



2022 EU-wide Transparency Exercise

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.

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Key Metrics

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	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 not 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

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Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,369	11,651	11,664	11,910	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	13,091	13,379	13,409	13,633	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,870	11,159	11,166	11,411	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	159	159	159	159	C.01.00 (0030,0050)	Articles 36(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 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	6,047	4,809	4,808	4,807	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(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 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-10	-11	-11	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-275	-273	-263	-269	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-43	-41	-41	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	Article 36(1) point (b) 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.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-3	-9	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	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 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	500	498	501	499	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-3	-3	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,369	11,654	11,664	11,910	C.01.00 (0505,0050)	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 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,440	1,440	1,440	1,443	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	274	276	297	280	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	54,423	54,011	58,940	57,370	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.97%	20.66%	18.94%	19.89%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.89%	21.58%	19.79%	20.76%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	24.05%	24.77%	22.75%	23.76%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,870	11,159	11,166	11,411	SAI-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.97%	20.66%	18.94%	19.89%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments 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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Nykredit Realkredit A/S

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	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, 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) ²	2,898	2,723	1,822	1,112	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, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
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, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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

(m€ 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 ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	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 subsidiaries, 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 subsidiaries, 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

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Nykredit Realkredit A/S

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	4,928				5,924				5,427				5,779				IAS 1.54 (f)
Financial assets held for trading	2,297	94	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)(i); 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)(i); 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 ¹	1,199				1,098				1,256				1,617				
TOTAL ASSETS	221,791				224,927				219,805				213,443				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹																									
Financial assets at fair value through other comprehensive income	Debt securities	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)	
	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	136	0	0	0	0	0	0	134	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	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

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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 ¹	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 ¹	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(l)
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 ¹	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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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
	Debt securities	1,649	1,464	1,740	1,417	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	909	884	1,298	1,615	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
Nykkredit Realkredit A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	963	961	30	6	144	29						28	9	111	32								
Of which: General risk	168	315	30	6	144	29						28	9	111	32								
Of which: Specific risk	795	646	0	0	0	0						0	0	0	0								
Equities	252	169	19	6	30	7						31	9	50	16								
Of which: General risk	2	3	19	6	30	7						31	9	50	16								
Of which: Specific risk	250	166	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	2	0	6	2						2	1	7	2								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,215	1,130	39	9	156	31	0	0	0	0	0	41	12	127	40	0	0	0	0	0	0	0	2,095
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
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	142	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	139	123	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	2	0	7	0						3	1	5	2								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,052	1,170	67	19	165	40	0	0	0	0	0	110	29	172	46	0	0	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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Consolidated data	(in EUR, %)								
	Central governments or central banks	4,213	12,063	0	0	5,637	0	13,412	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	2,251	1,350	60	0	1,633	1,307	41	0
	Corporates	1,915	1,338	792	0	2,318	1,414	791	0
	of which: SME	460	460	356	0	442	442	337	0
	Retail	259	259	194	0	274	274	205	0
	Secured by mortgages on immovable property	1,617	634	419	0	1,223	0	356	0
	of which: SME	488	244	145	0	653	276	169	0
	Exposures in default	10	6	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,275	3,275	358	0	3,463	3,463	345	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	122	122	122	0	109	109	109	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		14,471	26,844	2,379	1	14,654	26,897	2,193	1

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
DENMARK	(in EUR, %)								
	Central governments or central banks	4,201	12,261	0	0	5,495	0	13,090	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	1,622	865	276	0	1,609	877	266	0
	Corporates	861	861	743	0	878	878	741	0
	of which: SME	480	480	368	0	482	482	367	0
	Retail	259	259	194	0	274	274	206	0
	Secured by mortgages on immovable property	1,617	634	419	0	1,223	0	356	0
	of which: SME	488	244	145	0	653	276	169	0
	Exposures in default	10	6	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,050	3,050	330	0	3,030	3,030	294	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	81	81	81	0	81	81	81	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		7	7	7	0	7	7	7	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	(in EUR, %)								
	Central governments or central banks	21	21	0	0	20	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	288	31	31	0	382	46	46	0
	Corporates	639	60	1	0	1,029	124	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	84	84	84	0	84	84	84	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	7	7	7	0	7	7	7	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Consolidated data	Central governments or central banks	5,658	11,743	0	0	6,243	11,930	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,313	1,707	509	0	2,369	1,536	442	0
	Corporates	2,711	1,503	777	0	2,708	1,695	772	0
	of which: SME	413	413	218	0	428	428	282	0
	Retail	267	267	218	0	304	304	228	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	249	153	132	0	68	60	53	0
	of which: SME	168	82	64	0	49	45	38	0
	Exposures in default	2	1	1	0	4	3	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,511	3,511	351	0	3,704	3,704	370	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	117	117	117	0	72	72	72	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total¹		15,049	21,023	2,103	1	15,473	21,264	1,940	1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
DENMARK	Central governments or central banks	5,674	11,560	0	0	6,050	11,740	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	871	1,297	346	0	1,027	1,067	283	0
	Corporates	881	881	264	0	938	889	758	0
	of which: SME	413	413	314	0	428	428	326	0
	Retail	267	267	218	0	304	304	228	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	249	153	132	0	68	60	53	0
	of which: SME	168	82	64	0	49	45	38	0
	Exposures in default	2	1	1	0	4	3	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,009	3,009	302	0	3,226	3,226	322	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	83	83	83	0	44	44	44	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total¹		11,563	16,761	1,733	0	11,847	16,749	1,733	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWEDEN	Central governments or central banks	20	20	0	0	20	20	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	0	0	0	0	0	0	0
	Corporates	1,279	71	1	0	1,301	238	5	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	82	82	82	0	80	80	80	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	13	13	13	0	17	17	17	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total¹		1,351	111	96	0	1,428	343	102	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 3	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total¹		0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total¹		0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nykkredit Realkredit A/S

	IRB Approach									
	As of 31/03/2022					As of 30/06/2022				
	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
Consolidated data	(n/a EIR, %)									
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	82,648	1,578	72,147	15,813	86,661	1,468	76,316	18,999	1,074	866
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	42,242	1,398	34,911	8,727	41,711	1,294	34,520	8,009	926	487
Retail	127,371	1,421	125,005	16,062	129,293	1,370	119,645	14,645	1,100	853
Retail - Secured on real estate property	127,371	1,395	124,456	15,569	129,293	1,352	118,111	14,111	1,044	809
Retail - Secured on real estate property - Of Which: SME	7,897	275	7,225	1,009	329	87	6,825	914	304	81
Retail - Secured on real estate property - Of Which: non-SME	117,443	1,075	116,255	14,560	123,036	1,036	111,256	13,217	740	488
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	2,012	71	1,545	513	67	64	1,599	68	66	64
Retail - Other Retail - Of Which: non-SME	2,012	71	1,545	513	67	64	1,599	68	66	64
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³			45,965				43,949			

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

(2) IRB Total does not include the Securitisation position unlike in the reports prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach											
	As of 31/03/2022					As of 30/06/2022						
	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
DENMARK	(n/a EIR, %)											
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	71,847	1,565	61,545	17,288	68,775	1,448	58,712	15,401	991	662		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	46,117	1,376	32,830	8,400	3,069	514	39,312	1,297	32,123	7,061	846	
Retail	126,391	1,293	124,052	15,900	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	118,846	1,179	117,166	13,963	1,016	488
Retail - Secured on real estate property - Of Which: SME	7,841	275	7,170	999	326	86	7,442	261	6,812	907	302	80
Retail - Secured on real estate property - Of Which: non-SME	116,570	957	115,361	14,408	803	359	111,424	909	110,376	13,056	708	377
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	1,963	66	1,519	502	65	61	1,568	63	1,508	504	63	61
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	1,960	66	1,519	502	65	61	1,568	63	1,508	504	63	61
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³												

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

	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions			
SWEDEN	(n/a EIR, %)										
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	6,008	0	5,916	1,348	0	6,388	0	6,311	1,434	0	8
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	0	0
Retail	5	0	4	3	1	0	3	2	2	1	0
Retail - Secured on real estate property	0	0	0	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	0	0
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	1	1	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	4	0	3	2	1	0	2	1	2	1	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	4	0	0	0	0	0	0	0	4	0	1
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³											

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

	IRB Approach									
	As of 31/03/2022					As of 30/06/2022				
	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
Country of Counterpart 3	(n/a EIR, %)									
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	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail	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
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
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
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³										

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

	IRB Approach									
	As of 31/03/2022					As of 30/06/2022				
	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
Country of Counterpart 4	(n/a EIR, %)									
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	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail	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
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
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
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³										

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
10 - 3M f	Africa															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f																
10Y - more																
Total		9	9	9	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 counterparties 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 counterparties (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 counterparties (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

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 30/06/2022

Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Finland													
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	France	0	0	0	0	0	0	1	1,182	-2	465	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Germany	0	0	0	0	0	0	16	2,607	-25	3,530	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Greece	0	0	0	0	0	0	58	3,725	-82	4,591	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Hungary	0	0	0	0	0	0	144	3,621	-144	3,377	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Ireland	0	0	0	0	0	0	488	8,400	-606	9,604	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Italy	0	0	0	0	0	0	1,995	16,164	-2,132	16,856	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Latvia	0	0	0	0	0	0	865	5,231	-1,074	5,243	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total		0	0	0	0	0	0	3,566	46,931	-4,866	43,668	0	0	0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nykkredit Realkredit A/S

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa															
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		18	18	18	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 counterparties 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 counterparties (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 counterparties (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

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Nycredit Realkredit A/S

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³									
			Of which: defaulted	Of which Stage 3	Of which Stage 3		Of which defaulted	Of which Stage 3		Of which defaulted			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	0	3	0	0	0	0			
Debt securities (including at amortised cost and fair value)	11,877	0	0	0	0	0	0	0	0	11,528	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1,001	0	0	0	0	0	0	0	1,274	0	0	0	0	0	0	0	0	0	0			
Credit institutions	10,785	0	0	0	0	0	0	0	10,140	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	39	0	0	0	0	0	0	0	74	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	55	0	0	0	0	0	0	0	40	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1,414	0	10	10	0	0	0	0	1,413	0	4	4	4	0	0	0	0	0	0			
Credit institutions	982	0	0	0	0	1	0	0	201	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	9,132	1,725	97	97	64	14	54	40	9,407	1,609	71	71	43	16	43	32	27					
Non-financial corporations	58,056	26	1,007	973	149	97	303	114	59,338	33	996	962	146	91	392	118	588					
of which: small and medium-sized enterprises	50,584	25	841	841	114	90	209	96	452	33	830	830	112	81	202	97	476					
of which: Loans collateralised by commercial immovable property	5,683	0	132	132	0	0	16	0	113	5,099	0	132	132	0	0	19	0	113				
Households	132,150	46	2,081	2,078	81	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	118,798	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	9,270	15	834	834	57	27	168	47	653	9,046	14	815	815	54	27	170	48	530				
DEBT INSTRUMENTS other than MPT	218,430	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		54	54	40	20	11	11	0	5,963		57	57	56	32	13	13	1				

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ 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 PFRDP framework (paragraph F 19.05), 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) 2012/163 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Nycredit Realcredit A/S

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
			Of which: defaulted	Of which Stage 3									Of which: defaulted	Of which Stage 3								
Cash balances at central banks and other demand deposits	5,331	0	0	0	0	2	0	0	0	0	5,457	0	0	0	0	2	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,792	0	0	0	0	0	0	0	0	0	11,970	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,310	0	0	0	0	0	0	0	0	0	1,076	0	0	0	0	0	0	0	0	0	0	
Credit institutions	10,490	0	0	0	0	0	0	0	0	0	10,833	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	46	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	42	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	199,919	1,621	2,988	2,954	276	167	1,655	214	4,372	193,695	1,570	2,617	2,782	284	180	1,027	222	1,757				
Central banks	157	0	0	0	0	0	0	0	0	159	0	0	0	0	0	0	0	0	0	0		
General governments	1,404	0	3	3	4	0	3	4	3	1,320	0	3	3	0	2	0	0	1				
Credit institutions	536	0	0	0	0	0	0	0	0	461	0	0	0	0	1	0	0	0	0			
Other financial corporations	8,822	1,546	66	66	37	17	42	32	35	7,749	1,501	67	67	43	19	45	36	22				
Non-financial corporations	57,038	35	933	900	159	107	388	123	686	59,211	30	834	834	126	113	354	128	486				
of which: small and medium-sized enterprises	50,632	35	777	777	127	99	198	108	580	49,404	30	739	739	126	105	195	111	477				
of which: Loans collateralised by commercial immovable property	5,475	1	125	125	6	0	16	0	166	5,096	0	116	116	0	0	17	0	97				
Households	131,947	40	1,986	1,983	62	43	621	59	3,648	124,194	39	1,763	1,877	115	47	626	68	1,254				
of which: Loans collateralised by residential immovable property	117,719	25	1,232	1,232	27	23	156	12	3,040	109,175	25	1,188	1,188	26	26	149	10	917				
of which: Credit for consumption	9,850	12	732	732	52	24	150	44	607	10,295	12	600	600	53	25	139	44	544				
DEBT INSTRUMENTS other than HFT	217,943	1,621	2,988	2,954	276	170	1,655	214	4,372	210,722	1,570	2,617	2,782	284	181	1,027	222	1,757				
OFF-BALANCE SHEET EXPOSURES	4,616		56	56	53	29	11	11	0	6,324		48	48	44	23	13	13	0				

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F, 18.02 / F 19.02), 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) 2014/611 - 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 FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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	Of which 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 on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
Cash balances at central banks and other demand deposits	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	
Central banks	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	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	0
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	305	477	412	93	92	399	329
Households	430	384	84	81	340	301	442	397	83	81	364	323
DEBT INSTRUMENTS other than HFT	939	807	186	182	746	609	938	826	182	178	776	656
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ 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 F 18.00 / F 19.00), 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.

³⁾ 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

Forborne exposures

Nykredit Realkredit A/S

	As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	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	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2	2
Credit institutions	0	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	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	167	159	101	21	21	153	82	
Households	366	326	59	57	313	277	260	228	38	37	222	192	
DEBT INSTRUMENTS other than HFT	645	551	115	112	551	446	429	340	62	61	383	276	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) 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 F 18.00 / F 19.00), 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.

(3) 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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
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 quarrying	92	1	1	24	0	6	85	1	1	87	0	0	57	0	0	47	1	0	15	1	1	48	1	0
C Manufacturing	2.468	32	32	504	24	6	2.695	26	26	1.104	24	6	3.094	47	47	1.496	40	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	6	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	1.983	47	12	2.420	41	41	1.941	65	11	2.446	38	38	1.130	56	6	2.630	36	36	1.324	49	6
H Transport and storage	1.085	2	2	791	8	4	1.069	0	0	733	6	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	32	32	21	10	7
J Information and communication	234	7	7	346	11	1	232	6	6	249	7	1	225	7	7	437	2	1	267	7	7	462	7	1
K Financial and insurance activities	31	4	4	31	1	0	45	3	3	45	0	0	49	6	6	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, compulsory social security	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 activities	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	292	14	14	13	1	3	248	14	14	16	2	2	261	12	12	18	1	1	228	13	13	14	1	10
S Other services	218	0	0	183	0	0	216	0	0	181	0	0	220	0	0	187	0	0	230	0	0	201	0	0
Loans and advances	58.056	1.007	1.007	6.604	213	277	59.338	926	926	7.037	209	274	57.038	933	933	7.643	230	266	59.211	834	834	6.143	241	225

⁽¹⁾ 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 FINREP framework (template F 06.01), 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.