



2023 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

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,196	11,537	11,617	11,476	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	11,196	11,537	11,617	11,476	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,696	12,028	12,108	11,967	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	11,696	12,028	12,108	11,967	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,910	13,753	13,820	13,668	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	13,910	13,753	13,820	13,668	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	57,493	58,934	57,840	58,043	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	57,493	58,934	57,840	58,043	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	19.47%	19.58%	20.08%	19.77%	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	19.47%	19.58%	20.08%	19.77%	(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	20.34%	20.41%	20.93%	20.62%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.34%	20.41%	20.93%	20.62%	(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	24.19%	23.34%	23.89%	23.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.19%	23.34%	23.89%	23.55%	(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	226,445	234,037	233,959	232,202	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	5.17%	5.14%	5.18%	5.15%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,696	12,028	12,108	11,967	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	11,696	12,028	12,108	11,967	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	226,445	234,037	233,959	232,202	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	226,445	234,037	233,959	232,202	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.17%	5.14%	5.18%	5.15%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.17%	5.14%	5.18%	5.15%	[A.2]/[B.2]	

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Capital

Nykredit Realkredit A/S

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	13,910	13,753	13,820	13,668	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)	11,196	11,537	11,617	11,476	C.01.00 (0020),(0050)	Article 59 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	6,564	6,999	7,122	6,994	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 (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	4,808	4,717	4,710	4,711	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	8	9	5	C.01.00 (0230),(0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-10	-10	-10	C.01.00 (0250),(0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-270	-277	-277	-282	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	-39	-33	-36	-37	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 (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.01.00 (0460),(0050) + C.01.00 (0460),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050) + C.01.00 (0472),(0050)	Articles 4(30), 36(1) point (k) (i) 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) (i) 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 (n), 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 (0520),(0050)	Articles 4(27), 36(1) point (n), 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 (0550),(0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-20	-28	-60	-64	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 (0554),(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 (0552),(0050)	Article 36(1) point (f) 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	GA1 (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 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0240),(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)	501	491	491	490	C.01.00 (0530),(0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	501	491	491	491	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	-1	-1	0	-1	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)	11,696	12,028	12,108	11,967	C.01.00 (0050),(0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,214	1,725	1,712	1,702	C.01.00 (0570),(0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,936	1,442	1,429	1,419	C.01.00 (0630),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	278	283	283	282	C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(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	57,493	58,934	57,840	58,043	C.01.00 (0010),(0050)	Articles 92(3), 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)	19.47%	19.50%	20.08%	19.77%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.34%	20.41%	20.93%	20.62%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	24.19%	23.34%	23.89%	23.55%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,196	11,537	11,617	11,476	GA1-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.14-MINA-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.47%	19.58%	20.08%	19.77%	(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.

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Overview of Risk exposure amounts

Nykredit Realkredit A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	47,325	48,317	48,435	48,422	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	1,835	1,851	1,879	2,065	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	31,497	32,511	32,940	33,426	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	2,726	2,866	2,901	2,946	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	924	848	840	827	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	113	63	92	103	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)	5,132	5,707	4,319	4,536	C 02.00 (r0520, c0010)
Of which the standardised approach	1,070	1,113	1,090	1,192	C 02.00 (r0530, c0010)
Of which IMA	4,061	4,595	3,229	3,344	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	3,999	3,999	4,154	4,155	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,999	3,999	4,154	4,155	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	57,493	58,934	57,840	58,043	

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.

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P&L Nykredit Realkredit A/S

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	2,725	3,927	1,524	3,197
Of which debt securities income	0	0	0	0
Of which loans and advances income	2,624	3,797	1,495	3,130
Interest expenses	1,540	2,348	1,116	2,376
(Of which deposits expenses)	14	62	46	106
(Of which debt securities issued expenses)	1,483	2,197	1,011	2,131
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	25	26	23	30
Net Fee and commission income	7	12	2	11
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	-19	-2	24	57
Gains or (-) losses on financial assets and liabilities held for trading, net	659	704	-18	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-366	-124	198	327
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	23	40	3	9
Net other operating income /(expenses)	160	213	40	99
TOTAL OPERATING INCOME, NET	1,674	2,447	680	1,356
(Administrative expenses)	570	779	199	391
(Cash contributions to resolution funds and deposit guarantee schemes)	24	31	0	17
(Depreciation)	30	40	11	22
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	1	-1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	1	-1	-1
(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)	26	42	-8	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	26	42	-8	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	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	0	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-7	-7	-1	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,018	1,548	478	926
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	834	1,271	374	719
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	834	1,271	374	719
Of which attributable to owners of the parent	828	1,263	372	716

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."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Nykredit Realkredit A/S

(mil EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	6,278				7,211				5,907				7,065				IAS 1.54 (f)	
Financial assets held for trading	1,056	129	900	28	1,015	124	865	27	1,686	77	1,581	28	1,062	19	1,021	23	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	13,465	3,672	9,266	526	13,395	1,385	11,520	490	13,476	2,823	10,164	488	13,715	1,200	12,024	491	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	167,984	0	167,984	0	173,928	0	173,928	0	175,693	0	175,693	0	174,836	0	174,836	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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	18,095				18,091				18,836				17,671				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1	0	1	0	2	0	2	0	2	0	2	0	1	0	1	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⁾	1,990				1,398				1,552				1,427					
TOTAL ASSETS	208,469				215,039				217,151				215,777				IAS 1.9(a), I.G 6	

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

(mil EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		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					
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	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	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	215	0	0	0	0	0	0	214	0	0	0	217	0	0	0	0	0	216	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	15,741	2,201	336	-67	-106	-227	15,689	2,268	341	-51	-123	-247	16,571	2,140	325	-54	-123	-240	14,855	2,683	344	-66	-128	-233	Annex V.Part 1.32, 44(a)	

⁽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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	2,212	2,255	3,216	2,242	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	164,532	169,940	172,327	172,845	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	27,693	28,666	27,660	26,411	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	242	264	50	45	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	95	92	81	87	IAS 37.10; IAS 1.54(l)
Tax liabilities	102	148	188	284	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	784	654	876	782	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	195,660	202,019	204,397	202,696	IAS 1.9(b);IG 6
TOTAL EQUITY	12,809	13,021	12,754	13,081	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	208,469	215,039	217,151	215,777	IAS 1.IG6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,352	1,320	1,956	1,410	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	1,102	1,199	1,309	878	Annex V.Part 1.31
Deposits	Central banks	345	618	365	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	62	507	114	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	34	40	44	49	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	34	37	40	41	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,665	3,130	2,501	2,227	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,691	1,378	949	999	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,731	3,822	3,676	3,296	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,582	2,384	2,264	1,856	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,744	3,882	3,839	3,885	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,493	3,810	3,642	3,559	ECB/2013/33 Annex 2.Part 2.9.1
	Households	7,498	7,660	7,762	8,175	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,954	6,986	6,887	7,087	Annex V.Part 1.42(f), 44(c)
Debt securities issued		174,208	179,454	181,802	181,624	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,891	1,365	1,361	1,347	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		194,679	201,124	203,253	201,543	

2023 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 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	958	1,021	106	29	168	47						137	26	193	42								
Of which: General risk	158	261	106	29	168	47						137	26	193	42								
Of which: Specific risk	800	761	0	0	0	0						0	0	0	0								
Equities	108	90	36	7	54	9						32	4	49	8								
Of which: General risk	2	2	36	7	54	9						32	4	49	8								
Of which: Specific risk	106	87	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	4	0	6	0						0	0	1	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,066	1,111	128	32	196	52	0	0	0	0	0	147	27	220	45	0	0	0	0	0	0	0	4,595
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	1,002	1,113	109	32	148	38						121	27	148	37								
Of which: General risk	165	271	109	32	148	38						121	27	148	37								
Of which: Specific risk	837	843	0	0	0	0						0	0	0	0								
Equities	86	79	12	3	31	6						12	3	12	3								
Of which: General risk	3	1	12	3	31	6						12	3	12	3								
Of which: Specific risk	83	78	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	5	1	6	2						5	1	6	1								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,088	1,192	111	32	147	37	0	0	0	0	0	120	26	147	36	0	0	0	0	0	0	0	3,344

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 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(info EPR, 3)									
Consolidated data	Central governments or central banks	6,603	13,981	0		7,277	14,968	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,194	1,569	592		4,350	1,543	587	
	Corporates	2,863	1,751	767		3,110	1,853	769	
	of which: SME	441	441	336		487	487	356	
	Retail	316	316	237		321	321	241	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	11		0	0	0	
	of which: SME	8	8	6		0	0	0	
	Exposures in default	1	1	1		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	2,662	2,662	365		2,688	2,688	361	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	77	77	77		103	103	103		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	15,930	13,370	1,961	0	18,749	22,336	1,960	0	

¹ Original exposure, unless 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 2021 exercise.

³ Only the most advanced countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2021 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(info EPR, 3)									
DENMARK	Central governments or central banks	6,620	13,798	0		7,094	14,727	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	1,071	317		1,615	1,109	350	
	Corporates	902	902	750		905	905	750	
	of which: SME	441	441	336		487	487	356	
	Retail	356	356	257		321	321	241	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	11		0	0	0	
	of which: SME	8	8	6		0	0	0	
	Exposures in default	1	1	1		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	3,208	3,208	321		3,156	3,156	316	
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		
Equity	64	64	64		63	63	63		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	11,293	12,062	1,706	0	13,831	16,004	1,706	0	

¹ Original exposure, unless 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 2021 exercise.

³ Only the most advanced countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2021 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(info EPR, 3)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	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	1,281	130	1		1,448	191	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	79	79	77		77	77	77	
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		
Equity	20	20	20		23	23	23		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	1,281	130	1	0	1,448	191	4	0	

¹ Original exposure, unless 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 2021 exercise.

³ Only the most advanced countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2021 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	6,279	11,770	0		6,955	14,747	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,150	1,523	493		2,803	1,687	581	
	Corporates	2,655	1,678	775		2,451	1,625	854	
	of which: SME	398	398	353		421	421	311	
	Retail	331	331	248		342	342	256	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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	2,495	2,495	250		2,765	2,765	277	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	113	113	113		175	175	175		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	15,973	20,910	1,978	0	16,389	22,241	2,193	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation 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 risk: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	6,097	11,588	0		6,648	14,950	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,528	1,107	347		1,147	1,197	400	
	Corporates	911	911	760		944	944	791	
	of which: SME	398	398	303		421	421	311	
	Retail	331	331	248		342	342	256	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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	3,042	3,042	304		3,152	3,152	315	
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		
Equity	48	48	48		60	60	60		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	60	112		48	48	2	
	Corporates	1,041	114	2		835	59	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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	114	114	11		114	114	11	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	30	30	30		46	46	46		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)												
	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	80,291	1,452	70,150	18,379	1,123	83,033	1,327	72,595	18,831	1,023	701	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	41,919	1,231	34,832	7,845	888	42,194	1,104	34,943	7,923	800	473	
	Retail	116,019	1,362	113,913	13,891	1,122	118,909	1,353	116,897	14,375	1,187	943	
	Retail - Secured on real estate property	114,121	1,297	112,462	13,407	1,063	117,121	1,293	115,262	13,768	1,116	882	
	Retail - Secured on real estate property - Of Which: SME	7,149	259	6,499	870	300	7,238	224	6,520	876	278	78	
	Retail - Secured on real estate property - Of Which: non-SME	106,972	1,038	105,963	12,537	763	109,883	1,069	108,742	12,892	838	404	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,888	65	1,421	494	69	1,777	61	1,311	457	71	60	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1,888	65	1,421	494	69	1,777	61	1,311	457	71	60		
Equity	0	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	0		
IRB Total ³													

(1) Original exposure, unlike Exposure value, is reported before taking IRB 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 results prior to the 2015 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty 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 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
DENMARK	(in EUR, %)												
	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	68,136	1,434	59,262	16,096	1,119	72,201	1,309	62,129	16,605	1,021	676	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	39,391	1,229	32,349	7,551	887	40,259	1,101	33,099	7,499	799	468	
	Retail	115,087	1,225	112,902	13,723	1,092	117,976	1,218	115,800	14,220	1,156	905	
	Retail - Secured on real estate property	113,228	1,165	111,593	13,251	1,029	116,228	1,163	114,689	13,776	1,091	848	
	Retail - Secured on real estate property - Of Which: SME	7,101	255	6,451	862	298	7,195	221	6,577	867	275	77	
	Retail - Secured on real estate property - Of Which: non-SME	106,127	910	105,141	12,389	732	109,033	942	108,112	12,909	817	371	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,861	59	1,400	473	62	1,748	55	1,291	445	65	57	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1,861	59	1,400	473	62	1,748	55	1,291	445	65	57		
Equity	0	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	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 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	(in EUR, %)												
	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	6,365	0	6,336	1,498	0	6,194	0	6,111	1,395	0	8	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	603	0	603	24	0	646	0	641	79	0	1	
	Retail	3	0	2	2	1	0	2	2	2	1	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	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	1	0	1	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	2	1	0	2	2	2	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	2	0	2	2	1	0	2	2	2	1	0		
Equity	0	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	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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted	
Consolidated data	(in EUR, %)												
	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	83,722	1,247	73,452	18,747	896	682	86,748	1,392	76,639	19,076	970	708
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42,068	1,025	34,792	7,556	693	461	42,737	959	35,629	7,469	646	441
	Retail	119,810	1,402	117,788	14,673	1,256	953	115,949	1,157	113,293	15,024	1,363	951
	Retail - Secured on real estate property	117,863	1,398	116,407	14,609	1,190	894	113,321	1,097	111,937	14,561	1,097	844
	Retail - Secured on real estate property - Of Which: SME	7,303	226	6,500	893	278	76	7,206	210	6,538	860	238	75
	Retail - Secured on real estate property - Of Which: non-SME	110,560	1,172	109,897	13,716	912	818	106,315	888	105,399	13,701	859	269
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,827	58	1,361	464	66	59	1,828	59	1,354	462	66	57
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	1,827	58	1,361	464	66	59	1,828	59	1,354	462	66	57	
Equity	0	0	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	0	0	
IRB Total³													

(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 results prior to the 2019 exercise.

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted	
DENMARK	(in EUR, %)												
	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	72,900	1,223	63,024	16,650	892	662	75,956	1,380	66,224	16,901	968	685
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46,211	1,027	33,943	7,241	689	446	46,272	956	32,975	7,178	645	432
	Retail	118,824	1,360	116,795	14,714	1,230	913	114,363	1,013	112,140	14,827	1,340	900
	Retail - Secured on real estate property	117,823	1,298	115,455	14,529	1,168	857	112,361	958	110,607	14,375	1,077	806
	Retail - Secured on real estate property - Of Which: SME	7,155	223	6,513	880	275	75	7,147	207	6,479	851	236	73
	Retail - Secured on real estate property - Of Which: non-SME	109,668	994	108,942	13,779	892	382	105,215	750	104,128	13,524	821	333
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,800	54	1,340	455	62	56	1,802	55	1,333	452	63	55
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	1,800	54	1,340	455	62	56	1,802	55	1,333	452	63	55	
Equity	0	0	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	0	0	
IRB Total³													

(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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted		Of which: subfitted		Of which: defaulted	
SWEDEN	(in EUR, %)												
	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	6,085	0	6,017	1,343	0	7	6,091	0	5,952	1,420	0	11
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	373	0	373	469	0	1	367	0	367	471	0	1
	Retail	4	0	3	2	1	0	4	0	3	2	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	2	1	0	3	0	2	2	1	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	3	0	2	2	1	0	3	0	2	2	1	0	
Equity	0	0	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	0	0	
IRB Total³													

(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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		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 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
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Spain															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Sweden															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	United Kingdom	0	0	0	0	0	0	0	6	765	-3	661	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Iceland															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Liechtenstein															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Norway															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Australia															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Canada															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Hong Kong															
Total									1,297	14,087	-1,334	13,582	0	0	0	0

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 31/12/2022

(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				
€ 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	0	0	0	0	0	0	0	0	0	0	0
Total		18	18	18	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 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nycredit Realkredit A/S

As of 30/06/2023

(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 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		18	18	0	0	0	0	0	0	0	0	0	0	0	0	0
		39	39	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		35	35	0	0	0	0	0	0	0	0	0	0	0	0	0
		93	93	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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
NyKredit Realcredit A/S

	As of 30/09/2022										As of 31/12/2022									
	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 ⁴⁾						Of which: defaulted		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	6,174	0	0	0	0	2	0	0	0	7,086	0	0	0	0	2	0	0	0		
Debt securities (including at amortised cost and fair value)	12,630	0	0	0	0	0	0	0	12,451	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		
General governments	1,082	0	0	0	0	0	0	0	935	0	0	0	0	0	0	0	0	0		
Credit institutions	11,488	0	0	0	0	0	0	0	11,463	0	0	0	0	0	0	0	0	0		
Other financial corporations	38	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0		
Non-financial corporations	24	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	187,061	1,647	2,809	2,769	336	172	1,026	227	1,722	193,022	1,205	2,662	2,629	341	174	1,043	247	1,571		
Central banks	283	0	0	0	0	0	0	0	110	0	0	0	0	0	0	0	0	0		
General governments	1,267	0	0	0	0	0	0	0	1,237	0	0	0	0	0	0	0	0	0		
Credit institutions	754	0	0	0	0	0	0	0	999	0	0	0	0	0	0	0	0	0		
Other financial corporations	7,707	1,589	74	74	55	15	46	37	7,873	1,156	82	69	67	17	43	35	17			
Non-financial corporations	58,456	28	841	841	160	109	359	131	60,786	14	759	758	174	107	377	157	381			
of which: small and medium-sized enterprises	48,053	28	738	738	160	101	197	114	47,935	14	675	675	170	75	231	138	329			
of which: Loans collateralised by commercial immovable property	4,723	0	107	107	0	0	17	0	4,708	0	80	80	0	0	13	0	0			
Households	118,594	30	1,884	1,847	121	47	618	58	1,227	121,977	34	1,817	1,798	98	51	619	58	1,172		
of which: Loans collateralised by residential immovable property	102,870	21	1,193	1,193	28	26	152	11	819	104,085	25	1,217	1,210	36	29	149	10	813		
of which: Credit for consumption	10,741	8	693	653	93	27	130	42	408	12,160	8	601	588	62	28	121	39	359		
DEBT INSTRUMENTS OTHER THAN MPT	205,867	1,647	2,809	2,769	336	172	1,026	227	1,722	212,558	1,205	2,662	2,629	341	177	1,043	247	1,571		
OFF-BALANCE SHEET EXPOSURES	5,818		50	50	49	34	11	11	0	5,439		50	50	49	36	10	10	0		

¹⁾ For the definition of non-conforming exposures please refer to Article 47(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 PFRSP framework (Annexes F 10.00 / F 10.01), 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) 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 PFRSP 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.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Nykredit Realkredit A/S

	As of 31/03/2023											As of 30/06/2023																							
	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 ⁽⁴⁾					Of which Stage 3 ⁽⁴⁾	Of which: defaulted	Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾																					
Cash balances at central banks and other demand deposits	5,787	0	0	0	0	0	3	0	0	0	0	0	6,936	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	12,433	0	0	0	0	0	0	0	0	0	0	0	12,565	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	857	0	0	0	0	0	0	0	0	0	0	0	821	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	11,536	0	0	0	0	0	0	0	0	0	0	0	11,706	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	28	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	12	0	0	0	0	0	0	0	0	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	
Loans and advances (including at amortised cost and fair value)	195,926	59	2,633	2,599	325	177	1,631	240	1,561	193,475	43	2,537	2,509	344	194	996	233	1,448																	
Central banks	251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,256	0	3	3	4	0	0	0	0	1,220	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,233	0	1	1	1	0	0	0	0	641	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7,627	4	102	69	86	14	42	33	12	7,322	3	53	53	46	17	33	25	6																	
Non-financial corporations	62,300	21	725	725	162	100	369	153	348	62,243	10	700	700	190	115	355	150	329																	
of which: small and medium-sized enterprises	48,624	21	636	636	162	94	202	132	294	43,757	9	619	619	150	108	198	133	281																	
of which: Loans collateralised by commercial immovable property	4,702	0	89	89	5	0	13	0	54	4,462	1	81	81	0	0	12	0	48																	
Households	122,883	33	1,802	1,802	77	63	618	54	1,140	122,047	31	1,779	1,751	114	62	598	68	1,112																	
of which: Loans collateralised by residential immovable property	104,307	27	1,246	1,246	28	32	149	10	802	96,466	21	1,011	1,001	38	26	131	10	632																	
of which: Credit for consumption	12,558	5	556	556	49	38	110	37	338	17,224	8	768	750	76	43	123	41	479																	
DEBT INSTRUMENTS other than HFT	213,741	59	2,633	2,599	325	180	1,631	240	1,561	212,976	43	2,537	2,509	344	197	996	233	1,448																	
OFF-BALANCE SHEET EXPOSURES	5,990		47	47	46	34	11	11	0	5,547		49	49	48	33	11	11	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 this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F, 18.02 / F 18.03), 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 exposures, the same sign (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.

2023 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 30/09/2022						As of 31/12/2022					
	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 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
(min EUR)												
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)	389	321	60	59	352	265	383	285	60	59	303	220
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	1	1	1	1	1	1	0	0
Non-financial corporations	143	102	22	22	142	80	128	84	26	26	95	51
of which: small and medium-sized enterprises	137	96	21	21	137		121	77	25	25	90	
Households	241	215	36	35	207	182	255	201	34	33	207	169
DEBT INSTRUMENTS other than HFT	389	321	60	59	352		383	285	60	59	303	
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.

2023 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 31/03/2023						As of 30/06/2023						
	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)	313	244	54	53	240	189	301	245	60	58	221	185	
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	5	5	4	4	0	0	6	6	6	5	0	0	0
Non-financial corporations	80	60	21	21	52	36	93	81	28	27	57	51	
of which: small and medium-sized enterprises	75	56	20	20	48	36	87	76	27	27	52	51	
Households	228	179	28	27	188	153	203	158	26	26	164	134	
DEBT INSTRUMENTS other than HFT	313	244	54	53	240		301	245	60	58	221		
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.

2023 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 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023											
	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	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: non-performin	Of which: non-performin	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: non-performin	Of which: non-performin	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: non-performin	Of which: non-performin	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		
	Of which: non-performin	Of which: non-performin						Of which: non-performin	Of which: non-performin						Of which: non-performin	Of which: non-performin						Of which: non-performin	Of which: non-performin						Of which: non-performin	Of which: non-performin
A Agriculture, forestry and fishing	1,401	44	44	317	6	16	1,488	42	42	304	5	15	1,593	40	40	313	8	17	1,554	39	39	316	8	18	1,584	39	39	316	8	18
B Mining and quarrying	63	1	1	49	1	6	55	0	0	47	1	0	53	0	0	46	0	0	7	0	0	6	0	0	6	0	0	6	0	0
C Manufacturing	2,827	41	41	1,388	45	5	3,336	39	39	1,531	56	5	3,499	44	44	1,600	68	6	3,408	50	50	1,604	65	6	3,468	50	50	1,604	65	6
D Electricity, gas, steam and air conditioning supply	1,771	6	6	715	7	2	1,782	6	6	682	9	7	1,789	6	6	690	3	2	1,829	6	6	720	2	2	1,829	6	6	720	2	2
E Water supply	15	1	1	6	1	0	15	1	1	6	2	0	20	1	1	10	1	0	15	1	1	6	1	0	15	1	1	6	1	0
F Construction	1,278	34	34	261	43	8	1,413	35	35	229	38	20	1,432	31	31	257	27	20	1,522	53	53	325	29	15	1,522	53	53	325	29	15
G Wholesale and retail trade	2,981	73	73	1,420	54	6	2,850	78	78	1,480	68	5	3,003	70	70	1,572	72	9	2,894	66	66	1,493	82	11	2,894	66	66	1,493	82	11
H Transport and storage	1,098	2	2	610	5	2	1,120	6	6	896	6	2	1,189	11	11	865	4	2	1,242	7	7	879	4	2	1,242	7	7	879	4	2
I Accommodation and food service activities	415	18	18	34	9	7	384	18	18	19	9	6	379	18	18	30	9	7	374	18	18	27	9	6	374	18	18	27	9	6
J Information and communication	440	6	6	406	7	1	450	7	7	575	7	1	465	6	6	641	7	1	463	6	6	659	8	1	463	6	6	659	8	1
K Financial and insurance activities	82	2	2	82	0	0	71	1	1	71	0	0	72	2	2	72	1	0	67	1	1	67	1	0	67	1	1	67	1	0
L Real estate activities	43,724	583	583	1,589	42	168	44,609	495	495	1,268	41	155	45,576	459	459	1,570	33	146	45,397	414	414	1,523	30	138	45,397	414	414	1,523	30	138
M Professional, scientific and technical activities	518	11	11	277	9	1	532	12	12	287	10	1	533	8	8	275	8	1	566	11	11	295	9	1	566	11	11	295	9	1
N Administrative and support service activities	666	8	8	545	8	1	639	6	6	517	8	1	692	6	6	574	9	1	714	5	5	598	8	1	714	5	5	598	8	1
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	513	5	5	167	2	1	561	5	5	164	2	1	596	19	19	165	0	0	600	19	19	152	2	2	600	19	19	152	2	2
R Arts, entertainment and recreation	228	11	11	15	1	10	203	10	10	13	1	1	205	10	10	14	2	1	198	9	9	12	2	1	198	9	9	12	2	1
S Other services	224	1	1	195	0	0	228	0	0	198	0	0	234	0	0	205	0	0	237	0	0	208	0	0	237	0	0	208	0	0
Loans and advances	58,456	845	845	8,357	241	228	60,786	759	759	8,196	264	220	62,300	725	725	8,200	252	216	62,243	700	700	8,875	264	206	62,243	700	700	8,875	264	206

⁽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.