



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Nykredit Realkredit A/S
<b>LEI Code</b>	LIU16F6VZJSD6UKHD557
<b>Country Code</b>	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.

## 2022 EU-wide Transparency Exercise

### Key Metrics

Nykredit Realkredit A/S

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	10,870	11,159	11,166	11,411	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,870	11,159	11,166	11,411	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,091	13,379	13,409	13,633	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,091	13,379	13,409	13,633	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	54,423	54,011	58,940	57,370	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,423	54,011	58,940	57,370	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.97%	20.66%	18.94%	19.89%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.97%	20.66%	18.94%	19.89%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.89%	21.58%	19.79%	20.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.89%	21.58%	19.79%	20.76%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.05%	24.77%	22.75%	23.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.05%	24.77%	22.75%	23.76%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	236,900	240,282	237,378	230,686	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.80%	4.85%	4.91%	5.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

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

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Capital

Nykredit Realkredit A/S

		(mB EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS	A	<b>OWN FUNDS</b>	<b>13,091</b>	<b>13,379</b>	<b>13,409</b>	<b>13,633</b>	C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>10,870</b>	<b>11,159</b>	<b>11,166</b>	<b>11,411</b>	C 01.00 (0102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	159	159	159	159	C 01.00 (0103,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,985	6,512	6,509	6,770	C 01.00 (0130,0101)	Articles 36(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0140,0101)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	6,047	4,809	4,808	4,807	C 01.00 (0200,0101)	Articles 4(1)(b) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0101)	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	7	8	5	C 01.00 (0230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-10	-11	-11	C 01.00 (0250,0101)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-275	-273	-263	-269	C 01.00 (0300,0101) + C 01.00 (0340,0101)	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 (0370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0101)	Articles 36(1) point (d), 40 and 129 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-43	-41	-41	C 01.00 (0390,0101)	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 (0400,0101)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0101)	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 (0460,0101) + C 01.00 (0460,0102) + C 01.00 (0470,0101) + C 01.00 (0470,0102) + C 01.00 (0472,0101)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 155(4) of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0101)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0101)	Articles 4(2), 36(1) point (k), 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 (0490,0101)	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 (0500,0101)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-3	-9	C 01.00 (0520,0101)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0101)	Article 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0101)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0620,0101)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0101)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0101)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0520,0101)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>499</b>	<b>496</b>	<b>498</b>	<b>499</b>	C 01.00 (0530,0101)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	500	498	501	499	C 01.00 (0640,0101) + C 01.00 (0670,0101)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-3	-3	0	C 01.00 (0660,0101) + C 01.00 (0670,0101) + C 01.00 (0670,0102) + C 01.00 (0670,0103) + C 01.00 (0674,0101) + C 01.00 (0676,0101)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0680,0101) + C 01.00 (0730,0101)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,369</b>	<b>11,654</b>	<b>11,664</b>	<b>11,910</b>	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,723</b>	<b>1,725</b>	<b>1,745</b>	<b>1,723</b>	C 01.00 (0750,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,449	1,449	1,449	1,443	C 01.00 (0750,0101) + C 01.00 (0980,0101)	-	
A.4.2	Other Tier 2 Capital components and deductions	274	276	297	280	C 01.00 (0910,0101) + C 01.00 (0920,0101) + C 01.00 (0920,0102) + C 01.00 (0920,0103) + C 01.00 (0920,0104) + C 01.00 (0920,0105) + C 01.00 (0920,0106) + C 01.00 (0920,0107) + C 01.00 (0920,0108) + C 01.00 (0920,0109) + C 01.00 (0920,0110) + C 01.00 (0920,0111) + C 01.00 (0920,0112) + C 01.00 (0920,0113) + C 01.00 (0920,0114) + C 01.00 (0920,0115) + C 01.00 (0920,0116) + C 01.00 (0920,0117) + C 01.00 (0920,0118) + C 01.00 (0920,0119) + C 01.00 (0920,0120) + C 01.00 (0920,0121) + C 01.00 (0920,0122) + C 01.00 (0920,0123) + C 01.00 (0920,0124) + C 01.00 (0920,0125) + C 01.00 (0920,0126) + C 01.00 (0920,0127) + C 01.00 (0920,0128) + C 01.00 (0920,0129) + C 01.00 (0920,0130) + C 01.00 (0920,0131) + C 01.00 (0920,0132) + C 01.00 (0920,0133) + C 01.00 (0920,0134) + C 01.00 (0920,0135) + C 01.00 (0920,0136) + C 01.00 (0920,0137) + C 01.00 (0920,0138) + C 01.00 (0920,0139) + C 01.00 (0920,0140) + C 01.00 (0920,0141) + C 01.00 (0920,0142) + C 01.00 (0920,0143) + C 01.00 (0920,0144) + C 01.00 (0920,0145) + C 01.00 (0920,0146) + C 01.00 (0920,0147) + C 01.00 (0920,0148) + C 01.00 (0920,0149) + C 01.00 (0920,0150) + C 01.00 (0920,0151) + C 01.00 (0920,0152) + C 01.00 (0920,0153) + C 01.00 (0920,0154) + C 01.00 (0920,0155) + C 01.00 (0920,0156) + C 01.00 (0920,0157) + C 01.00 (0920,0158) + C 01.00 (0920,0159) + C 01.00 (0920,0160) + C 01.00 (0920,0161) + C 01.00 (0920,0162) + C 01.00 (0920,0163) + C 01.00 (0920,0164) + C 01.00 (0920,0165) + C 01.00 (0920,0166) + C 01.00 (0920,0167) + C 01.00 (0920,0168) + C 01.00 (0920,0169) + C 01.00 (0920,0170) + C 01.00 (0920,0171) + C 01.00 (0920,0172) + C 01.00 (0920,0173) + C 01.00 (0920,0174) + C 01.00 (0920,0175) + C 01.00 (0920,0176) + C 01.00 (0920,0177) + C 01.00 (0920,0178) + C 01.00 (0920,0179) + C 01.00 (0920,0180) + C 01.00 (0920,0181) + C 01.00 (0920,0182) + C 01.00 (0920,0183) + C 01.00 (0920,0184) + C 01.00 (0920,0185) + C 01.00 (0920,0186) + C 01.00 (0920,0187) + C 01.00 (0920,0188) + C 01.00 (0920,0189) + C 01.00 (0920,0190) + C 01.00 (0920,0191) + C 01.00 (0920,0192) + C 01.00 (0920,0193) + C 01.00 (0920,0194) + C 01.00 (0920,0195) + C 01.00 (0920,0196) + C 01.00 (0920,0197) + C 01.00 (0920,0198) + C 01.00 (0920,0199) + C 01.00 (0920,0200)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0101) + C 01.00 (0980,0102) + C 01.00 (0990,0101)	-	
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>54,423</b>	<b>54,011</b>	<b>58,940</b>	<b>57,370</b>	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0101,0101)	-	
CAPITAL RATIOS (%)	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.97%</b>	<b>20.66%</b>	<b>18.94%</b>	<b>19.89%</b>	GA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>20.89%</b>	<b>21.58%</b>	<b>19.79%</b>	<b>20.76%</b>	GA3 (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>24.05%</b>	<b>24.77%</b>	<b>22.75%</b>	<b>23.76%</b>	GA3 (3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>10,870</b>	<b>11,159</b>	<b>11,166</b>	<b>11,411</b>	[11.5 + 1.13 + 1.21 + MIN(A.2.3 + A.1.13) - A.2.2 - A.2.4 + MIN(A.4 + A.2.2 - A.2.3) - 0.01]	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>19.97%</b>	<b>20.66%</b>	<b>18.94%</b>	<b>19.89%</b>	[D.1]/[B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the 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.o. in their Pillar 3 disclosure



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nykredit Realkredit A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,000	44,282	49,056	47,449	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,148	2,094	1,988	1,841	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	32,395	31,715	34,214	32,256	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,574	2,675	2,784	2,647	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,898	2,723	1,822	1,112	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	197	105	104	118	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,664	3,237	3,960	4,694	C 02.00 (r0520, c0010)
Of which the standardised approach	1,232	1,143	1,068	1,177	C 02.00 (r0530, c0010)
Of which IMA	2,432	2,095	2,892	3,517	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,664	3,664	3,998	3,997	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,664	3,664	3,998	3,997	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
<b>Total</b>	<b>54,423</b>	<b>54,011</b>	<b>58,940</b>	<b>57,370</b>	

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

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

## 2022 EU-wide Transparency Exercise

### P&L Nykredit Realkredit A/S

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

<sup>1</sup> Information available only as of end of the year

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

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Nykredit Realkredit A/S

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

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	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	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	Annex V, Part 1.32, 44(a)
Financial assets at amortised cost	136	0	0	0	0	134	0	0	0	0	0	0	163	0	0	0	0	0	227	0	0	0	0	0	Annex V, Part 1.31, 44(b)
Loans and advances	15,480	1,815	302	-55	-109	-217	15,255	1,932	272	-48	-109	-214	15,829	2,040	278	-53	-115	-214	14,587	2,693	284	-55	-126	-222	Annex V, Part 1.32, 44(a)

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

<sup>2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

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

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

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

## 2022 EU-wide Transparency Exercise

Market Risk  
Nykredit 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 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	963	961	30	6	144	29							28	9	111	32								
Of which: General risk	168	215	30	6	144	29							28	9	111	32								
Of which: Specific risk	795	746	0	0	0	0							0	0	0	0								
Equities	252	169	19	6	30	7							31	9	50	16								
Of which: General risk	2	3	19	6	30	7							31	9	50	16								
Of which: Specific risk	250	166	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	2	0	0	6	2							2	1	7	2								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,215</b>	<b>1,130</b>	<b>39</b>	<b>9</b>	<b>156</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>12</b>	<b>127</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,095</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	910	1,044	49	15	138	35							85	24	158	41								
Of which: General risk	205	258	49	15	138	35							85	24	158	41								
Of which: Specific risk	705	786	0	0	0	0							0	0	0	0								
Equities	143	126	38	9	64	14							40	7	58	12								
Of which: General risk	5	3	38	9	64	14							40	7	58	12								
Of which: Specific risk	139	123	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	2	0	7	0							3	1	5	2								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,053</b>	<b>1,170</b>	<b>67</b>	<b>19</b>	<b>165</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>110</b>	<b>29</b>	<b>172</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,517</b>

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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	4,222	12,002	0		4,527	0	12,021	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	2,251	1,250	433		1,633	1,307	421	0
	Corporates	1,915	1,336	752		2,318	1,414	751	0
	of which: SME	480	480	346		462	462	347	0
	Retail	209	209	194		274	274	206	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	1,617	634	419		1,223	505	336	0
	of which: SME	488	244	145		653	279	160	0
	Exposures in default	10	0	0	1	9	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	3,572	3,572	358		3,462	3,462	346	0
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	122	122	122		109	109	109	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>4</sup>	14,471	28,184	2,270	1	14,654	28,897	2,193	1	

<sup>1</sup> 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).

<sup>2</sup> Standardised Total does not include the liquidation value unless in the results over the 2021 exercise.

<sup>3</sup> Data for most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
DENMARK	(in EUR, %)								
	Central governments or central banks	4,221	12,021	0		5,405	13,600	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,222	905	278		609	877	266	
	Corporates	881	881	743		879	879	741	
	of which: SME	480	480	346		462	462	347	
	Retail	209	209	194		274	274	206	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,617	634	419		1,223	505	336	
	of which: SME	488	244	145		653	279	160	
	Exposures in default	10	0	0	1	9	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,058	3,058	306		2,958	2,958	294	
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	85	85	85		83	83	83		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	10,186	20,502	1,824	2	10,026	20,122	1,753	2	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWEDEN	(in EUR, %)								
	Central governments or central banks	21	21	0		20	20	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	288	31	8		362	45	10	
	Corporates	633	0	0		1,020	124	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	84	84	84		84	84	84	
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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	303	136	92	0	366	149	94	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 3	(in 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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 4	(in 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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	5,651	13,742	0	0	6,243	13,020	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,313	1,717	509	0	2,369	1,536	442	0
	Corporates	2,711	1,503	777	0	2,708	1,395	772	0
	of which: SME	423	423	214	0	428	428	226	0
	Retail	287	287	216	0	304	304	228	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	249	152	132	0	68	60	53	0
	of which: SME	168	82	64	0	49	45	38	0
	Exposures in default	2	2	2	0	4	3	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,211	3,211	352	0	3,206	3,204	370	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	117	117	117	0	72	72	72	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	15,044	21,032	2,103	1	15,471	21,204	1,940	1	

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

(2) Standardised Total does not include the Securitisation positions unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
DENMARK	Central governments or central banks	5,671	13,560	0	0	6,060	13,740	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	875	1,297	349	0	1,029	1,067	283	0
	Corporates	885	885	764	0	889	758	758	0
	of which: SME	423	423	214	0	428	428	226	0
	Retail	287	287	216	0	304	304	228	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	249	152	132	0	68	60	53	0
	of which: SME	168	82	64	0	49	45	38	0
	Exposures in default	2	2	2	0	4	3	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,200	3,200	302	0	3,226	3,224	323	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	83	83	83	0	44	44	44	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	12,776	18,162	1,816	0	12,776	18,162	1,816	0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWEDEN	Central governments or central banks	20	20	0	0	20	20	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	9	4	0	38	38	8	0
	Corporates	1,270	71	314	0	1,311	228	228	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	81	81	8	0	80	80	8	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	13	13	13	0	17	17	17	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	1,345	146	334	0	1,466	263	263	0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	
(in EUR, %)													
Consolidated data	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	81,946	1,745	71,074	20,265	1,320	757	83,431	1,714	72,709	20,240	1,247	713
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42,875	1,546	36,329	9,585	1,110	544	45,497	1,532	36,596	9,561	1,106	532
	Retail	129,320	1,443	127,445	18,879	1,279	534	131,623	1,460	129,944	14,071	1,269	566
	Retail - Secured on real estate property	127,263	1,372	125,867	14,315	1,493	471	129,560	1,390	128,176	13,550	1,209	498
	Retail - Secured on real estate property - Of Which: SME	8,692	299	7,463	1,143	409	137	8,152	299	7,152	1,095	379	90
	Retail - Secured on real estate property - Of Which: non-SME	119,392	1,073	118,384	13,172	1,085	384	121,408	1,091	120,944	12,455	830	408
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,037	71	1,579	564	85	63	2,043	69	1,568	61	60	67
	Retail - Other Retail - Of Which: non-SME	2,037	71	1,579	564	85	63	2,043	69	1,568	61	60	67
	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			42,027					42,109					

(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) Exposure value does not include the Securitisation position unless in the results prior to the 2022 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	
(in EUR, %)													
DENMARK	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	71,087	1,717	60,892	18,042	1,352	728	72,306	1,696	61,695	17,894	1,241	689
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40,247	1,542	34,223	9,271	1,114	538	43,312	1,549	34,457	8,325	1,104	527
	Retail	126,400	1,344	126,542	14,710	1,554	506	130,647	1,345	128,808	13,892	1,232	533
	Retail - Secured on real estate property	126,393	1,276	124,907	14,138	1,472	445	128,637	1,280	127,200	13,362	1,174	468
	Retail - Secured on real estate property - Of Which: SME	8,044	295	7,437	1,133	406	86	8,105	295	7,486	1,065	377	89
	Retail - Secured on real estate property - Of Which: non-SME	118,349	981	117,550	13,025	1,066	358	120,532	985	119,714	12,297	796	379
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,007	68	1,555	552	82	61	2,010	65	1,543	510	58	65
	Retail - Other Retail - Of Which: non-SME	2,007	68	1,555	552	82	61	2,010	65	1,543	510	58	65
	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													

(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 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	
(in EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,615	2	5,613	1,322	5	13	6,033	0	5,979	1,472	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	887	2	885	152	5	3	944	0	917	564	1	1
	Retail	4	0	4	3	1	0	4	0	3	3	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	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	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	0	1	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	2	1	0	3	0	2	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	
(in EUR, %)													
Country of Counterpart 3	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
	Retail - Secured on real estate property - Of Which: non-SME	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 - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	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 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	
(in EUR, %)													
Country of Counterpart 4	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
	Retail - Secured on real estate property - Of Which: non-SME	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 - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)			Of which: defaulted	Of which: defaulted		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	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	80,648	1,578	71,147	15,813	1,204	713	86,091	1,468	18,599	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	42,242	1,398	34,911	8,727	1,071	518	41,721	1,294	15,520	
	Retail	137,371	14,241	125,055	16,982	1,259	538	137,862	13,790	19,645	
	Retail - Secured on real estate property	125,259	1,351	123,699	15,569	1,162	474	119,823	1,302	18,111	
	Retail - Secured on real estate property - Of Which: SME	7,897	225	7,225	1,089	220	87	7,665	266	5,855	
	Retail - Secured on real estate property - Of Which: non-SME	117,463	1,075	116,225	14,560	833	387	112,158	1,036	11,217	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,021	71	1,545	513	67	64	1,979	68	1,532	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	2,021	71	1,545	513	67	64	1,979	68	1,532		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total <sup>2</sup>			45,965				43,949				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)			Of which: defaulted	Of which: defaulted		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	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	21,947	1,565	61,945	17,288	1,198	692	68,775	1,448	15,401	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	40,127	1,798	33,820	8,420	1,269	514	39,312	1,287	11,212	
	Retail	126,391	1,293	124,050	15,909	1,194	505	120,849	1,233	118,689	
	Retail - Secured on real estate property	124,411	1,227	122,531	15,707	1,129	494	118,880	1,170	117,181	
	Retail - Secured on real estate property - Of Which: SME	7,941	220	7,170	999	226	86	7,492	261	6,832	
	Retail - Secured on real estate property - Of Which: non-SME	116,570	967	115,361	14,708	803	319	111,438	909	110,370	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,980	66	1,519	502	65	61	1,968	63	1,508	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1,980	66	1,519	502	65	61	1,968	63	1,508		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)			Of which: defaulted	Of which: defaulted		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	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	6,008	0	6,916	1,348	0	6	6,388	0	1,494	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	897	0	895	148	0	1	871	0	870	
	Retail	5	0	4	3	0	3	0	2	2	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	4	0	3	2	0	2	0	1	2		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 3	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 4	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	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).





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

Nykredit Realkredit A/S

As of 31/12/2021

		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		
	Finland														
	France														
	Germany														
	Croatia														
	Greece														
	Hungary														
	Ireland														
	Italy														
	Latvia														
	<b>Total</b>	<b>788</b>	<b>792</b>	<b>652</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,236</b>	<b>35,803</b>	<b>-2,260</b>	<b>38,466</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>





















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

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures <sup>(2)</sup>		Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures <sup>(2)</sup>	
	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>3</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>3</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>		
			Of which: defaulted	Of which Stage 3			Of which Stage 3				Of which Stage 3		Of which Stage 3			Of which Stage 3				
<b>Cash balances at central banks and other demand deposits</b>	4,820	0	0	0	0	3	0	0	0	5,836	0	0	0	0	3	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	11,877	0	0	0	0	0	0	0	0	11,528	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,081	0	0	0	0	0	0	0	0	1,274	0	0	0	0	0	0	0	0		
Credit institutions	10,765	0	0	0	0	0	0	0	0	10,140	0	0	0	0	0	0	0	0		
Other financial corporations	35	0	0	0	0	0	0	0	0	74	0	0	0	0	0	0	0	0		
Non-financial corporations	53	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	201,734	1,797	3,195	3,158	302	160	1,102	217	1,996	204,399	1,683	3,148	3,114	272	156	1,090	214	2,050		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,414	0	10	10	0	0	9	0	3	1,419	0	4	4	0	0	8	0	3		
Credit institutions	982	0	0	0	0	1	0	0	0	201	0	0	0	0	0	0	0	0		
Other financial corporations	9,132	1,725	97	97	68	16	54	40	16	9,407	1,609	71	71	43	16	43	32	27		
Non-financial corporations	58,056	26	1,007	973	148	97	393	114	567	59,238	33	996	962	146	91	392	118	588		
of which: small and medium-sized enterprises	50,584	25	841	841	118	90	209	96	452	51,832	33	830	830	112	83	202	97	474		
of which: Loans collateralised by commercial immovable property	5,683	1	132	132	0	0	16	0	115	5,699	1	132	132	0	0	19	0	113		
Households	132,150	46	2,081	2,076	85	47	646	63	1,409	134,033	41	2,077	2,077	84	40	648	63	1,431		
of which: Loans collateralised by residential immovable property	118,788	23	1,244	1,244	25	24	151	13	756	120,998	26	1,262	1,262	28	25	170	14	900		
of which: Credit for consumption	9,270	15	834	834	57	27	168	47	653	9,046	14	815	815	56	27	170	48	533		
<b>DEBT INSTRUMENTS other than MPT</b>	218,430	1,797	3,195	3,158	302	160	1,102	217	1,996	221,763	1,683	3,148	3,114	272	156	1,090	214	2,050		
<b>OFF-BALANCE SHEET EXPOSURES</b>	5,572		54	54	46	29	11	11	0	5,963		57	57	56	32	13	13	1		

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

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

<sup>(3)</sup> Institutions must have 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 MPT and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROB framework (template F 10.00 / F 10.00), 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 FROB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

	As of 31/03/2022										As of 30/06/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					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 <sup>(1)</sup>				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
			Of which: defaulted	Of which Stage 3						Of which Stage 3				Of which: defaulted	Of which Stage 3						Of which Stage 3
<b>Cash balances at central banks and other demand deposits</b>	5,331	0	0	0	0	2	0	0	0	0	5,657	0	0	0	0	2	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	11,792	0	0	0	0	0	0	0	0	0	11,970	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,210	0	0	0	0	0	0	0	0	0	1,207	0	0	0	0	0	0	0	0	0	
Credit institutions	10,460	0	0	0	0	0	0	0	0	0	10,833	0	0	0	0	0	0	0	0	0	
Other financial corporations	40	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	
Non-financial corporations	42	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	199,919	1,621	2,988	2,954	278	167	1,055	214	4,372	193,095	1,570	2,617	2,782	284	180	1,027	222	1,757			
Central banks	157	0	0	0	0	0	0	0	0	153	0	0	0	0	0	0	0	0	0	0	
General governments	1,424	0	3	3	0	0	3	0	3	1,329	0	3	3	0	0	2	0	1			
Credit institutions	530	0	0	0	0	0	0	0	0	451	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	8,822	1,046	66	66	37	17	42	32	33	7,749	1,301	67	67	43	19	45	36	22			
Non-financial corporations	57,038	35	933	902	199	107	388	123	886	59,211	30	834	834	126	113	354	128	480			
of which: small and medium-sized enterprises	50,632	35	777	777	127	99	198	108	880	49,604	30	718	718	126	105	195	111	477			
of which: Loans collateralised by commercial immovable property	5,475	1	125	125	0	0	19	0	106	5,098	0	116	116	0	0	17	0	97			
Households	131,247	40	1,988	1,983	82	43	621	59	3,648	124,196	39	1,913	1,877	115	47	626	58	1,254			
of which: Loans collateralised by residential immovable property	117,719	35	1,232	1,232	21	21	156	12	3,040	109,175	25	1,188	1,188	26	26	149	10	917			
of which: Credit for consumption	9,850	12	752	752	52	24	150	44	607	10,295	12	690	690	53	25	139	44	544			
<b>DEBT INSTRUMENTS other than HFT</b>	217,043	1,621	2,988	2,954	278	170	1,055	214	4,372	216,723	1,570	2,617	2,782	284	181	1,027	222	1,757			
<b>OFF-BALANCE SHEET EXPOSURES</b>	4,616		56	56	53	29	11	11	0	6,224		48	48	44	33	13	13	0			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Remover (template F 18.00 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - TFS 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		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 <sup>2</sup>		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	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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	939	807	186	182	746	609	938	826	182	178	776	656
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	4	3	3	1	1	5	4	3	3	1	1
Non-financial corporations	502	416	99	98	403	305	489	423	95	94	409	329
of which: small and medium-sized enterprises	489	404	97	96	392		477	412	93	92	399	
Households	430	384	84	81	340	301	442	397	83	81	364	323
DEBT INSTRUMENTS other than HFT	939	807	186	182	746		938	826	182	178	776	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.

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

## 2022 EU-wide Transparency Exercise

### Forborne exposures

Nykredit Realkredit A/S

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		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 <sup>2</sup>		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)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	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	
<b>Loans and advances (including at amortised cost and fair value)</b>	645	551	115	112	551	446	429	340	62	61	383	276
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	2	2	1	1	2	1	1	1	1	1
Non-financial corporations	274	220	53	53	234	167	166	108	23	23	159	82
of which: small and medium-sized enterprises	264	212	52	51	226		159	101	21	21	153	
Households	366	326	59	57	313	277	260	228	38	37	222	192
<b>DEBT INSTRUMENTS other than HFT</b>	645	551	115	112	551		429	340	62	61	383	
<b>Loan commitments given</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(m€ EUR)	AS OF 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/06/2022					
	Gross carrying amount		Of which: non-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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,367	54	54	225	4	19	1,292	43	43	286	6	15	1,254	39	39	290	6	15	1,407	39	39	356	5	16
B Mining and quarrying	92	1	1	24	0	0	85	1	1	67	0	0	92	0	0	47	1	0	63	1	1	48	1	0
C Manufacturing	2,468	32	32	904	24	6	2,695	26	26	1,104	24	6	3,094	47	47	1,496	48	6	2,830	44	44	1,335	44	5
D Electricity, gas, steam and air conditioning supply	1,054	1	1	583	5	1	1,620	1	1	641	3	1	1,292	1	1	751	7	1	1,810	0	0	769	7	2
E Water supply	16	1	1	7	1	0	14	1	1	6	1	0	15	1	1	5	2	0	14	1	1	6	2	0
F Construction	1,189	38	38	258	22	5	1,189	37	37	251	21	5	1,036	32	32	260	21	5	1,308	35	35	273	37	8
G Wholesale and retail trade	2,428	39	39	1,083	47	12	2,420	41	41	1,041	65	11	2,446	39	39	1,130	56	6	2,630	36	36	1,324	49	6
H Transport and storage	1,085	2	2	731	8	1	1,089	3	3	733	5	1	1,077	2	2	720	11	2	1,103	2	2	880	14	2
I Accommodation and food service activities	443	20	20	23	4	5	446	39	39	22	5	5	435	37	37	21	6	8	418	22	22	21	10	7
J Information and communication	234	7	7	146	11	1	229	6	6	169	7	1	225	7	7	83	7	1	265	7	7	162	7	1
K Financial and insurance activities	31	4	4	31	1	0	45	3	3	45	0	0	49	8	8	49	0	0	68	2	2	68	0	0
L Real estate activities	44,788	773	773	1,499	59	221	45,546	759	759	1,582	48	222	43,333	682	682	1,420	43	206	44,460	606	606	1,595	40	166
M Professional, scientific and technical activities	527	12	12	239	9	1	564	11	11	281	9	1	542	13	13	256	10	1	505	12	12	254	10	1
N Administrative and support service activities	461	7	7	322	15	1	599	6	6	462	10	1	658	8	8	515	10	1	623	9	9	496	11	1
O Public administration and defence, compulsory social security	1	0	0	0	0	0	34	0	0	32	0	0	2	0	0	0	0	0	1	0	0	0	0	0
P Education	13	0	0	0	0	0	12	0	0	0	0	0	14	1	1	0	0	0	12	0	0	1	0	0
Q Human health services and social work activities	390	2	2	33	1	2	413	4	4	39	1	2	389	4	4	42	1	1	523	6	6	162	2	1
R Arts, entertainment and recreation	250	14	14	13	1	3	249	14	14	15	2	3	261	12	12	18	11	11	239	13	13	14	1	10
S Other services	218	0	0	183	0	0	216	0	0	181	0	0	220	0	0	187	0	0	230	0	0	201	0	0
Loans and advances	58,056	1,007	1,007	6,604	213	227	59,138	996	996	7,037	209	274	57,038	933	933	7,643	230	265	59,211	834	834	6,133	241	225

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.