shows the period in which the loan was last reported as new business in RenteNFU. The period designation consists of 6 digits, (YYYYMM), for example 201610.

3.5 Data variables (New compared to RenteUF)

3.5.1 Number of loans (units)

Indicates the number of units of the specific loan granted during the period.

3.5.2 Yield to maturity (Lowest)

The lowest yield to maturity is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. For mortgage credit institutions, this is the interest rate for the combination where the yield to maturity incl. administration rate is lowest, corresponding to the interest leg of the variable 'Yield to maturity incl. administration rate (lowest)'.

3.5.3 Yield to maturity (Highest)

The highest yield to maturity is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. For mortgage credit institutions, this is the interest rate for the combination where the yield to maturity incl. administration rate is highest, corresponding to the interest leg of the variable 'Yield to maturity incl. administration rate (highest)'.

3.5.4 Yield to maturity incl. administration rate (Lowest)

The lowest yield to maturity incl. administration rate is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. The lowest yield to maturity incl. administration rate is found as the lowest combination of the yield to maturity incl. administration rate on a new business.

3.5.5 Yield to maturity incl. administration rate (Highest)

The highest yield to maturity incl. administration rate is reported for all new business concluded during the statement month within each combination of

the dimensions in RenteNFU. The highest yield to maturity incl. administration rate is found as the highest combination of the yield to maturity incl. administration rate on new business.

For loans with minimum administration rate payments, the administration rate of the loan must still be included in the calculation of the yield to maturity incl. administration rate. It must therefore be disregarded that the minimum administration rate may result in an increase in the actual administration rate when the size of the outstanding nominal amount of the loan is such that the administration rate times the outstanding nominal amount is lower than the minimum administration rate payment fixed by the institution.

4. Interest – New business extended (Sheet RenteNFU)

As a supplement to the current reporting guidelines for the MFI3 statistics (section 11, 'Interest – New business (Sheet RenteNF)'), this section describes additions and changes to the current RenteNF reporting form, making it compatible with the data needs of the price portal.

4.1 General requirements

See the MFI3 reporting guidelines, section 11.1

4.2 Original RenteNF

INTEREST DIMENSIONS AND DATA VARIABLES – NEW BUSINESS													Box 11.1
INSTRUMENT	DIMENSION/DATA VARIABLE												
	Country	Currency	Sector	Original maturity	Interest rate fixation	Purpose	Collateral	Loan size	Business value	Yield to maturity	Administration rate	Annual percentage rate of charge (APRC)	
Code list	L2	L3	L4	L8	L10	L11	L14	L18					
Column in sheet	2	3	4	5	6	7	8	9	10	11	12	13	
Loans													
Repo loans	x	x	x	x	x	x	x	x	x	x	-	-	
Bond-based loans – not indexed	x	x	x	x	x	x	x	x	x	x	x	x	
Bond-based loans – indexed	x	x	x	x	x	x	x	x	x	x	x	x	
Other loans	x	x	x	x	x	x	x	x	x	x	-	x	
Deposits													
Deposits with agreed maturity excluding pooling schemes	x	x	x	x	zz	zz	zz	zz	x	x	-	-	
Repos excluding pooling schemes	x	x	x	x	x	zz	zz	zz	x	x	-	-	
Note: Orange dimensions relate to counterparties, and green dimensions relate to instruments. Data variables are yellow. The column numbers refer to columns in the reporting sheet for reporting of the dimension in question. Deposits are exclusive of pooling schemes.													

4.3 Extended RenteNF → RenteNFU

INSTRUMENT	DIMENSION/DATA VARIABLE																										
	L2	L3	L4	L6	L10	L11	L14	L18	L12	NEW	L12	L12	L12	L12	NEW	Reg. no.	Free text	L12	Business value	Yield to maturity	Administration	Annual percentage rate of charge (APRC)	Number of loans [units]	Yield to maturity (Lowest)	Yield to maturity (Highest)	Yield to maturity incl. administration rate (Lowest)	Yield to maturity incl. administration rate (Highest)
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
Loans																											
Repo loans	x	x	x	x	x	x	x	x	-	-	-	-	-	-	-	-	-	-	x	x	-	-	-	-	-	-	-
Bond-based loans – not indexed	x	x	x	x	x	x	x	x	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	x	x	x	x	(x)	(x)	(x)	(x)	(x)
Bond-based loans – indexed	x	x	x	x	x	x	x	x	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	x	x	x	x	(x)	(x)	(x)	(x)	(x)
Other loans	x	x	x	x	x	x	x	x	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	(x)	x	x	-	x	(x)	(x)	(x)	(x)	(x)
Deposits																											
Deposits with agreed maturity excluding pooling schemes	x	x	x	x	ZZ	ZZ	ZZ	ZZ	-	-	-	-	-	-	-	-	-	-	-	x	x	-	-	-	-	-	-
Repos excluding pooling schemes	x	x	x	x	x	x	ZZ	ZZ	-	-	-	-	-	-	-	-	-	-	-	x	x	-	-	-	-	-	-

4.4 Dimensions (New compared to RenteNF)

The new dimensions in RenteNFU in relation to RenteNF are reviewed in the following section. See MFI3 reporting guidelines for a review of the original dimensions in RenteNF.

4.4.1 Amortisation (Ja/Nej)

See section 3.4.2.

4.4.2 Loan-to-value ratio (LTV)

See section 3.4.3.

4.4.3 Mortgage on real property for year-round residence (Ja/Nej)

See section 3.4.4.

4.4.4 The loan has 1st priority (Ja/Nej)

See section 3.4.5.

4.4.5 Not an extraordinary case (Ja/Nej)

See section 3.4.6.

4.4.6 Original maturity – Long

See section 3.4.7.

4.4.7 Loan originally received from

See section 3.4.8.

4.4.8 Product designation/Loan type

See section 3.4.9.

4.4.9 Price consists of a price range (Ja/Nej)

Outcomes for reporting code:

Code list	L12
Code list name	JaNej
Data type	Text

Reporting code	Beskrivelse	Description
J	Ja	Yes
N	Nej	No
99	Ukendt	Unknown
ZZ	Ufordelt	Not applicable

The code shows whether the price of the loan consists of a price range. The loan has a price range if the price of the loan is determined on the basis of the institution's assessment of the specific customer's creditworthiness. This may, for example, be if the interest rate, interest premium, administration rate or other current costs of the loan depend on the customer's creditworthiness. If the price of the loan is the same

for all customers and is not dependent on the credit rating of the individual customer, the loan does not have a price range.

4.5 Data variables (New compared to RenteNF)

4.5.1 Number of loans (units)

Indicates the number of units of the specific loan granted during the period.

4.5.2 Yield to maturity (Lowest)

The lowest yield to maturity is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. For mortgage credit institutions, this is the interest rate for the combination where the yield to maturity incl. administration rate is lowest, corresponding to the interest leg of the variable 'Yield to maturity incl. administration rate (lowest)'.

4.5.3 Yield to maturity (Highest)

The highest yield to maturity is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. For mortgage credit institutions, this is the interest rate for the combination where the yield to maturity incl. administration rate is highest, corresponding to the interest leg of the variable 'Yield to maturity incl. administration rate (highest)'.

4.5.4 Yield to maturity incl. administration rate (Lowest)

The lowest yield to maturity incl. administration rate is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. The lowest yield to maturity incl. administration rate is found as the lowest combination of the yield to maturity incl. administration rate on a new business.

4.5.5 Yield to maturity incl. administration rate (Highest)

The highest yield to maturity incl. administration rate is reported for all new business concluded during the statement month within each combination of the dimensions in RenteNFU. The highest yield to maturity incl. administration rate is found as the highest combination of the yield to maturity incl. administration rate on new business.

For loans with minimum administration rate payments, the administration rate of the loan must still be included in the calculation of the yield to maturity incl. administration rate. It must therefore be disregarded that the minimum administration rate may result in an increase in the actual administration rate when the size of the outstanding nominal amount of the loan is such that the administration rate times the outstanding nominal amount is lower than the minimum administration rate payment fixed by the institution.

5. Interest – Published prices (Sheet RenteSKILT)

5.1 General requirements

As a supplement to the current reporting guidelines for the MFI3 statistics, this section describes the new RenteSKILT reporting form, making it compatible with the data needs of the price portal.

5.2 RenteSKILT

Dimension/Data variable	Loan-to-value ratio (LTV)	Amortisation	Product designation/Loan type	Lower loan size (DKK)	Upper loan size (DKK)	Commission (per cent)	Commission – Maximum (DKK)	Establishment costs (per cent)	Establishment costs (DKK)	Fixed registration fee payable to the State (DKK)	Registration fee payable to the State (per cent)	Brokerage fee on establishment/disbursement	Brokerage fee	Other initial costs (per cent)	Other initial costs (DKK)	Administration rate	Other current costs (per cent)	Other current costs (DKK)	
	NEW (L30)	L12	Free text	DKK	DKK	Per cent	DKK	Per cent	DKK	DKK	DKK	Price points	Price points	Per cent	DKK	Per cent	Per cent	DKK	
	1	2	3	4	5	6	7	8	8	10	11	12	13	14	15	16	17	18	
	Loans																		
	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Note Orange dimensions relate to counterparties, and green dimensions relate to instruments. Data variables are yellow. The column numbers refer to columns in the reporting sheet for reporting of the dimension in question. Deposits are exclusive of pooling schemes.

5.3 Dimensions

The dimensions in RenteSKILT are reviewed in the following section.

5.3.1 Loan-to-value ratio (LTV)

See section 3.4.3.

5.3.2 Amortisation (Ja/Nej)

See section 3.4.2.

5.3.3 Product designation/Loan type

See section 3.4.9.

5.4 Data variables

5.4.1 Lower and upper loan size

The purpose of the variables is to make it clear to which loan size range the reported published prices apply. For a given type of loan, there must not be any overlap between the lower and the upper loan size. (If the published prices for loans are higher than DKK 1 million, for example different for loans up to and including DKK 1 million, the lower loan size must be reported as DKK 1,000,001). If there is no 'kink' in the published prices depending on loan size, ZZ is reported for both variables.

Example of reporting of upper and lower loan sizes for a loan type with and without a 'kink' in the published prices, respectively:

Loan-to-value ratio (LTV)	Amortisation	Product designation	Lower loan size	Upper loan size	Description
0_80PCT	J	Test loan1	0	600,000	Loans with two 'kinks' in the published prices
0_80PCT	J	Test loan1	600,001	2,000,000	
0_80PCT	J	Test loan1	2,000,001	ZZ	
0_80PCT	J	Test loan2	ZZ	ZZ	Loans without a 'kink' in the published prices

5.4.1.1 Lower loan size (DKK)

The variable shows from which lower loan size the published prices (including the amount) apply. If there is no lower limit, ZZ is reported.

5.4.1.2 Upper loan size (DKK)

The variable shows to which upper loan size (including the amount) the published prices apply. If there is no upper limit, ZZ is reported.

5.4.2 Commission (per cent)

Shows the institution's commission as a percentage. The commission must be identical to the institution's published brokerage rate. If a commission of 0.15 per cent is charged on the loan, 0.15 per cent is reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Commission (per cent)	Description
0_80PCT	J	Test loan1		0.1500	Commission of 0.15 per cent
0_80PCT	J	Test loan2		0.2000	Commission of 0.20 per cent

5.4.3 Commission – Maximum (DKK)

States the maximum commission charged for loans of the loan size in question.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Maximum commission (DKK)	Description
0_80PCT	J	Test loan1		2,000	Maximum commission of DKK 2,000 .
0_80PCT	J	Test loan2		3,000	Maximum brokerage of DKK 3,000.

5.4.4 Establishment costs (per cent)

Establishment costs include the costs and fees payable by the customer in order for the lending institution to establish, create and process the loan. If the published price of establishment costs is a percentage of the amount borrowed, these establishment costs must be reported as a percentage.

To the extent that the published price for establishment costs constitutes a price range, the highest price (percentage) in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Establishment costs (per cent)	Description
0_80PCT	J	Test loan1		0.2000	Establishment costs of 0.20 per cent
0_80PCT	J	Test loan2		0.2500	Establishment costs of 0.25 per cent

5.4.5 Establishment costs (DKK)

Establishment costs include the costs and fees payable by the customer in order for the lending institution to establish, create and process the loan.

If the published price of establishment costs is a fixed amount in Danish kroner, these establishment costs must be reported in Danish kroner.

To the extent that the published price for establishment costs constitutes a price range, the highest price in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Establishment costs (DKK)	Description
0_80PCT	J	Test loan1		5,000	Establishment costs of DKK 5,000
0_80PCT	J	Test loan2		6,000	Establishment costs of DKK 6,000

5.4.6 Fixed registration fee payable to the State (DKK)

Shows the fixed registration fee payable to the State at any time and reported in Danish kroner. As at 1 January 2022, the below registration fee applies.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Fixed registration fee to the State (DKK)	Description
0_80PCT	J	Test loan1		1,730	Fixed registration fee of DKK 1,730
0_80PCT	J	Test loan2		1,730	Fixed registration fee of DKK 1,730

5.4.7 Registration fee payable to the State (per cent)

Shows the registration fee on mortgage deeds payable to the State at any given time and reported as the fixed percentage. As at 1 January 2022, the below registration fee applies.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Registration fee payable to the State (per cent)	Description
080PCT	J	Test loan1		1,450	Registration fee of 1.45 per cent
080PCT	J	Test loan2		1,450	Registration fee of 1.45 per cent

5.4.8 Brokerage fee on establishment/disbursement

Shows the initial brokerage fee connected with the establishment of the loan. Is stated in price points.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Brokerage fee on establishment/disbursement (price points)	Description
0_80PCT	J	Test loan1		0.200	Brokerage fee on establishment of 0.20 price points
0_80PCT	J	Test loan2		0.300	Brokerage fee on establishment of 0.30 price points

5.4.9 Brokerage fee

Shows the current brokerage fee added to loans in connection with refinancing. Is reported in price points.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Brokerage fee (price points)	Description
0_80PCT	J	Test loan1		0.150	Brokerage fee on refinancing of 0.15 price points
0_80PCT	J	Test loan2		0.200	Brokerage fee on refinancing of 0.20 price points

5.4.10 Other initial costs (per cent)

Is to be filled in for any other initial costs that are not covered by the definition of establishment costs. Other initial costs therefore include initial costs payable by the customer, but which, for example, do not accrue to the lending institution, but instead accrue to an intermediary institution.

If the published price of other initial costs is a percentage of the amount borrowed, these initial costs must be reported as a percentage.

To the extent that the published price for other initial costs constitutes a price range, the highest price (percentage) in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Other initial costs (per cent)	Beskrivelse
0_80PCT	J	Test loan1		0.100	Other initial costs of 0.10 per cent
0_80PCT	J	Test loan2		0.150	Other initial costs of 0.15 per cent

5.4.11 Other initial costs (DKK)

Is to be filled in for any other initial costs that are not covered by the definition of establishment costs. Other initial costs therefore include initial costs payable by the customer, but which, for example, do not accrue to the lending institution, but instead accrue to an intermediary institution.

If the published price of other initial costs constitutes a fixed amount in Danish kroner, these initial costs must be reported in Danish kroner.

To the extent that the published price for other initial costs constitutes a price range, the highest price in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Other initial costs (DKK)	Description
0_80PCT	J	Test loan1		1,500	Other initial costs of DKK 1,500
0_80PCT	J	Test loan2		1,750	Other initial costs of DKK 1,750

5.4.12 Administration rate

Shows the annual administration rate as a percentage.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Administration rate (per cent)	Description
0_80PCT	J	Test loan1		0.850	Administration rate of 0.85 per cent
0_80PCT	J	Test loan2		1,250	Administration rate of 1.25 per cent

5.4.13 Other current costs (per cent)

Is to be filled in for any other current costs. If the published price for other current costs is a percentage, these costs must be reported as a percentage.

To the extent that the published price for other current costs constitutes a price range, the highest price (percentage) in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Other current costs (per cent)	Description
0_80PCT	J	Test loan1		0.050	Other current costs of 0.05 per cent
0_80PCT	J	Test loan2		0.075	Other current costs of 0.075 per cent

5.4.14 Other current costs (DKK)

Is to be filled in for any other current costs. If the published price for other current costs constitutes a fixed amount in Danish kroner, these costs must be reported in Danish kroner.

To the extent that the published price for other current costs constitutes a price range, the highest price in the range must be reported.

Loan-to-value ratio (LTV)	Amortisation	Product designation	...	Other current costs (DKK)	Description
0_80PCT	J	Test loan1		1,250	Other current costs of DKK 1,250
0_80PCT	J	Test loan2		1,400	Other current costs of DKK 1,400