

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	11,444	11,587	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	9,354	9,601	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	159	159	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	4,264	4,414	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3	1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4,888	5,104	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6		82	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.5	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-9	-8		
					C 01.00 (r250,c010) C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-25	-27		of CCR
	A.1.9	associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-41	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	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	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRS; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 238 of CRS; Articles 36(1) point b) (ii) and 379(3) of CRS; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	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	C 01.00 (r490,c010)	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	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
riansiaonai period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	37	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	28	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	9	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	498	484	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	518	496	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-21	-12	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010 + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,852	10,085	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,592	1,502	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,547	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	62	53	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-17	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	45,214	46,658	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CARLAN	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.69%	20.58%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.79%	21.61%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.31%	24.83%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,317	9,601	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.61%	20.58%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,852	10,085	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,815	10,085	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	205,352	203,093	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	205,339	203,093	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.0%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	38,968	39,729
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	10	9
Risk exposure amount Other credit risk	38,958	39,720
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,321	3,363
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	71	115
Risk exposure amount for operational risk	2,854	3,450
Other risk exposure amounts	0	1
Total Risk Exposure Amount	45,214	46,658

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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	As of 31/12/2017	As of 30/06/2018
(min EUR)	7.5 0. 02, 22, 2027	1.5 31 507 507 2020
Interest income	3,733	1,775
Of which debt securities income	0	0
Of which loans and advances income	3,621	1,737
Interest expenses	2,217	1,068
(Of which deposits expenses)	20	13
(Of which debt securities issued expenses)	2,106	1,009
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	14
Net Fee and commission income	-31	-29
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	7	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	503	121
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-80	7
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	11	9
Net other operating income /(expenses)	33	50
TOTAL OPERATING INCOME, NET	1,977	870
(Administrative expenses)	609	307
(Depreciation)	26	6
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	1	-2
(Commitments and guarantees given)	1	-2
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-26	14
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	7	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	3	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,366	544
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,085	439
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,085	439
Of which attributable to owners of the parent	1,085	439

(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."



Market Risk Nykredit Realkredit

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Ī	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017						As of 30/06/2018									
			VaR (Memoran	ndum item)	STRESSED VaR ((Memorandum item)	INCREMENTAL AND MIGRATI CAPITAL C	ION RISK		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK . CHARGE		PRICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	ST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	. FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	949	920	22	6	131	33							28	7	139	36						
Of which: General risk	190	227	22	6	131	33							28	7	139	36						
Of which: Specific risk	759	694	0	0	0	0							0	0	0	0						
Equities	285	291	12	3	37	9							3	0	10	1						
Of which: General risk	24	23	12	3	37	9							3	0	10	1						
Of which: Specific risk	261	268	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	1	/	3							4	0	9	0						
Commodities risk Total	1,234	1,211	28	0	136	34			_	_	•	2.048	29		139	36						2.104



Credit Risk - Standardised Approach

Nykredit Realkredit

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	6,343	10,445	10		3,941	8,451	10	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3.142	2,468	581		2.847	2.154	579	
	Corporates	1.122	2.400	731		2.847 845	2.15 4 845	724	
	of which: SME	410	410	313		408	408	311	
	Retail	106	106	80		140	140	105	
	of which: SME	0	0	0		140	0	103	
Consolidated data	Secured by mortgages on immovable property	69	69	24		0	0	0	
consolidated data	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	4	1	0	0	0	0
	Items associated with particularly high risk	0	o o	0		0	0	0	
	Covered bonds	2.493	2.493	249		1.820	1.820	190	
	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	
I	Equity	35	35	35		20	20	20	
I	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
1	Standardised Total	13.314	16,484	1,714	1	9,614	13,430	1.628	0

(4) 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).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	5.116	9,919	0		2,714	7,605	0	
	Regional governments or local authorities	5,116	9,919	0		2,/14	7,005	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.027	1.675	444		2.039	1,793	458	
	Corporates	1.082	824	711		845	845	724	
	of which: SME	410	410	313		408	408	311	
	Retail	106	106	80		140	140	105	
	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortgages on immovable property	0	0	0		0	0	0	
DEITH BUILT	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	
	Covered bonds	2,358	2,358	236		1,666	1,666	167	
	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	35	35	35		20	20	20	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1

| Chairmal 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).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mh EUR, %) Central governments or central banks	747	46	0		442	60	^	
	Regional governments or local authorities	747	40	0		442	00	0	
	Public sector entities	0	"	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	54	54	0		22	22	0	
	Corporates	37	, J4	0		33	33	0	
	of which: SME	0	i ,	0		0	0	0	
	Retail	0	l ŏ	0		0	0	0	
	of which: SME	0	1 .	0		0	,	0	
SWEDEN	Secured by mortgages on immovable property	0	l ŏ	0		0	0	0	
SWEDEN	of which: SME	0	1 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	
	Covered bonds	76	76	8		76	76	12	
	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	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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**Original exposure value (e.g., substitution effec

	waters per country or counterparty excludes tricke for securistication exposures, additional valuation adju-										
					Standardis	ed Approach					
			As of 31/12/2017 As of 30/06/2018								
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	ŏ	n n	0		0	0	0	1		
	Public sector entities	o o	0	0		o o	i o	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 3	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	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	0	0	0		0	0	0			
	Securitisation	0					0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				1 0		

[|] Chipries reposure, unitive transport selection of counterpart of counterpart or exclude those of resource and expension factors or credit rais mitigation techniques (c.g., substitution effects).

(a) Total value adjustments and crovisions oer counter of counterparty excludes those for securistication excourses, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurses, but includes ceneral credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit

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					Standardis	ed Approach			
			As of 31/12	2/2017					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities 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	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	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	
	Covered bonds	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach										
			As of 31/12	/2017			As of 30/06/	2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	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	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 5	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				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
		0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation Other exposures	0	0	0		0	0	0				
		0	0	0		0	0	0				
	Standardised Total ²				0				0			

Thingsid reposure, unlike Exposure value; provide before significant to account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and adjustments and adjustments and adjustments are considered to the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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	ů o	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	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 Covered bonds	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Securitisation					· ·	, and the same of		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total:

Standardised Total:

Company appears, unlike Diposum value, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

Total value adjustments and convisions or eccurity of countercarty excludes those for securisticion excounters, additional valuation adjustments (AVAc) and other own funds reductions related to the exocures, but includes owners credit risk adjustments.

					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		U	0	0	
	Institutions	0	0	0		U	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0			0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
ounterpart 7	of which: SME	o o	0	0		Ů	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	
	Covered bonds	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Securitisation						_		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								

¹⁰ Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit

			,.	arcaic recails care					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
Ì	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 International Organisations	0		0		0	0	0	
	International Organisations Institutions	0		0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
C	of which: SME		l °	0		0	0	0	
Country of	Secured by mortgages on immovable property	,	0	0		0	0	0	
Counterpart 8	of which: SME	0	n n	0		0	0	0	
	Exposures in default	0	l ŏ	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								l 0

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities 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	o o	0	0		Ů	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	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 Covered bonds	0	0	0		0	0	0	
	Covered bonds 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	0		0		0	0	U	
	Securitisation		,	,			0	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		-		0

(Prignal exposure, unilse Exposure value, protect before billing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(Protal value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

⁽II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Nykredit Realkredit

				,	care recailered								
							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	65.539	1.985	58.030	19.663	2.919	566	67.154	1.979	59.935	20.129	2.963	550
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43.669	1.655	38.946	12.559	2.287	495	44.241	1.563	39.520	12.756	2.268	451
	Retail	113,257	1,493	110,231	15,141	1,452	496	113,793	1,474	111,415	15,148	1,457	530
	Retail - Secured on real estate property	111.400	1.407	108.823	14.580	1.362	442	111.970	1.388	110.027	14.620	1.389	464
	Retail - Secured on real estate property - Of Which: SME	10,786	282	10,157	1,889	447	76	14,245	392	13,671	2,259	562	99
Consolidated data	Retail - Secured on real estate property - Of Which: non-	100,615	1,125	98,666	12,691	915	366	97,725	996	96,356	12,361	827	364
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.857	86	1.408	561	89	55	1.823	86	1.388	528	68	67
	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	1.857	86	1.408	561	89	55	1.823	86	1.388	528	68	67
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				301						335		
	IRB Total				35,106						35,611		

IRB Total

**Original exposure, unitle Exposure value, is reported before taking into account any effect due to credit coversion factors or credit risk intogetion techniques (e.g., substitution effects).

**For comprate—specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding of which defaulted" evolute to the sixting criteria approach.

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0 0 0			0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	58,469	1,938	51,431	17,779	2,883	541	60,335	1,924	53,342	18,117	2,889	524
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40.240	1.640	35.661	11.890	2.263	490	40.756	1.544	36.094	12.114	2.249	443
	Retail	112,045	1,449	109,045	14,815	1,411	486	112,598	1,418	110,244	14,844	1,416	511
	Retail - Secured on real estate property	110.231	1.367	107.668	14.266	1.323	433	110.814	1.337	108.882	14.330	1.353	447
	Retail - Secured on real estate property - Of Which: SME	10,697	281	10,070	1,875	446	75	14,154	390	13,582	2,246	560	99
DENMARK	Retail - Secured on real estate property - Of Which: non-	99,533	1,086	97,597	12,391	877	358	96,660	947	95,300	12,084	793	348
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.814	82	1.377	549	88	52	1.784	81	1.362	514	63	64
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1.814	82	1.377	549	88	52	1.784	81	1.362	514	63	64
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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	4.399	13	4.056	1.226	1	12	4.160	17	4.062	1.162	29	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1.791	0	1.719	389	0	0	1.869	4	1.870	405	3	1
	Retail	15	1	11	3	0	1	16	1	12	3	0	1
	Retail - Secured on real estate property	7	0	7	1	0	0	9	0	8	1	0	0
CHEREN	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	8	0	7	1	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-	2	0	1	1	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	1	4	2	0	1	7	1	4	2	0	1
	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	8	1	4	2	0	1	7	1	4	2	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	sure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tota	31												



Credit Risk - IRB Approach Nykredit Realkredit

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
		Orig	inal Expo	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
Country of Country and A	Retail - Secured on real estate property - Of V		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of N Retail - Qualifying Revolving	vnich: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	U		
	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	1 6	1 0
	Securitisation			Ů	, i	Ů	Ů			Ů	Ů		i i	i i
	Other non credit-obligation assets													
	IRB Total													

IRB Total

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

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al .												

		ſ						IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	1												

TRB Total

(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 Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation tecl												



Credit Risk - IRB Approach Nykredit Realkredit

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRR Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	F	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti:		- 0	0	0	0	0	- 0	0	0	0	- 0	0	-
		sation on credit-obligation assets												
	IRB Tot													

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0			
	Securitis	ation												
		n credit-obligation assets												4
Orioinal asperuma unlika Evropuma valua ir raportad ha	IRB Tota												1	

TRO TOTAL

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



Sovereign Exposure

Nykredit Realkredit

(min EUR)									As of 31/	/12/2017								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets	s: Carrying <i>l</i>	Amount	Held for			Designated at			Available-for-			Loans and			Held-to-		
	k	loans and	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,946.9	1,334.3	1,612.6	1,649.2	36.6	1,612.6	1,238.3	1,238.3	0.0	0.0	0.0	0.0	59.4	59.4	0.0	0.0	0.0	0.0

Note:
Information lectored in this template is sourced from FINREP templates F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds, and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

| Includes "Non-trading insural assests," provides for banks reporting under GAP
| Includes "Non-trading non-derivative financial assets measured at fair value through profit or banks reporting under GAP
| Includes "Non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method" and "Other non-trading non-derivative financial assets measured at a cost-based method and "Other non-trading non-derivative financial assets measured at a cost-



		Nykredit Realkredit												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	neet exposures	
												OII-Dalance Si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					arrough profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 20	0 20	0 20	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [20 0	20 0	20 0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 41	0 41	0 41	0	0	0 0	0	0	0	0	0	0	4
「3M - 1Y 「 「1Y - 2Y 「														
[3Y - 3Y [Belgium													
[0 - 3M [
[1Y - 2Y [Bulgaria													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [2Y - 3Y	Cyprus													
13 - 5Y														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more	1													
[10Y - more Total [0 - 3M [2,778 376	2,778 376	154	0	0	0	0	0	0	87	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Denmark	1	1	154 376 0 55	0	0 0	0	0 0	0 0 0	0 0 0	0	35 3 8	0 0 0	
[3Y - 5Y [[5Y - 10Y [Denmark	56 40 116 31	56 40 116	55 34 98	0	0	0	0	0	0	0	69 1.059	0	
[10Y - more Total [0 - 3M [1	3,398	3,398	717	0	0	0	1	12	0	87	3,758 4,933	0	0
[0 - 3M [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Estonia													
l 10Y - more Total														



		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Bidousiabad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [France	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
100 - more Total [0 - 3M [3 M - 1Y [1 1 - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10Y [10 Y - more	Germany	0 15 38 328 57 97 304 0	0 15 30 328 22 97 304 0	0 0 30 177 22 97 211 0 536	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
Total	Croatia	840	796	536	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece													
Total [0 - 3M	Hungary													
10Y - more	Ireland													



		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1														
[0 - 3M [Italy													
[0 - 3M [Latvia													
110Y - more Total [0 - 3M [Lithuania													
Total [0 - 3M	Luxembourg	0 0 14 30 45 162 0	0 0 14 30 45 162 0	0 0 14 30 45 119 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta	252	252	209	· ·	, and the second	Ü	,	U	U	U	U	U	Ü
Total	Netherlands													
10Y - more	Poland													



		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Portugal													
[0 - 3M [Romania													
Total [0 - 3M	Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain													
[0 - 3M [Sweden	365 0 0 0 2 2 0 0 0 387	365 0 0 0 22 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	365 0 0 0 0 0 0 0 365	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 48	0 0 0 0 0	0
Total	United Kingdom	112 0 0 0 0 0 0 0	142 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 79 64 68 181 308 587 1,307	4.081 7.367 4.035 2,263 3.817 6.269 2.710 30,542	-16 -92 -110 -130 -332 -759 -1.474 -2,913	2.990 7.936 3.808 3,783 6.449 9.374 5.292 39,633	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7



		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Iceland													
[2Y - 3Y														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
110Y - more Total [0 - 3M	Norway													
Total	Australia													
[0 - 3M [Canada													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Hong Kong													
10Y - more	Japan													



		Nykredit Realkredit	,											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	u.s.	150 0 0 0 0	150 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0	
[10Y - more		150	150	0	0	0	0	0	0	0	0	0	0	3
TO - 3M	China													
Total [0 - 3M	Switzerland													
Total [0 - 3M	Other advanced economies non EEA													
Total [0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Latin America and the Caribbean													
f10Y - more Total	1													



General governments exposures by country of the counterparty

		Nykredit Realkredit	от р о,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	X2017							Derivatives with pos	sibiya fair yalya	Donivativos vist	h negative fair value	Off-balance sh	neet exposures	
								Derivatives with pos	nuve iaii value	Delivatives with	i negauve ian value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [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 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total		0	0	0	0	0	0	ő	ő	ŏ	ŏ	ŏ	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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to enter in control assets the for tradition of the control of the exposures to enter in control assets that the control of the exposures to enter in control of the exposures to exposure to exposure the exposure to exposure exposure to exposure the exposure to exposure expo

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days	Of which: defaulted							Of which: defaulted	exposures	exposures ³	CAPOSUICS	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	12,179	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	1,669	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	9,968	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	386	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	155	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	165,993	113	3,837	3,658	367	688	2,863	175,374	104	3,591	3,577	106	964	2,253
Central banks	710	0	0	0	0	0	0	691	0	0	0	0	0	0
General governments	1,298	0	1	0	0	0	0	1,293	0	0	0	0	0	0
Credit institutions	198	0	17	0	0	9	0	3,237	0	5	5	3	5	0
Other financial corporations	2,160	0	19	0	1	16	0	6,436	0	24	10	20	10	0
Non-financial corporations	45,801	82	2,418	2,418	96	247	1,946	46,340	47	2,511	2,511	24	340	1,870
of which: small and medium-sized enterprises at amortised cost	2,722	12	230	230	32	106	3	2,725	4	199	199	16	81	0
Households	115,825	31	1,383	1,240	270	415	917	117,376	57	1,051	1,051	60	608	383
DEBT INSTRUMENTS other than HFT	165,993	113	3,837	3,658	367	688	2,863	187,552	104	3,591	3,577	106	964	2,253
OFF-BALANCE SHEET EXPOSURES	4,268		43	43	0	4	1	4,002		21	20	14	0	1

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽¹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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 FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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	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		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
			0	_	_	U	Ü	•		0		
Central banks	0	0	U	0	0	U	Ü	0	0	U		
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)	1,213	695	139	118	1,024	1,022	482	109	108	872		
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	1,025	573	104	87	880	855	369	79	78	751		
of which: small and medium-sized enterprises at amortised cost	42	38	21	18	0	27	23	16	15	0		
Households	189	122	36	31	143	167	113	30	30	121		
DEBT INSTRUMENTS other than HFT	1,213	695	139	118	1,024	1,022	482	109	108	872		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

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