



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	12,030	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	12,030	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

		(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	
OWN FUNDS Transitional period	A	OWN FUNDS	13,910	13,753	13,820	13,668	C 01.00 (0000,0000)	Articles 4(1)(b) 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 (0000,0000)	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 (0000,0000)	Articles 26(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 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	4,808	4,717	4,710	4,711	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(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 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-10	-10	-10	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-270	-277	-277	-282	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 (net of associated DTAs)	0	0	0	0	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-39	-33	-36	-37	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) 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 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 135(b) of CRR and Article 36(1) point (k) (v) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(2), 36(1) point (b), 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 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-20	-28	-60	-64	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	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 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	501	491	491	491	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-1	-1	0	-1	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0744,0000) + C 01.00 (0746,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0730,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,696	12,028	12,108	11,967	C 01.00 (0000,0000)	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 (0750,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,936	1,442	1,429	1,419	C 01.00 (0760,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	278	283	283	282	C 01.00 (0960,0000) + C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000) + C 01.00 (0994,0000) + C 01.00 (0996,0000) + C 01.00 (0998,0000) + C 01.00 (0999,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0996,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	57,493	58,934	57,840	58,043	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.47%	19.58%	20.08%	19.77%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.34%	20.41%	20.93%	20.62%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	24.19%	23.34%	23.89%	23.55%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,196	11,537	11,617	11,476	CA3 (1)	[(A.1)+(B-B.1)]
CET1 RATIO (%) Fully loaded ¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.47%	19.58%	20.08%	19.77%	CA3 (1)	[(A.1)+(B-B.1)]
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

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 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 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

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
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 (r0050, 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 (r010, 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

(mn 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

(mli 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 (i)					
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)(ii); 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	1,590				1,398				1,552				1,427									
TOTAL ASSETS	208,469				215,039				217,151				215,777				IAS 1.9(e); ICG 6					

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

(mli 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	214	0	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)	

¹This 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 1.1G6

(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			
(mln 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	0	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	4,061	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	0	5	1	6							0	5	1	6								
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	3,229	120	26	147	36	0	0	0	0	0	0	0	3,344

Market risk template does not include CUI 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 OVI 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⁾
Consolidated data	Central governments or central banks	6,502	12,904	0	0	7,277	14,554	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2,196	1,569	561	0	3,110	1,541	507	
	Corporates	2,863	1,751	767	0	4,350	1,853	769	
	of which: SME	441	441	236	0	467	467	256	
	Retail	316	316	237	0	321	321	241	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	13	13	11	0	0	0	0	
	of which: SME	8	8	6	0	0	0	0	
	Exposures in default	1	1	1	0	0	0	0	
	Items associated with particular/hish risk	0	0	0	0	0	0	0	
	Covered bonds	3,662	3,662	366	0	3,698	3,698	361	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	77	77	77	0	103	103	103		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾	15,930	21,370	1,961	0	18,769	22,336	1,980	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 (i.e., substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 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⁾
DENMARK	Central governments or central banks	6,502	13,790	0	0	7,086	14,727	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	862	1,071	317	0	1,615	1,109	350	
	Corporates	902	790	902	0	905	905	750	
	of which: SME	441	441	236	0	467	467	256	
	Retail	316	316	237	0	321	321	241	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	13	13	11	0	0	0	0	
	of which: SME	8	8	6	0	0	0	0	
	Exposures in default	1	1	1	0	0	0	0	
	Items associated with particular/hish risk	0	0	0	0	0	0	0	
	Covered bonds	2,339	2,339	231	0	2,156	2,156	216	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	44	44	44	0	43	43	43		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾	11,714	16,262	1,529	0	12,881	16,987	1,529	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 (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		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⁾
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	9	6	3	0	13	11	3	
	Corporates	1,261	120	120	0	1,466	191	191	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particular/hish risk	0	0	0	0	0	0	0	
	Covered bonds	78	78	8	0	77	77	8	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	50	50	50	0	23	23	23		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾	1,270	126	128	0	1,519	202	224	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 (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty 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, %)									
Consolidated data	Central governments or central banks	6,379	13,370	0	0	6,065	14,743	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,150	1,523	493	0	2,801	1,687	581	0
	Corporates	2,655	1,678	776	0	2,401	1,625	804	0
	of which: SME	398	398	323	0	421	421	321	0
	Retail	331	331	248	0	342	342	256	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,495	3,495	350	0	3,705	3,705	377	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	113	113	113	0	175	175	175	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	15,972	20,910	1,979	0	16,389	22,341	2,193	0	

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

(2) 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 rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		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	13,588	0	0	6,048	14,960	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,528	1,107	341	0	1,147	1,107	400	0
	Corporates	911	911	760	0	944	944	791	0
	of which: SME	398	398	323	0	421	421	321	0
	Retail	331	331	248	0	342	342	256	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,042	3,042	304	0	3,112	3,112	315	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	48	48	48	0	60	60	60	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures 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	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	61	60	13	0	4	3	1	0
	Corporates	1,041	114	7	0	835	59	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	114	114	11	0	114	114	11	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	35	35	35	0	46	46	46	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nykredit Realkredit A/S

		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	0	83,033	1,327	72,595	18,831	0	70,150	18,379
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41,919	1,231	34,852	7,945	888	42,194	1,104	34,943	7,923	800	34,852	7,945
	Retail	116,010	1,362	111,911	13,891	1,132	116,920	1,353	114,807	14,375	1,187	111,911	13,891
	Retail - Secured on real estate property	114,132	1,297	112,492	13,407	1,063	117,132	1,293	115,985	13,918	1,116	112,492	13,407
	Retail - Secured on real estate property - Of Which: SME	73,49	259	6,999	870	300	72,38	224	6,520	876	278	6,999	870
	Retail - Secured on real estate property - Of Which: non-SME	106,963	1,038	105,593	12,537	763	109,894	1,069	109,366	13,042	838	105,593	12,537
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,888	65	1,421	484	69	1,777	61	1,311	457	71	1,421	484
Retail - Other Retail - Of Which: non-SME	1,888	65	1,421	484	69	1,777	61	1,311	457	71	1,421	484	
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 Total ³				43,528					44,204				

(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 counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 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	69,136	1,434	59,362	16,096	1,119	655	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	0
	Corporates - Of Which: SME	39,391	1,230	32,349	2,951	887	464	49,299	1,101	33,089	2,649	799	468
	Retail	115,887	1,225	112,992	13,723	1,092	509	117,976	1,218	115,980	14,220	1,156	505
	Retail - Secured on real estate property	113,226	1,185	111,590	13,251	1,059	451	116,226	1,183	114,889	13,776	1,091	448
	Retail - Secured on real estate property - Of Which: SME	7,001	293	6,451	862	298	82	7,196	221	6,571	867	295	77
	Retail - Secured on real estate property - Of Which: non-SME	106,125	910	105,141	12,388	732	370	109,031	962	108,112	13,909	817	371
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,861	59	1,400	473	62	58	1,748	55	1,291	446	65	57
Retail - Other Retail - Of Which: non-SME	1,861	59	1,400	473	62	58	1,748	55	1,291	446	65	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 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	9	6,184	0	6,111	1,395	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	603	0	603	74	0	1	646	0	641	79	0	1
	Retail	3	0	2	2	1	0	3	0	2	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 - Of Which: SME	0	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	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 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	83,722	1,247	75,462	16,747	896	682	86,748	1,392	76,639	19,076
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42,068	1,025	34,792	7,556	693	451	42,737	999	35,629	7,469
	Retail	119,831	1,406	117,766	14,873	2,256	533	115,346	1,157	113,261	13,024
	Retail - Secured on real estate property	117,983	1,394	116,407	14,409	1,190	494	113,521	1,097	111,937	14,561
	Retail - Secured on real estate property - Of Which: SME	7,205	226	5,560	891	276	76	7,206	210	5,326	880
	Retail - Secured on real estate property - Of Which: non-SME	110,778	1,168	109,847	13,518	914	418	106,315	888	106,399	13,701
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,827	58	1,361	464	66	25	1,828	59	1,354	462
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				16,315	44,335				44,085		9,885

(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 counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	72,960	1,233	63,024	16,650	892	682	70,956	1,390	66,234	16,901
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46,211	1,037	33,043	7,341	689	446	46,053	956	32,875	7,178
	Retail	188,824	1,360	116,795	14,714	1,230	513	114,163	1,033	112,140	14,827
	Retail - Secured on real estate property	117,823	1,206	115,450	14,259	1,188	497	112,363	998	110,887	14,375
	Retail - Secured on real estate property - Of Which: SME	7,155	223	6,523	880	275	75	7,149	207	6,479	851
	Retail - Secured on real estate property - Of Which: non-SME	109,868	984	108,927	13,379	892	382	105,215	790	104,338	13,524
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	6,085	0	6,017	1,343	0	7	6,091	0	5,952	1,429
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	573	0	573	69	0	1	582	0	587	71
	Retail	4	0	3	2	1	0	4	0	3	2
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	2	2	1	0	3	0	2	2	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(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 amortised 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	Spain																
	Sweden																
	United Kingdom	0	0	0	0	0	0	0	6	765	-3	661	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	22	1,626	-14	1,000	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	64	1,612	-60	1,526	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Norway	0	0	0	0	0	0	0	147	2,191	-188	2,434	0	0	0	0	0
	Australia	0	0	0	0	0	0	0	337	3,382	-342	3,696	0	0	0	0	0
	Canada	0	0	0	0	0	0	0	359	2,568	-354	2,470	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	302	1,243	-374	1,295	0	0	0	0	0
	Total		0	0	0	0	0	0	1,237	14,087	-1,334	13,982	0	0	0	0	0

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

Nykkredit Realkredit A/S

As of 31/12/2022

		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
[0 - 3M]	Africa																				
[3M - 1Y]																					
[1Y - 2Y]																					
[2Y - 3Y]																					
[3Y - 5Y]																					
[5Y - 10Y]	Others																				
[10Y - more]																					
Total																					
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		18	18	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		18	18	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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, Gabor, 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, Switzerland, 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 nGAP

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

Nykkredit 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 amortised 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	Finland																
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	France							18	2,519	-23	2,021	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Germany							88	6,104	-121	6,414	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Croatia							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Greece							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Hungary							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Ireland							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Italy							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Latvia							0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total		282	282	245	0	0	0	5,096	54,044	-5,360	53,719	0	0	0	0	0	0

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

Nykkredit Realkredit A/S

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
	Africa														
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more															
Total															
	Others														
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		18	18	18	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		39	39	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		35	35	0	0	0	0	0	0	0	0	0	0	0	0
Total		93	93	18	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, Switzerland, 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⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 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	6,176	0	0	0	0	0	2	0	0	0	0	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	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	0	
General governments	1,882	0	0	0	0	0	0	0	0	926	0	0	0	0	0	0	0	0	0	
Credit institutions	11,466	0	0	0	0	0	0	0	0	11,462	0	0	0	0	0	0	0	0	0	
Other financial corporations	38	0	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	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	2,620	341	174	1,043	247	1,571		
Central banks	263	0	0	0	0	0	0	0	0	110	0	0	0	0	0	0	0	0	0	
General governments	1,267	0	3	3	0	0	2	0	1	1,277	0	2	2	0	0	1	2	0	0	
Credit institutions	794	0	0	0	0	0	0	0	0	999	0	2	2	0	0	2	0	0	0	
Other financial corporations	7,707	1,589	74	74	50	15	46	37	20	7,873	1,156	82	69	67	17	43	35	17		
Non-financial corporations	58,456	23	845	845	160	109	309	131	474	60,786	14	759	759	174	107	377	157	381		
of which: small and medium-sized enterprises	48,055	28	738	738	160	101	197	114	404	47,935	14	673	673	174	75	231	138	329		
of which: Loans collateralised by commercial immovable property	4,723	0	107	107	0	0	17	0	70	4,708	0	85	85	0	0	13	0	53		
Households	118,594	30	1,886	1,847	121	47	618	58	1,227	121,977	34	1,817	1,798	98	51	619	55	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	34	28	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		
BEST INSTRUMENTS other than HFT	205,967	1,647	2,809	2,769	336	172	1,026	227	1,722	212,558	1,205	2,662	2,620	341	172	1,043	247	1,571		
OFF-BALANCE SHEET EXPOSURES	5,818		53	53	49	34	11	11	0	5,439		50	50	49	36	10	10	0		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 FROEP framework (template F 10.00 / 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 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 2022, 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
Nyredit Realcredit 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*				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*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	Of which performing but past due >30 days and <=90 days			Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾							Of which: defaulted	Of which Stage 3 ⁽³⁾										
Cash balances at central banks and other demand deposits	5,787	0	0	0	0	3	0	0	0	6,936	0	0	0	0	4	0	0	0	0			
Debt securities (including at amortised cost and fair value)	12,433	0	0	0	0	0	0	0	0	12,565	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	807	0	0	0	0	0	0	0	0	803	0	0	0	0	0	0	0	0	0			
Credit institutions	11,556	0	0	0	0	0	0	0	0	11,756	0	0	0	0	0	0	0	0	0			
Other financial corporations	36	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0			
Non-financial corporations	12	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	195,530	59	2,633	2,599	325	177	1,031	240	1,501	193,475	43	2,537	2,509	344	194	990	233	1,448				
Central banks	251	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	0	0	2	0	1	1,220	0	3	3	0	0	2	0	1				
Credit institutions	1,233	0	1	1	0	0	1	0	0	645	0	2	2	0	0	2	0	0				
Other financial corporations	7,407	4	102	69	86	14	42	33	12	7,322	3	53	53	40	17	33	25	6				
Non-financial corporations	62,300	21	725	725	162	100	369	153	348	62,241	10	700	700	180	115	355	150	320				
of which: small and medium-sized enterprises	48,624	21	636	636	162	94	202	132	294	43,757	9	619	619	180	108	198	131	281				
of which: Loans collateralised by commercial immovable property	4,702	0	89	89	0	0	13	0	54	4,462	1	81	81	0	0	12	0	48				
Households	122,853	33	1,802	1,802	77	63	618	54	1,140	122,047	31	1,779	1,751	114	62	598	58	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	24	131	10	632				
of which: Credit for consumption	12,558	5	156	156	49	38	110	37	338	12,224	8	768	750	76	43	123	41	479				
DEBT INSTRUMENTS other than HFT	213,741	59	2,633	2,599	325	180	1,031	240	1,501	212,976	43	2,537	2,509	344	197	990	233	1,448				
OFF-BALANCE SHEET EXPOSURES	5,590		47	47	46	34	11	11	0	5,547		49	49	48	33	11	11	0				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected 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 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 FROPER Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER 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	
(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		
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 FORBEARANCE ²													
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
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	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		87	76	27	27	52		
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	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

(min 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-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,401	44	44	317	6	16	1,468	42	42	304	5	15	1,503	40	40	313	8	17	1,554	39	39	316	8	18
B Mining and quarrying	63	1	1	49	1	0	55	0	0	47	1	0	53	0	0	46	0	0	7	0	0	0	0	0
C Manufacturing	2,827	41	41	1,388	45	5	3,336	39	39	1,531	56	5	3,409	44	44	1,600	68	6	3,408	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
E Water supply	35	1	1	6	1	0	35	1	1	6	2	0	20	1	1	10	1	0	13	1	1	6	1	0
F Construction	1,278	34	34	261	43	9	1,413	35	35	232	38	20	1,432	31	31	257	27	20	1,522	53	53	325	29	15
G Wholesale and retail trade	2,681	73	73	1,430	54	6	2,850	78	78	1,480	68	5	3,003	70	70	1,572	72	9	2,894	66	66	1,492	87	11
H Transport and storage	1,058	2	2	810	5	2	1,120	2	2	805	6	2	1,189	1	1	865	4	2	1,242	2	2	870	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
J Information and communication	948	6	6	476	7	1	1,510	7	7	575	7	1	1,605	6	6	541	7	1	1,612	4	4	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
L Real estate activities	43,724	583	583	1,589	42	168	44,609	495	495	1,268	41	155	45,676	459	459	1,570	33	146	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
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
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
P Education	11	0	0	0	0	0	8	0	0	0	0	0	9	0	0	2	0	0	8	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	2	1	600	19	19	152	2	2
R Arts, entertainment and recreation	228	11	11	15	1	10	203	10	10	13	1	3	205	10	10	14	2	3	198	9	9	12	2	3
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
Loans and advances	58,466	845	845	2,011	201	228	60,786	759	759	8,156	264	220	62,800	726	726	8,500	252	216	62,241	700	700	8,876	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.