

Bank Name	Nykredit Realkredit A/S
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,870	11,159	11,166	11,411	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,870	11,159	11,166	11,411	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,091	13,379	13,409	13,633	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,091	13,379	13,409	13,633	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	54,423	54,011	58,940	57,370	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	54,423	54,011	58,940	57,370	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.97%	20.66%	18.94%	19.89%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.97%	20.66%	18.94%	19.89%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.89%	21.58%	19.79%	20.76%	CA3 {3}	-
Tier $1$ (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.89%	21.58%	19.79%	20.76%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	•
Total capital (as a percentage of risk exposure amount) - transitional definition	24.05%	24.77%	22.75%	23.76%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.05%	24.77%	22.75%	23.76%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	236,900	240,282	237,378	230,686	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.80%	4.85%	4.91%	5.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,369	11,651	11,664	11,910	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,369	11,651	11,664	11,910	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	236,900	240,282	237,378	230,686	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	236,900	240,282	237,378	230,686	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.80%	4.85%	4.91%	5.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.80%	4.85%	4.91%	5.16%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital Nylredit Realkredit A/S

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	13,091	13,379	13,409	13,633	C 01.00 (10010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10,870	11,159	11,166	11,411	C 01.00 (10020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,870	11,159	11,166	11,411	, , , , , , , ,	
		instruments)					C 01.00 (r0030,r0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,985	6,512	6,509	6,770	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	, , , , , , , ,	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	6,047	4,809	4,808	4,807	C 01.00 (r0200,r0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	7	7	8	5	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-10	-11	-11	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-275	-273	-263	-269	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-43	-41	-41	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 05.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles $4(36)$ , $3(1)$ point (4) (i) and 89 to 91 of CRR; Articles $34(1)$ point (b) (i), $243(1)$ point (b), $344(1)$ point (b) and 25% of CRR; Articles $34(1)$ point (b) (ii) and $376(1)$ of CRR; Articles $34(1)$ point (b) (iv) and $153(4)$ of CRR. Articles $34(1)$ point (b) (iv) and $153(4)$ of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-3	-9	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 133c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	499	496	498	499	C 01.00 (+0530.c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	500	498	501	499	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-3	-3	0	$ \begin{aligned} &C  01.00  ( (96801, C0010)  + C  01.00 \\ &( (97001, C0010)  + C  01.00  ( (0720, C0010)  + C \\ &01.00  ( (0740, C0010)  + C  00.00  ( (0744, C0000) \\ & & C  01.00  ( (0748, C0010)  + C  00.00  ( (0744, C0000)  + C  00.00  ( (0748, C0010)  + C  00.00  ) \\ \end{aligned}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,723	1,725	1,745	1,723	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,449	1,449	1,449	1,443	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		274	276	297	280	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	54,423	54,011	58,940	57,370	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.97%	20.66%	18.94%	19.89%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.89%	21.58%	19.79%	20.76%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.05%	24.77%	22.75%	23.76%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,870	11,159	11,166	11,411	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.97%	20.66%	18.94%	19.89%	(D.1)/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (10440,c0040)	
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements and hased on bank's supervisory reportion. Therefore, any capital instruments that are not elicible from a re-	U	U	U	l "	(10000,0000)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



### Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,000	44,282	49,056	47,449	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002), + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,148	2,094	1,988	1,841	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	32,395	31,715	34,214	32,256	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,574	2,675	2,784	2,647	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,898	2,723	1,822	1,112	C 07.00 (r0990, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0940, ct2056, s001) + C 08.01 (r0950, ct2056, s001) + C 08.01 (r0950, ct2056, s001) + C 08.01 (r0950, ct2050, s001) + C 08.01 (r0950, ct2050, s002) + C 08.01 (r0950, s002) + C
Credit valuation adjustment - CVA	197	105	104	118	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,664	3,237	3,960	4,694	C 02.00 (r0520, c0010)
Of which the standardised approach	1,232	1,143	1,068	1,177	C 02.00 (r0530, c0010)
Of which IMA	2,432	2,095	2,892	3,517	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010,c949)*12.5+MAN(C 24.00(r0010, c0990);C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,664	3,664	3,998	3,997	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,664	3,664	3,998	3,997	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	54,423	54,011	58,940	57,370	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2022 EU-wide Transparency Exercise P&L Nykredit Realkredit A/S

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,518	3,370	860	1,701
Of which debt securities income	0	0	0	0
Of which loans and advances income	2,411	3,230	820	1,663
Interest expenses	1,358	1,814	468	913
(Of which deposits expenses)	40	54	6	18
(Of which debt securities issued expenses)	1,274	1,705	450	871
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	16	20	12-	24
Net Fee and commission income	12	23	4	-16
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-16	-23	-9	-18
Gains or (-) losses on financial assets and liabilities held for trading, net	91	122	238	465
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	209	305	-89	-247
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	18	22	5	18
Net other operating income /(expenses)	145	236	43	107
TOTAL OPERATING INCOME, NET	1,634	2,261	596	1,121
(Administrative expenses)	554	761	188	379
(Cash contributions to resolution funds and deposit guarantee schemes)	24	32	0	16
(Depreciation)	32	42	10	20
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	8	12	-5	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	8	12	-5	2
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-27	-41	8	24
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-27	-41	8	24
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	18	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5	5	-3	-5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,049	1,443	390	675
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	867	1,193	324	546
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	867	1,193	324	546
Of which attributable to owners of the parent	863	1,187	322	542

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		R	ir value hierard	chy		R	air value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,928				5,924				5,427				5,779				IAS 1.54 (i)
Financial assets held for trading	2,297	34	2,036	228	2,232	36	2,008	188	1,620	120	1,373	127	1,225	39	1,130	56	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,720	9,326	2,897	497	12,384	2,680	9,199	506	12,639	3,602	8,514	523	12,706	4,479	7,718	508	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	183,256	0	183,256	0	186,064	0	186,064	0	180,932	0	180,932	0	174,727	0	174,727	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	17,351				17,223				17,928				17,389				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	40	0	40	0	2	0	2	0	2	0	2	0	2	0	2	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,199				1,098				1,256				1,617				
TOTAL ASSETS	221,791				224,927				219,805				213,443				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	As of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	credit risk since		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	136	0	0	0	0	0	134	0	0	0	0	0	163	0	0	0	0	0	227	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	15,480	1,815	302	-55	-109	-217	15,255	1,932	272	-48	-109	-214	15,829	2,040	278	-53	-115	-214	14,587	2,693	284	-55	-126	-222	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



### **Breakdown of liabilities**

Nykredit Realkredit A/S

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	2,802	2,577	2,742	2,346	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	181,266	184,018	178,424	171,120	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	24,305	25,009	25,539	26,459	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	27	23	2	220	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	83	85	76	87	IAS 37.10; IAS 1.54(I)
Tax liabilities	107	45	52	71	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	578	584	651	624	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	209,169	212,341	207,487	200,927	IAS 1.9(b);IG 6
TOTAL EQUITY	12,623	12,586	12,318	12,516	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	221,791	224,927	219,805	213,443	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,180	1,135	1,004	1,149	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Snort positions	Debt securities	1,649	1,464	1,740	1,417	Annex V.Part 1.31
	Central banks	320	522	540	404	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	320	522	383	244	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	47	40	34	36	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	47	40	34	36	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,587	1,487	2,307	2,670	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	909	884	1,298	1,615	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,282	3,378	3,154	3,006	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,105	1,958	1,834	2,050	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,526	3,472	3,245	3,857	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,346	3,353	3,142	3,521	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,365	6,568	6,539	6,944	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,999	6,196	6,141	6,515	Annex V.Part 1.42(f), 44(c)
Debt securities issued		190,444	193,560	188,145	180,661	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	1,470	1,449	1,433	1,418	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		208,400	211,627	206,707	200,145	



# 2022 EU-wide Transparency Exercise Market Risk

Nykredit Realkredit A/S

								,	in cont recon													
	SA					I	М									IM						
			VaR (Memorai	ndum item)	item) STRESSED VaR (Memorandum item) AND M		AND MIG	NTAL DEFAULT GRATION RISK 'AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE RISKS CAPITAL CE		AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk	963 168	961 315	30 30	6	144 144	29 29							28 28	9	111 111	32 32						
Of which: Specific risk Equities Of which: General risk	795 252 2	646 169 3	19 19	6	30 30	7 7							31 31	9	50 50	16 16						i
Of which: Specific risk Foreign exchange risk	250 0	166 0	0 2	0	0	0 2							0 2	0	0 7	0 2						i
Commodities risk Total	0 1.215	1,130	39	9	0 156	0 31		0		0		2.432	0 41	12	127	0		0		0	^	2.005
iotai	As of 31/03/2022	As of 30/06/2022	39	y	156	As of 31/	03/2022				0	2,432	41	12	127	As of 30/06	6/2022		ļ <u>"</u>	J		2,095
Traded Debt Instruments	910	1,044	49	15	138	35							85	24	158	41						
Of which: General risk	205	258	49	15	138	35							85	24	158	41						
Of which: Specific risk	705	786	0	0	0	0							0	0	0	0						
Equities	143	126	38	9	64	14							40	7	58	12						
Of which: General risk	5	3	38	9	64	14							40	7	58	12						
Of which: Specific risk Foreign exchange risk	139	123	0	0	0 7	0							0	0	0	0						
Commodities risk	Ü	l ő	6	0	ó	0							٥	0	0	0						
Total	1,053	1,170	67	19	165	40	0	0	0	0	0	2,892	110	29	172	46	0	0	0	0	0	3,517

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control summents or central shadows (CO).  Control summents or central shadows (CO).  Public central control c	4,723 0 0 0 0 0 2,251 1,915 489 10 0 3,575 0 0 0	12,902 0 0 0 0 1,350 1,356 490 259 0 634 4 244 6 0 3,575 0 0 0 0	0 0 0 0 420 752 366 194 9 419 145 6 0 388 0 0		5,637 0 0 0 1,633 2,318 422 424 0 1,223 653 653 0 0 3,452 0	13,832 0 0 0 0 1,307 1,414 482 274 0 505 270 5 0 3,452 0 0 0 0	0 0 0 0 421 751 367 206 0 0 356 160 5 0 0 345 5 0	1
	Standardised Total <sup>2</sup>	14,471	20,184	2,270		14,654	20,897	2,193	
		<sup>(2)</sup> Original exposure, unlike Eq. (2) Standardised Total does no <sup>(2)</sup> Only the most relevant coun- calculated as of last quarter	include the Securitisation pos	ition unlike in the results prior t	to the 2019 exercise.			untries ranked by original expo	kini,

					Standardise	d Approach						
			As of 30,	09/2021			As of 31/12/2021					
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providines and providines of the exposure Value* Risk exposure amount Value adjustments and providines and providines of the exposure Value* Risk exposure amount Value adjustments and providines and providines are consistent or the exposure value of the exposure amount Value adjustments and providines are consistent or the exposure value of the exposure amount Value adjustments and providines are consistent or the exposure value of the exposure v										
	(min EUR, %)	4.581	12.761			5,495	13.690					
	Central governments or central banks	4,581	12,761	U		5,495	13,690					
	Regional governments or local authorities Public sector entities	0		0		0						
	Public sector entities Multilateral Development Banks	0		0		0	0					
	International Organisations	0		0		0	0					
	Institutions	1.023	905	276		659	877	266				
	Corporates	881	881	743		878	878	741				
	of which: SME	480	480	366		482	482	367				
	Retail	259	259	194		274	274	206				
DENIMARK	of which: SMF	0	0	0		0	0	0				
DENMARK	Secured by mortgages on immovable property	1,617	634	419		1,223	505	356				
	of which: SME	488	244	145		653	270	160				
	Exposures in default	10	6	6	1	9	5	5	1			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	3,058	3,058	306		2,938	2,938	294				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)			0		0		0 83				
	Equity	85	85	85		83	83	83				
	Other exposures											
	Standardised Total <sup>2</sup>				7				8			

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	12/2021			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value are provisions*									
SWEDEN	Com La disconnecia de Comicil de	21 0 0 0 0 288 639 0 0 0 0 8 8 8 9	21 0 0 0 0 31 16 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20 0 0 362 1,029 0 0 0 0 8 8 8 8	20 0 0 0 45 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 10 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				0				0		

				Standardisi	d Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of  Countr				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

			ral credit risk adjustments.		Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
Country of Counterpart 4	Control deverments or control about Parison Control Co	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	



	Hybridat redistreat rys										
					Standardise	d Approach					
			As of 30	/09/2021		As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
Country of Counterpart 5	Control overments or control hashed and control of hashed seeds were the control of hashed seeds were the control of his contr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	a a a a a a a a a a a a a a a a a a a		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
		(A) Original exposure unlike Fr	mosure value is remoted before	a taking into account any offers	due to credit conversion factors	or markt risk mitigation turboin	uses (o.m. substitution afforts)				
		Orbital accesses, unlike Exocure value, is recorded before taken into accesset any effect due to credit conversion factors or credit risk militarion technicass (u.e., substitution effects).									

		exposures, but includes general credit rels adjustments.										
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31,	/12/2021				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 6	Control overmentate or centrol stanks  Revisional overmentate or centrol stanks  Revisional overmentate or bod anthroffice  Revisional over demonstration  Technologies  Technologies  Retail  Revisional over demonstration  Technologies  Retail  Re	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
	Standardised Total <sup>2</sup>				0				0			

		exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
	(min PIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 7	Central covermentate or control basis to Assistant Assistant Central C	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
	Standardised Total <sup>2</sup>				0				0			

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021		As of 31/12/2021					
		Original Exposure <sup>1</sup>	Original Exposure Value Exposure Value Risk exposure amount Value adjustments and provisions Driginal Exposure Exposure Value Risk exposure amount Value adjustments and provisions Provisions Driginal Exposure Value Risk exposure amount Value adjustments and provisions Provis								
	(min EUR, %)										
	Central over-ments or central banks Resional oover-ments or local authorities Public sector entities Public sector entities Public sector entities Publicational Organisations International Organisations Institutions Institutions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Country of Counterpart 8	Corporates of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0	0	0		0	0	0 0			
Counterpart o	of which: SME Exposures in default Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0000	0	0000	0 0	0 0 0			
	Collective investments undertakings (CIU) Equity Other exposures Standardized Total <sup>2</sup>	0 0 0	0	0		0	0 0	0			

		exposures, but includes gener		unterparty excuses those for se	icuresation esposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	o o	i i	0		0	0	i i	
	Public sector entities	0		0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME			0			0		
	Exposures in default	, i			0		0		
	Items associated with particularly high risk	i i		0		0	0		
I	Covered bonds	i o	i i	0		0	i o	i o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
ĺ	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0		
	Standardised Total <sup>2</sup>								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of a regional government and a regional g	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



Nykredit Realkredit A/S

					Standardise	d Approach				
			As of 31,	03/2022			As of 30/	06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions	
	(min EUR, %) Central governments or central banks	5,858	13,743	0		6,243	13,930	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	ō	ō	0		ō	ō	0		
	International Organisations	0				0	0			
	Institutions	2,313 2,711	1,717 1,503	509 777		2,369 2,708	1,536 1,595	442 772		
	of which: SME	413	413	314		428	428	326		
	Retail	287	287	216		304	304	228		
Consolidated data	of which: SME	. 0					0	0		
	Secured by mortpages on immovable property of which: SME	249 168	152 82	132 64		68	60 45	53 38		
	Exposures in default	2	1	1	1	4	3	3		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	3,511	3,511	351		3,704	3,704	370		
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	ů	0	0		o o	0	0		
	Equity	117	117	117		72	72	72		
	Other exposures	0	0	0			0			
	Standardised Total <sup>2</sup>	15,049	21,032	2,103	1	15,471	21,204	1,940		

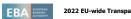
		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	/03/2022		As of 30/06/2022					
	(min EUR, %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure Value*							Value adjustments and provisions <sup>2</sup>		
DENMARK	Control discoverements or control stancing control conversation or board authorities stancing conversation or board authorities stancing control control control control stancing control control stancing control	5,674 0 0 0 0 0 0 875 885 483 423 297 0 249 168 2 0 3,020 0 0	13,560 0 0 1,297 855 443 287 0 152 82 1 1 0 3,020 0 0	0 0 0 349 764 314 216 64 1 1 0 302 2 0 0		6,060 0 0 0 1,029 938 428 404 0 68 49 4 0 3,226 0 0	13,748 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 283 788 325 228 0 0 33 3 8 3 0 0 223 0 0 4 4 4 4	1		
	Other exposures Standardised Total <sup>2</sup>	Ů			5	0	Ü	0	1		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWEDEN	Control of control of the Control of Control	20 0 0 0 52 1,279 0 0 0 0 0 81 81	20 0 0 0 0 7 7 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	20 0 0 0 38 1,301 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 38 28 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0	0 0 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total <sup>2</sup>				0				0

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convension factors or credit risk integration techniques (e.g. substitution effects).
(2) Yould value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AIAs) and other own funds enductions related to the

Gent (de novement et cent et la beste de la cent et la		exposures, but includes gene		dissipaty excess cross for a	consistent exposores, acciton	racacon aquacinans (AIAs)	and deal dail lands reducted	IN PRINCE LD LINE	
Original Exposurs* Exposure Value* Risk exposures amount  Combit documentation or cross at least and authorities  Combit documentation or cross at least and authorities  Combit documentation or cross at least and authorities  Combit documentation or cross at least and combit documentation or combit do					Standardise	ed Approach			
Original Exposure* Exposure Assistant  Control discoverements or control basis  Control and control and control basis  Public sector entities  Public sector entities  Public sector entities  Public sector entities  Control and Exposure Assistant  Control and Exposure  Con			As of 31	/03/2022			As of 30	/06/2022	
Central deconnection de contral to have a contral to the contra	(1100 N)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
Country of	Central assertments or central basics Registed government or local arthroties Registed government or local arthroties Registed government basics Registed government basics Institutions Centralization Separations Institutions Centralization Separations Centralization Separations Registed Centralization Centralization Separations Registed Centralization Centralization Separations Centralization Separations Centralization Separations Centralization Separation	0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control commensation or control selection  Control commensation to be plantamental  Control control control control  Control control control  Control control  Control control  Control	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	



EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise								
AMMANIIII	Credit Risk - Standardised Approach  Nykredit Realkredit A/S								
	- yneur neameur 145				Standardisc	d Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	t Value adjustments a
	(mh EUR, %) Central covernments or central banks	0	0	0				0	0
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 0	0	0		0		0	0
	International Organisations Institutions Corporates	0	0	0				0	0
Country of	of which: SME Retail of which: SME	0	0	0				0	0
Counterpart 5	Secured by mortoaces on immovable property of which: SNE Exposures in default	0	0	0	0			0	0
	Tenns associated with earticularly high risk Covered bonds Covered bonds Calaims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0					0
	Collective investments undertakinos (CIU)  Eouity	0	0	0					0
	Other excosures Standardised Total <sup>2</sup>	(1) Original exposure, unlike E	Exposure value, is reported befo	one taking into account any effect	0 due to credit convenion factor	s or credit risk mitigation tech	niques (e.g. substitution effects	0.	
		(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co red credit risk adjustments.	unterparty excludes those for sec	uritisation exposures, additiona	I valuation adjustments (AVA)	) and other own funds reduction	ons related to the	
			As of 31	/03/2022	Standardise	a Approach	As of 30	0/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	(min EUR, %)	Original Exposure	Exposure value	rusk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure	Exposure value	Kisk exposure amount	provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0				0	0
	Public sector entities Multilateral Development Banks International Institutions	0 0 0	0	0					0
	Corporates of which: SME Retail	0 0 0	0	0					0
Country of Counterpart 6	of which: SNE Secured by mortgages on immovable property of which SNE	0	0	0				0	0
	Exposures in default Itoms associated with particularly high risk Covered bonds	0	0	0	0			0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0					0
	Country exposures Standardised Total <sup>2</sup>	0	o o	ō	0	Č		0	0
				me taking into account any effect unterparty excludes those for sec					
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	0/06/2022	1
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	t Value adjustments a provisions <sup>2</sup>
	(min E.R. %) Central covernments or central banks Regional covernments or local authorities	0	0	0				0	0
	Retinional dovernments or local authorities Public sector entities Multilateral Development Banks International Organisations	0	0	0					0
	Institutions Corporates	0	0	0					0
Country of	of which: SME Retail of which: SME	0	0	0					0
Counterpart 7	Secured by mortoaces on immovable property of which: SNE Exposures in default	0	0	0	0			0	0
	Tenns associated with earticularly high risk Covered bonds Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0	0	0					0
	Collective investments undertakinos (CIU) Equity	0	0	0			1	0	0
	Other exposures	0	0	0		0		0	0
	Other exposures Standardised Total <sup>2</sup>	(1) Original exposure, unlike E	Exposure value, is reported befo	0 0 me taking into account any effect	due to credit conversion factor	s or credit risk mitigation tech	niques (e.g. substitution effects	i).	0
	Other recourses Standardised Total <sup>3</sup>	(1) Original exposure, unifice E (2) Total value adjustments as exposures, but includes gene	Exposure value, is reported befo		due to credit convenion factor unitisation exposures, additiona	s or credit risk mitigation tech I valuation adjustments (AVA)	niques (e.g. substitution effects s) and other own funds reduction	(i).	0
	Other ensources Standardized Total*	(1) Original exposure, unlike E (2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before and provisions per country of co- nal credit risk adjustments.	ne taking into account any effect	due to credit conversion factor	s or credit risk mitigation tech I valuation adjustments (AVA)	i) and other own funds reductio	s). cons related to the	0
	Other assessment Stooderstand York*	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec //03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments a
	Other assessment Stocker/sector York*  (ch.E.R., %)	(1) Original exposure, unlike E (2) Total value adjustments as exposures, but includes gene Original Exposure <sup>1</sup>	Exposure value, is reported before and provisions per country of co- nal credit risk adjustments.	ne taking into account any effect unterparty excludes those for sec	due to credit convenion factor unitisation exposures, additiona	s or credit risk mitigation tech I valuation adjustments (AVA)	i) and other own funds reductio	ons related to the	Value adjustments as provisions <sup>2</sup>
	Other assessment  Standard Market  See See See See See See See See See Se	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec //03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments a provisions*
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec //03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments as provisions <sup>2</sup>
Country of	Recional overments or local authorities Public sector entitles Multilateral Development Banks International Organizations Carporates Granding, SVE Retail	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec //03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments a provisious*
Country of Counterpart 8	Recional overments or local authorities Public sector entitles Hullitativas Development Banks Laterantional Operations Compositions Compositions Recipional Compositions Recip	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec //03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments a provisional
Country of Counterpart 8	Recional comments or local authorities Public sector milities André sector milities André sector milities André sector milities Carponales Originales Orig	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec /03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	s or credit risk mitigation tech i valuation adjustments (AVA ed Approach	) and other own funds reduction  As of 30	0/06/2022	Value adjustments as provisions'
Country of Counterpart 8	Recional continuous or local authorities  Facilitation of continuous trains  Committed of operations  Committed of operations  Georgeates  of out. 20 georgeates  of out. 20 georgeates  Secured to months asset on innovable order to  Facilitation of the continuous o	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported beford provisions per country of country of count credit risk adjustments.  As of 31	ne taking into account any effect underpiety excludes those for sec /03/2022	due to credit convenion factor critisation exposures, additiona Standardise Value adjustments and	or cent fix mitigation test valuation adjustments (AVA di Approach  Original Exposure*	) and other com funds reduction  As of 30  Expecture Value <sup>1</sup>	0/06/2022	Value adjustments as previous of a second
Country of Counterpart 8	Recional comments or local authorities Public sector milities André sector milities André sector milities André sector milities Carponales Originales Orig	(2) Total value adjustments as oppositive, the first other agents and first building general to the control of	Copuses with, is expected that of provides per country of on an order risk adjustments.  As of 31  Exposure Value*	visite and processors and processors of the contract of the co	due to coefficiente de commente facilità de confidence de commente de confidence de commente de commen	versett nå mitjatter tett nå mitjatter tett nå statte og sta	As of 35  Exposure Value <sup>1</sup>	no valend to the	Value adjustments to grandstand
Country of Counterpart 8	Recional comments or local authorities Public sector milities André sector milities André sector milities André sector milities Carponales Originales Orig	(2) Total value algorithms as approximate, but inholdes generally approximate the proposate of the control of t	Exposure Value*	we taken the account any effective the contract of the contrac	And a set of convenent facilities opposed to the set of convenent facilities opposed to the set of convenent	or could nik migration belt may be of the country o	) and other own funds reduction  As of 36  Exposure Values  As of 36	manufaction the	Value adjustments of gravations of the provisions of the provision of the pr
Country of Counterpart 8	Recional comments or local authorities Public sector milities André sector milities André sector milities André sector milities Carponales Originales Orig	(2) Total value algorithms as approximate, but inholdes generally approximate the proposate of the control of t	Topicos value, a superate left from the control of	no long the count or a filled from the count of the count	And a set of convenent facilities opposed to the set of convenent facilities opposed to the set of convenent	v result në empjeriment propriment (2004) di Approach Original Expessur  Original Expessur  v result në empjeriment njenit	Just other cent funds maketing  As of 352  Exposure Values  Exposure Values  orace (e.g. statistics entirely and exposure values)  page (e.g. statistics entirely and exposure (e.g. statistics))  page (e.g. statistics) and exposure (e.g. statistics) are exposure (e.g. statistics)	The second of the second	Value adjoinments as provisional as
Country of Counterpart 8	Recional comments or local authorities Public sector milities André sector milities André sector milities André sector milities Carponales Originales Orig	(2) Total value algorithms as approximate, but inholdes generally approximate the proposate of the control of t	Topicos value, a superate left from the control of	we taken the account any efficiency of the company excellent from the first and the company excellent from the company excellent excelle	det is net consent falle de la consent falle d	v result në empjeriment propriment (2004) di Approach Original Expessur  Original Expessur  v result në empjeriment njenit	Jacob and control makes and co	manufaction the	Velice adjustments as provisions
Country of Counterpart 8	Recional recommends of local authorities  Facilitation of Provincians Enrick  Form refined Operations  Companies  of service Del  of service Del  of service Del  servi	(2) Total value algorithms as approximate, but inholdes generally approximate the proposate of the control of t	Topicos value, a superate left from the control of	no long the count or a filled from the count of the count	de la parti energent full mittelle energent full mittelle energent eller ell	v result në empjeriment propriment (2004) di Approach Original Expessur  Original Expessur  v result në empjeriment njenit	Just other cent funds maketing  As of 352  Exposure Values  Exposure Values  orace (e.g. statistics entirely and exposure values)  page (e.g. statistics entirely and exposure (e.g. statistics))  page (e.g. statistics) and exposure (e.g. statistics) are exposure (e.g. statistics)	The second of the second	Value adjustments as provision of the pr
Country of Counterpart 8	Recional recommends of local authorities  Recinitional requirements takes  Elementatived Organizations  Elementations  Elementatived Organizations  Elementations  Elementatived Organizations  Elementations  El	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Jacob and control makes and co	The second of the second	Value adjustments as provision of the pr
Country of Counterpart 8	Recional commonate or local authorities  Facilitation of requirement trains  Elementational Organizations  Elementational Organizations  Elementational Organizations  Elementational Organizations  Elementation of micro SE  Secured by mortisances on immensible property  of with CSE  Secured by mortisances on immensible property  of with CSE  Elementational organizations  Elementational of organization with risk  Control bonds  General bonds  General bonds  General bonds  Elementational of organization with a ST organizations  General bonds  Elementational organizations  Elementational organizations  Elementational organizations  General bonds  Elementational organizations  General bonds  Elementational organizations  General bonds  Elementations  General bonds  Elementations  General bonds  Elementations  General bonds	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Just other cost finds makeling to the cost of the cost	The second of the second	Value adjustments as provisions of the provision
Country of Counterpart 8	Recional recommends of local authorities  Recinitional requirements takes  Elementatived Organizations  Elementations  Elementatived Organizations  Elementations  Elementatived Organizations  Elementations  El	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Just other cost finds makeling to the cost of the cost	The second of the second	Value adjustments as provisions <sup>2</sup>
Counterpart 8	Recional commonator de local authorities  Federal Commonator Carlos  Commonatorio Organization  Commonatorio Organization  Compositorio  Marchael Commonatorio  Secura del montanano on immonable annoeste  Escura del montanano  Escura del montanano  Escura del montanano  Escura annoeste  Escura	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Just other cost finds makeling to the cost of the cost	The second of the second	Value adjustments as provisions of the provision
Counterpart 8	Recional commonator de local authorities  Federal Commonator Carlos  Commonatorio Organization  Commonatorio Organization  Compositorio  Marchael Commonatorio  Secura del montanano on immonable annoeste  Escura del montanano  Escura del montanano  Escura del montanano  Escura annoeste  Escura	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Just other cost finds makeling to the cost of the cost	The second of the second	Value edjustmente se provisioni a provisioni
Counterpart 8	Recional commonator de local authorities  Federal Commonator Carlos  Commonatorio Organization  Commonatorio Organization  Compositorio  Marchael Commonatorio  Secura del montanano on immonable annoeste  Escura del montanano  Escura del montanano  Escura del montanano  Escura annoeste  Escura	(2) Tool value subjectives the opposition, but include your control of the contro	Toposo wisk, a squedal fell fell of the control of	we large this account on effective for the contract of the con	det is net consent falle de la consent falle d	s o estad ná megatem sela megat	Just other cost finds makeling to the cost of the cost	The second of the second	Value adjustments as provisions of the provision
Counterpart 8	Recional commonator de local authorities  Federal de la commonator de local authorities  Federal de la commonator de la commo	(2) Tool value subjectives the opposition, but include your control of the contro	Exposure Value  As of 31	we long the country or effect for the country of th	dat is net revenent har hard reference of the control of the contr	or sent on emplation has he considered (Annual Annual Annu	Just other cost finds makeling to the cost of the cost	The second of the second	Value adjustments as provisions of the provision
Counterpart 8	Recional commonator de local authorities  Federal Commonator Carlos  Commonatorio Organization  Commonatorio Organization  Compositorio  Marchael Commonatorio  Secura del montanano on immonable annoeste  Escura del montanano  Escura del montanano  Escura del montanano  Escura annoeste  Escura	C) Toda value adjustments are required to the control of control o	Exposure Value a request fell of the control of the	in long the source or effective for the contract of the contra	and is self-consensed from further department of the further opposes, and first opposes, and first opposes, and first opposes and first op	or cent on dergation solt interpretation of Approach  Original Expressor  or cent nik original Expressor	Just other case funds maked.  As of 350 Expansion Value*  Expansion Value*  As of 350  As of 350  Expansion Value*	The second of th	Value edjustmente se provisioni a la constanta de la constanta del constanta de la constanta de la constanta de la constanta d
Counterpart 8	Recional commonator de local authorities  Federal de la commonator de local authorities  Federal de la commonator de la commo	C) Toda value adjustments are required to the control of control o	Topono wale, a squadal feli sella del propose Vales (  Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (   Exposure Vales (    Exposure Vales (   Exposure Vales (    Exposure Vales (    Exposure Vales (    Exposure Vales (    Exposure Vales (    Exposure Vales (     Exposure Vales (     Exposure Vales (     Exposure Vales (      Exposure Vales (      Exposure Vales (       Exposure Vales (        Exposure Vales (         Exposure Vales (          Exposure Vales (            Exposure Vales (	no long the country or effect for the country of the country or co	and is self-consensed from further department of the further opposes, and first opposes, and first opposes, and first opposes and first op	or centil nei mengateri sehi mengate	Just of the case flood materials and the case flood materials and the case of	The second of th	Value adjustments as year to be a second or to b
Counterpart 8	Recional commonator de local authorities  Federal de la commonator de local authorities  Federal de la commonator de la commo	C) Toda value adjustments are required to the control of control o	Topono wak, a superal left for a proper year.  As of 31  Expenses Walner	in long the source or effective for the contract of the contra	der is med remement han der die met der	or centil nei mengaten seh meng	part of the case fund material.  As of 3' All  Exposure Value*  The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	The second of th	Value adjustments as provision <sup>2</sup>
Counterpart 8	Recional commonator de local authorities  Federal de la commonator de local authorities  Federal de la commonator de la commo	C) Toda value adjustments are required to the control of control o	Topono wak, a superal left for a proper year.  As of 31  Expenses Walner	in large the consideration of the control of the co	and is not consensed that with the control of the c	or centil nei mengaten seh meng	part of the case fund material.  As of 3' All  Exposure Value*  The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	Midd expression amount to the second of the	
Counterpart 8	Recinited commonation of local authorities  Facilitation (Procinitions Enrich  Communication (Paginisations  Composition  of with Dell  Secure of the local authorities  Facilitation (Procinitions)  Communication (Procinitions)  Communication (Procinitions)  Communication (Procinitions)  Communications)  Communications and communications of Communications  Communications and communications (CO)  Communi	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	we large the country and color for an extractive production from the contractive production for the color and color for an extractive production for an extractive productive prod	der is med remement han der die met der	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	Value adjustments a provisional a provisiona
Counterpart 8	Recinited commonation of local authorities  Facilitation (Procinitions Enrich  Communication (Paginisations  Composition  of with Dell  Secure of the local authorities  Facilitation (Procinitions)  Communication (Procinitions)  Communication (Procinitions)  Communication (Procinitions)  Communications)  Communications and communications of Communications  Communications and communications (CO)  Communi	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that with the control of the c	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Counterpart 8	Recinit de commonité et loral authorities  Recinité de Constant de la commonité de la commonit	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that with the control of the c	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Counterpart 8  Country of Counterpart 9	Recinit or commonate or local authorities  Recinitional Proceedings of the Commonate of the	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that with the control of the c	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Counterpart 8	Recinital commonator de local authorities  Authorities de l'occident et lance  Committee de l'occident et la	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that with the control of the c	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Country of	Recinited commonation of local authorities  Fermillation of Construction of Particular Section of Particular S	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that with the control of the c	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Country of	Recinited commonation of local antifordinal Publishment of Commonation of Publishment (Commonation of Commonation of Commonati	C) Tool visit adjustments are required to the control of the contr	Toposo value, a superate fait for a product part of the product pa	in large the consideration of the control of the co	and is not consensed that in the control of the con	or could not employee the format of the employee the e	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	The state of the s	
Country of	Recinited commonates or local authorities  Fellinstead Provinciance Enaise  Lorentarios (Papidations  Composities  of with PE  Secure of the medicase on interestable around to  Enaise of the period	C) Today of approximation of the company of the com	Expenses value, a reported fell fell proposes value, a reported fell proposes value, a reporte	in large the consideration of the control of the co	and a set of common that commo	ar creation de managamente (Antonio (An	Just of the case fund material  As of 30  Exposure Value*  Exposure Value*  As of 30  Exposure Value*  As of 30  Exposure Value*	Filide expression amount to the control of the cont	

Country of Counterpart 3

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

								IRB Ap	proach					
					As of 3	0/09/2021					As of 3	1/12/2021		
		Ori	Original Exposure Exposure Risk exposure amount adjustmen and							Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Len		81,346	1,745	71,074	20,265	1,360	757	83,431	1,714	72,709	20,240	1,247	713
	Corporates - Of Which: SME		42.875	1.546	36.329	9.585	1.120	544	43,497	1.552	36,596	9.561	1.106	532
	Corporates - Ut Which: SME Retail		129.320	1,546	36,329 127,446	9,585 14.879	1,120	534	131.603	1,552	36,596 129,744	9,561	1,106	532 566
	Retail - Secured on real estate prop		127,283	1,943	125,867	14,879	1,579	471	131,603	1,460	129,744	14,071	1,269	498
			8.092	299	7.483	1,143	409	87	8.152	299	7.532	1,095	379	90
Consolidated data	Retail - Secured on real		119,192	1.073	118.384	13.172	1.085	384	121.408	1.091	120.644	12.456	830	408
	Retail - Qualifying Revolving	name property - or which, horror	0	0	0	0	0	0	0	0	0	0	0.00	0
	Retail - Other Retail	2	2.037	71	1.579	564	85	63	2.043	69	1.568	521	60	67
	Retail - Other Retail - Of		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of	Which: non-SMF	2.037	71	1.579	564	85	63	2.043	69	1.568	521	60	67
	Equity	0	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets					6,883						7,798		
	IRB Total <sup>2</sup>					42.027						42.109		

(2) BB Total does not include the Securitianion position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of co as of last quarter.

							IRB Ap	proach					
				As of :	0/09/2021					As of :	31/12/2021		
		Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	71,087	1,717	60,892	18,042	1,352	728	72,306	1,696	61,695	17,884	1,241	689
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	40.747	0 1.542	0 34.227	0 9.271	0 1.114	0 538	0 41.312	1.549	0 34.457	0 9.235	1.104	0 577
	Retail	128.400	1,342	126.542	14.710	1,554	506	130.647	1,345	128,808		1,232	533
	Retail - Secured on real estate property	126,393	1,276	124,987	14,158	1,472	445	128,637	1,280	127,265	13,382	1,174	468
DENMARK	Retail - Secured on real estate property - Of Which: SME	8,044 118.349	295 981	7,437 117.550	1,133 13.025	406 1,066	86 358	8,105 120.533	295 985	7,486 119.780	1,085 12.297	377 798	89 379
DEIN BUCK	Retail - Secured on real estate property - Of Which: non-Sh Retail - Qualifying Revolving	118,349	981	117,550	13,025	1,066	358	120,533	985	119,780	12,297	798	3/9
	Retail - Other Retail	2,007	68	1,555	552	82	61	2,010	65	1,543	510	58	65
	Retail - Other Retail - Of Which: SME	0 2.007	0 68	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity			1,555	552	82	61	2,010	65	1,543	510	58	65 0
	Other non credit-obligation assets	,		0				-	-			,	
	IRB Total												

							IRB Ap	oproach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,615	2	5,613	1,322	5	13	6,033	0	5,979	1,472	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	887	2	885	152	5	3	944		917	164	0	1
	Retail	4	0	4	3	1	0	4	0	3	3	1	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1		1	1	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-	1	0	1	1	0	0	1 0	0	1 0	1		0
	Retail - Qualifying Revolving Retail - Other Retail			0					0	0			
		3	0	3	4	1	0	3		- 4	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	3	0	3	4	1		3		- 4	4	1	0
	Equity	0	0	0	U	0		0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	0/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	Octobated	0	0	003000	0	0	00000000	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	ō	ō	0	ō	ō	ō	ō	0	ō	ō	ō	ō
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 4	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0		0
		0	0			0	0		0				0
	Retail - Other Retail - Of Which: non-SME Equity			0	0	0	0		1 0	0			0
	Other non credit-obligation assets	0		ů			ů			ů	,		
	IRB Total												_

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			0		0			0	0	0		
country or counterpart 5	Retail - Secured on real estate property - Ut which: non-s Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualitying Reviolving Retail - Other Retail				0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	0	0		0		0		0	0		0
	Other non credit-obligation assets	_					Ů	-	Ů				
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original Exposure Exposure Value Value adjustme							Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0		0
Country of Counterpart 6	Retail - Secured on real estate property -		0	0	0		0	0		0	0			0
country or counterpart o	Retail - Secured on real estate property - Retail - Qualifying Revolving	Or which: non-Si		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail				0		0	0		0	0	0		0
	Retail - Other Retail - Of Which: SME				0		0	0		0	0	0		0
	Retail - Other Retail - Of Which: non-SME		0		0	0	0	0		0	0	0		ő
	Equity	=	0	0	0			0		0	0			0
	Other non credit-obligation assets		_						-	ů				
	TOO Tabel													

						IRB Ap	proach					
			As of :	30/09/2021				As of	31/12/2021			
	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustme
(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisio
ntral governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0

| Control basis and central growings | Control basis | Control basis

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0				
	Retail - Secured on real estate property			0	0	0	0	0	0				
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			0	0	0	0		0				
country or counterpart s				0	0	0	0	0	0				
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0		0		
1		0	0		0	0	0						
	Retail - Other Retail - Of Which: non-SME Equity		0		0	0	0	0				0	
	Other non credit-obligation assets			0		0		0	0		0		
	IRB Total												

(1) Original exposu	ire, unlike Exposur	e value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit ri	isk mitigation techn	riques (e.g. substit	tution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0		0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0
		Corporates - Of Which: SME	0		0	0	0	0		0	0	0		0
	Retail	copoules of mior. Site	ő	ő	ő	ő	ő	ő	ő	o o	ő	ŏ	ő	ő
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0
		credit-obligation assets			0		0		0	0				-
	IRB Total	G conc conqueron sassers												
	IKO TOUR		(1) Original comp	nun unlika Eurona	no univo in conceto	d before taking into accou	et sou effect due t	n con Bosson	factors or confit	rick milliowing took	nimuse (o. o. oubeti	tation officete)		

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	1/03/2022					As of 3	10/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	72,147	0	1,204	0	0	0 1.468	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	82,648 0	1,578	72,147	19,813	1,204	713	80,691	1,468	70,316	18,599	1,074	686
	Corporates - Of Which: SME	42.242	1.398	34.911	8.727	1.071	518	41.731	1.294	34,520	8.009	926	487
	Retail	127,371	1.421	125.005	16.082	1,229	538	121.822	1,370	119.643	14.645	1.110	553
	Retail - Secured on real estate property	125,359	1,351	123,459	15,569	1.162	474	119.823	1,302	118,111	14.131	1,044	489
	Retail - Secured on real estate property - Of Which: SME	7.897	275	7.225	1.009	329	87	7.486	266	6.855	914	304	81
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	117,463	1,075	116,235	14,560	833	387	112,338	1,036	111,256	13,217	740	408
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,012	71	1,545	513	67	64	1,999	68	1,532	514	66	64
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,012	71	1,545	513	67	64	1,999	68	1,532	514	66	64
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				10,070						10,705		
	IRB Total <sup>2</sup>				45,965						43,949		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 0	0	0	0	0	0 0	0	0	0	0
	Institutions Corporates	71,847	1.565	61.545	17.588	1.198	692	68.775	1.448	58.732	15.401	991	662
	Corporates - Of Which: Specialised Lending	71,047	1,505	01,343	17,300	1,190	032	00,773	1,440	0 30,732	15,401	991	0
	Corporates - Of Which: SME	40.137	1.396	32.820	8.420	1.069	514	39.312	1.287	32.123	7.061	846	481
	Retail	126.391	1.293	124.050	15.909	1.194	505	120,849	1.233	118.689	14.467	1.073	519
	Retail - Secured on real estate property	124,411	1,227	122,531	15,407	1,129	444	118,880		117,181	13,963	1,010	458
DENMARK	Retail - Secured on real estate property - Of Which: SME	7,841	270	7,170	999	326	86	7,442	261	6,812	907	301	80
DEINMARK	Retail - Secured on real estate property - Of Which: non-Si	116,570	957	115,361	14,408	803	359	111,438		110,370	13,056	708	377
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	1,980	66	1,519	502	65	61	1,968	63	1,508	504	63	61
	Retail - Other Retail - Of Which: non-SME	1.980	66	1,519	502	65	61	1.968	63	1.508	504	63	61
	Recall - Other Recall - Or Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central bo Institutio	anks and central governments ns	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		6,008	0	5,916	1,348	0	6	6,388	0	6,311	1,434	0	8
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 897	0	0 895	0 148	0	0	0 871	0	0 870	0 138	0	0
	Retail	curpulates * Of Willian: Sine	5	0	4	3	1	0	3	0	2	2	l i	n n
		Retail - Secured on real estate property	1	ō	i	0	ō	ō	1	ō	1	1	ō	ō
SWEDEN		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	1	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	9	0	3	2	1	0	2		0	2	1 0	0
		Retail - Other Retail - Of Which: non-SME	4	ő	3	2	1	0	2	ő	1	2	1	0 1
	Equity	THE	o o	0	0	0	0	0	0	0	ō	0	ō	0
	Other nor	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-S	. 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	nroach					
				As of :	31/03/2022					As of	30/06/2022		
		Original Exposure*						Value adjustments					
	(min EUR, %)			Value <sup>1</sup>						Value <sup>1</sup>			and provisions
	Central banks and central governments	0	0	0			0	0	0	0	0	0	0
	Institutions	0	0	0			0	0	0	0	0	0	0
	Corporates	0	0	0			0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0			0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0			0		0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0			0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0		0
,	Retail - Qualifying Revolving	ı ö	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ŏ	0	l ő	ŏ	ő	ő	ı ö	ő	l ő	ō	ő	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Nykredit Realkredit A/S

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	corporates - or winds; sive		0	0		0					0		0
	roccam	Retail - Secured on real estate property		0	0							0		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0		0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-Si		0	0	o o	0					0		0
,		Retail - Qualifying Revolving	0	0	0	0	0	0	n	0	0	0	0	ů ů
		Retail - Other Retail	0	0	0	0	0		0	0	0	0		0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		r credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail		0		0	0	0	0			0	0	0
	Retail - Secured on real estate property		0		0	0	0	0			0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-S		0		0	0	0	0		0	0	0	0
,	Retail - Qualifying Revolving	ŏ	0	0	n n	0	0	0	0	0	0	0	ů ů
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	ō	0	0		o	1 0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	ō	ō	0	0	ō	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 7	Retail - Secured on real educate property - Of Which: SME Retail - Secured on real educate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME		0 0 0 0 0	0 0 0	0	0	0 0 0	0	0 0 0	0 0 0 0	0	0 0 0	0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Value adjustments and		
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0		0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
country or counterpart o			0	0				0	0		0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0			0			0	0	0
			0	0	0			0			0	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		0	0				0
	Other non credit-obligation assets	,	,								,	-	ů
	IRB Total											_	
	IRB Total										nniques (e.g. substitutio		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		
	Retail	copanies of which are	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0	0	0
		credit-oblication assets			ů	,			0			, ,	-	0
	IRB Total													
	IRE Total		(1) Original ex	oosure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to cred	fit conversion fa	actors or credit ris	k mitigation tec	hniques (e.g. substitutio	in effects).	



General governments exposures by country of the counterparty

				Nykredit Realkredit A/S As of 31/12/2021										
							As of 31/12/2021							
						Dire	ct exposures							
-	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	0 0 0 0 12 0	0 0 0 0 12	0 0 0 12 0				0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 (	
[ 0 - 3M [	Belgium	12	12	12	0			0	0	0	U	0	0	0
[ 0 - 3M   13M - 14   15M - 16M - 16	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Denmark	5,41 155 10 10 9 10 36 5,751	10 9 101 36	38 154 5 2 2 83 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	432 0 0 0 0 4 5 441	0 0 0 0 0	152 0 0 0 0 0 0 0	0 1 3 86 274 1,949 5,929 8,243	0 0 0 0 0 0 0	
[ 0 - 3M [	Estonia	4,55	7									-		



General governments exposures by country of the counterparty

				Nykredit Realkredit A/S										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	·	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative imancial assets	assets (net or snort positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 48 0 48			0 0 0 0 0	5 4 18 27 116 400 665 <b>1,236</b>	15,640	-11 -11 -37 -21 -196 -638 -1,346 -2,260	3,565 2,716 7,464 16.191	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Germany	100 121 270 21 33 21 32 22 22 700	2	1000 120 276 0 121 22 22 22 662	0		0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
0 - 3M     13M - 1Y	Croatia													
[ 0 - 3M [	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	2 2 66 85	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

				Nykredit Realkredit A/S										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with pos	sitiva fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	22	0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	United Kingdom			0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 8 17 24 78 110 255	683 1,130 1,151 912 3,727 3,027 1,123 11,753	-4 -12 -30 -57 -114 -280 -709 -1,205	1,495 2,100 4,066 4,342 2,447	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
Total	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total   Tota	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

								Nykredit Realkredit A/S	S						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
=	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
	[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 9 9 9 9	0 0 0 9 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 0 0 11 15 5	0 0 0 0 11 15	11				0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	( ( ( ( (	
[ 0 - 3M [	Belgium		20	n				U		U	U	U	U	2
[ 0 - 3M   13M - 14   15M - 16M - 16	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	5,612 66 98 7 103 5,555	57	( 11: 55: 9: ( 8: 2: 275:	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	68 0 0 0 0 4 5	0 0 0 0 0	0 0 0 0 0	0 35 66 11 381 1,902 5,691 8,085	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

				Nykredit Realkredit A/S										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as	sets by accounting portfolia		Derivatives with pos	itive fair Value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		100300	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	1 16 58 144 488 1,995 8655 <b>3,566</b>	8,400 16,164	-2 -25 -82 -144 -606 -2,132 -1,074	4,591 3,377 9,604 16.856	0 0 0 0 0		0
[ 0 - 3M [	Germany	111 20- 8. 5. 5. 11.	19 19	0 118 204 54 41 19 0	0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
Total	Croatia													
Total   Tota	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at far value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[ 0 - 3M   13M - 1Y   13M - 1Y   11Y - 2Y   2Y   2Y   3Y   13Y - 5Y   15Y - 10Y   10Y - more Total	Luxembourg	8 22 11 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( (	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Malta													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Romania													
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more ]	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

				Nykredit Realkredit A/S										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	22	20 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 10 18 54 188 274 226 771	1,136 1,959 4,001 3,157 1,669	-1 -7 -19 -77 -210 -335 -377 <b>-1,026</b>	1,279 2,029 4,094 3,481 1,878	0 0 0 0 0	0	
10 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

		Nykredit Realkredit A/S As of 30/06/2022													
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
					Non-derivative financial as	sets by accounting portfolio	b	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[ 0 - 3M [	Japan														
[ 0 - 3M [	U.S.														
[ 0 - 3M [	China														
[ 0 - 3M [	Switzerland														
Total	Other advanced economies non EEA														
10 - 3M	Other Central and eastern Europe countries non EEA														
[ 0 - 3M [	Middle East														
Total   Tota	Latin America and the Caribbean														



#### General governments exposures by country of the counterparty

Nvkredit Realkredit A/S

							Nykredit Kealkredit A/	3						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	0 0 0 18 0	0 0 0 0 0 0 0 0 18 0 0 0 0 0	0 0 0 18 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
	[ 0 - 3M	[0-3M] [3M-1Y] [117-2Y] [117-2Y] [3Y-5Y] [3Y-10Y] [317-more  [0-3M] [3M-1Y] [17-2Y] [17-2Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3Y-5Y]	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  10 - 3M I	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets  assets (net of short positions)  Africa  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [37 - 371]  [38 - 17]  [39 - 18]  [30 - 18]  [30 - 18]  [31 - 18]  [31 - 18]  [31 - 18]  [32 - 37]  [33 - 18]  [34 - 18]  [35 - 18]  [36 - 18]  [37 - 37]  [37 - 37]  [38 - 18]  [39 - 18]  [30	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  non-derivative financial assets (net of short positions)  of which: Financial assets held for trading  for 13M - 117	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets held for trading  of which:	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolic assets (net of short positions)  Total carrying amount of non-derivative financial assets of which: Financial assets (net of short positions)  of which: Financial assets designated at fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets after value through other comprehensive income  for which: Financial assets of which: Financial assets after value through other comprehensive income  for which: Financial assets of which: Financial assets after value through profit or loss  fair value through other comprehensive income  for which: Financial assets of which: Financial assets after value through profit or loss  fair value through other comprehensive income  for which: Financial assets of which: Financial assets after value through profit or loss  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  fair value through profit or loss  f	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  And it carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  And it carrying amount of non-derivative financial assets by accounting portfolio  Of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: F	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positione)  Total carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positione)  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positione)  Total carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positione)  Of which Financial assets by accounting portfolio  Derivatives with positione)  Of which Financial assets by accounting portfolio  Derivatives with positione)  Of which Financial assets by accounting portfolio  Of which Financial assets by accounting portfolio  Derivatives with positione)  Of which Financial assets by accounting portfolio  O	Residual Maturity  Country / Region  Total gress carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positive fair value  Non-derivative financial assets by accounting portfolio  Derivatives with positive fair value    Non-derivative financial assets by accounting portfolio	(min EUR)  (min EUR)	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carryin	Residual Maturity    Country   Region   Folial gross carrying amount of mon-derivative financial assets by accounting portfolio	Residual Maturity  Country / Region  Total gross carrying amount of marcial assets or subscription financial assets for tracing in 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures Nykredit Realkredit A/S

ĺ				As	As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amount			Accumulated imp	airment, accumulated negative chan it risk and provisions <sup>4,8</sup>	-	Collaterals and		Gross car	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated no lit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which nor	n-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>		nancial guarantees received on non- erforming exposures		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures		ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which:	defaulted O	Of which Stage 3		Of which	ch Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,820	0	0	0	0	3	0	0	0	5,836	0	0	0		3	0	0	0
Debt securities (including at amortised cost and fair value)	11,87		0	0	0	0	0	0	0	11,528	0	0	0			0	0	0
Central banks			0	0	0	0	0	0	0	0	0		0		0	0		0
General governments	1,00		0	0	0	0	0	0	0	1,274	0		0		0	0		0
Credit institutions	10,78	5 0	0	0	0	0	0	0	0	10,140	0		0		0	0		0
Other financial corporations	3		0	0	0	0	0	0	0	74	0		0		0	0		0
Non-financial corporations	5.	9 0	0	0	0	0	0	0	0	40	0		0		0	0		0
Loans and advances(including at amortised cost and fair value)	201,734	1,797	3,195	3,158	302	160	1,102	217	1,996	204,399	1,683	3,148	3,114	272	156	1,090	214	2,050
Central banks			۰	0	0	0	۰	۰	0	0	0		0		0	0		0
General governments	1,41		10	10	0	0	9	0	3	1,419	0	4	4		0	8		3
Credit institutions	98.	2 0	۰	0	0	1	۰	0	0	201	0		0		0	0	0	a
Other financial corporations	9,13	1,725	97	97	68	14	54	40	16	9,407	1,609	71	71	43	16	43	32	27
Non-financial corporations	58,05	5 26	1,007	973	149	97	393	114	567	59,338	33	996	962	146	91	392	118	588
of which: small and medium-sized enterprises	50,58	25	841	841	116	90	209	96	452	51,832	33	830	830	112	83	202	90	474
of which: Loans collateralised by commercial immovable property	5,68	3 1	132	132	0	0	16	0	115	5,699	1	132	132		0	19		113
Hauseholds	132,19	46	2,081	2,078	85	47	646	63	1,409	134,033	41	2,077	2,077	84	49	648	65	1,433
of which: Loans collateralised by residential immovable property	118,79	3 23	1,244	1,244	25	24	151	13	756	120,998	26	1,262	1,262	28	25	170	14	900
of which: Credit for consumption	9,27	15	834	834	57	27	168	47	653	9,046	14	815	815	56	27	170	46	533
DEBT INSTRUMENTS other than HFT	218,431	1,797	3,195	3,158	302	163	1,102	217	1,996	221,763	1,683	3,148	3,114	272	159	1,090	214	2,050
OFF-BALANCE SHEET EXPOSURES	5,572	2	54	54	46	29	11	11	0	5,963		57	57	56	32	13	13	1

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Nykredit Realkredit A/S

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	rrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated ne fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	al amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions <sup>4,3</sup>	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	y <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	9*	On performing exposures <sup>2</sup>	On non-perform	sing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stage 3				and <=90 days		Of which: defaulted Of which Stage 3				Of which Stage 3	
Cash balances at central banks and other demand deposits	5,331	. 0	0			2			0	5,657					2	0		0
Debt securities (including at amortised cost and fair value)	11,792		0			0				11,970						0		
Central banks		0	0	0	0	0		0	0					0	0	0	0	
General governments	1,310	0	0		0	0		0	0	1,076	5 0			0	0	0	0	
Credit institutions	10,400	0	0	0	0	0	0	0	0	10,833	3 0			0	0	0	0	. 0
Other financial corporations	40	0	0	0	0	0	0	0	0	33	3 0			0	0	0	0	. 0
Non-financial corporations	42	0	0		0	0		0	0	23				0	0	0	0	
Loans and advances(including at amortised cost and fair value)	199,919	1,621	2,988	2,954	278	167	1,055	214	4,372	193,095	1,570	2,817	2,782	284	180	1,027	222	1,757
Central banks	157	7 0	0	0	o	0	0	0	0	159	9 0			0	0	0	0	
General governments	1,424	0	3	3	0	0	3	0	3	1,325	9 0	3	3	0	0	2	0	1
Credit institutions	530	0	0	0	0	0	0	0	0	451				0	1	0	0	, 0
Other financial corporations	8,822	1,546	66	66	37	17	42	32	35	7,749	1,501	67	7 67	7 43	19	45	36	22
Non-financial corporations	57,038	35	933	902	159	107	388	123	696	59,211	30	834	834	126	113	354	128	480
of which: small and medium-sized enterprises	50,632	35	777	777	127	99	198	108	590	49,604	30	718	718	126	105	195	111	477
of which: Loans collateralised by commercial immovable property	5,475	i i	125	125	0	0	19	a	106	5,096	3 0	116	5 116	5 0	0	17	a	97
Households	131,947	7 40	1,986	1,983	82	43	621	59	3,648	124,196	5 39	1,913	3 1,877	7 115	47	626	58	3 1,254
of which: Loans collateralised by residential immovable property	117,715	25	1,232	1,232	27	23	156	12	3,040	109,179	25	1,188	3 1,188	3 26	26	149	10	917
of which: Credit for consumption	9,850	12	752	752	52	24	150	44	607	10,299	5 12	690	690	53	25	139	44	544
DEBT INSTRUMENTS other than HFT	217,043	1,621	2,988	2,954	278	170	1,055	214	4,372	210,722	1,570	2,817	2,782	284	181	1,027	222	1,757
OFF-BALANCE SHEET EXPOSURES	4,616		56	56	53	29	11	11	0	6,224		48	48	44	33	13	13	. 0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



#### Forborne exposures

			As of 30/	09/2021					As of 31/	As of 31/12/2021					
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated cl value due to cr	mpairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	939	807	186	182	746	609	938	826	182	178	776	656			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	2	2	0	0	2	2	2	2	0	0	2	2			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	О			
Other financial corporations	5	4	3	3	1	1	5	4	3	3	1	1			
Non-financial corporations	502	416	99	98	403	305	489	423	95	94	409	329			
of which: small and medium-sized enterprises	489	404	97	96	392		477	412	93	92	399				
Households	430	384	84	81	340	301	442	397	83	81	364	323			
DEBT INSTRUMENTS other than HFT	939	807	186	182	746		938	826	182	178	776				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0								

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



#### Forborne exposures

Nykredit Realkredit A/S

			As of 31/	03/2022					As of 30/	s of 30/06/2022			
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	o	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	645	551	115	112	551	446	429	340	62	61	383	276	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2	2	0	0	2	2	2	2	0	0	2	2	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3	3	2	2	1	1	2	1	1	1	1	1	
Non-financial corporations	274	220	53	53	234	167	166	108	23	23	159	82	
of which: small and medium-sized enterprises	264	212	52	51	226		159	101	21	21	153		
Households	366	326	59	57	313	277	260	228	38	37	222	192	
DEBT INSTRUMENTS other than HFT	645	551	115	112	551		429	340	62	61	383		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice $^{\mathcal{I}}$	0						0						
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Nykredit Realkredit A/S

Ī			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022			As of 30/06/2022						
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ing amount				Accumulated						Accumulated	
		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to	
(min EUR)			of which: defaulted	impairment	anpaintent	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impaintent	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairies.	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	mpamak	credit risk on non-performing exposures <sup>1</sup>	
A Agriculture, forestry and fishing	1.367	54	54	275	4	19	1.392	43	43	286	6	15	1.354	39	39	290	6	15	1.407	39	39	306	5	16	
B Mining and guarrying	92	1	1	74	0	0	85	1	1	67	0	0	57	0	0	47	1	0	63	1	1	48	1	0	
C Manufacturing	2,468	32	32	904	24	6	2,695	26	26	1,104	24	6	3,094	47	47	1,496	48	6	2,830	44	44	1,355	44	5	
D Electricity, gas, steam and air conditioning supply	1,554	1	1	583	5	1	1,620	1	1	641	3	1	1,292	1	1	751	7	1	1,810	0	0	769	7	2	
E Water supply	16	1	1	7	1	0	14	1	1	6	1	0	15	1	1	5	2	0	14	1	1	9	2	0	
F Construction	1,189	38	38	258	22	5	1,189	37	37	251	21	5	1,026	32	32	260	21	5	1,308	35	35	273	37	8	
G Wholesale and retail trade	2.428	39	39	1.083	47	12	2.420	41	41	1.041	65	11	2.446	39	39	1.130	56	6	2.630	36	36	1.324	49	6	
H Transport and storage	1.085	2	2	731	8	1	1.069	3	3	733	5	1	1.077	2	2	720	11	2	1.103	2	2	800	14	2	
I Accommodation and food service activities	443	20	20	23	4	5	446	39	39	22	5	5	435	37	37	21	6	8	418	22	22	21	10	7	
J Information and communication	734	7	7	346	11	1	729	6	6	249	7	1	775	7	7	437	7	1	967	7	7	462	7	1	
K Financial and insurance activities	31	4	4	31	1	0	45	3	3	45	0	0	49	8	8	49	0	0	68	2	2	68	0	0	
L Real estate activities	44.788	773	773	1.499	59	221	45.546	759	759	1.582	48	222	43.333	682	682	1.420	43	206	44.460	606	606	1.595	40	166	
M Professional, scientific and technical activities	527	12	12	239	9	1	564	11	11	281	9	1	542	13	13	256	10	1	505	12	12	254	10	1	
N Administrative and support service activities	461	7	7	322	15	1	599	6	6	462	10	1	658	8	8	515	10	1	623	9	9	496	11	1	
O Public administration and defence,	1	0	0	0	0	0	34	0	0	32	0	0	2	0	0	0	0	0	1	0	0	0	0	0	
P Education	13	0	0	0	0	0	12	0	0	0	0	0	14	1	1	0	0	0	12	0	0	1	0	0	
Q Human health services and social work	390	2	2	33	1	2	413	4	4	39	1	2	389	4	4	42	1	1	523	6	6	162	2	1	
R Arts, entertainment and recreation	250	14	14	13	1	3	249	14	14	15	2	3	261	12	12	18	1	11	239	13	13	14	1	10	
S Other services	218	0	0	183	i i	0	216	0	0	181	o o	0	220	0	0	187	Ô	0	230	0	0	201	Ô	0	
Loans and advances	58.056	1.007	1.007	6,604	213	277	59 338	996	996	7.037	209	274	57.038	933	933	7.643	230	265	59.211	834	834	8.153	241	225	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.