

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	8,812	8,847	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,462	7,858	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	159	158	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	3,653	4,080	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	20	19	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	4,160	4,152	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-74	-52	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-408	-404	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-2	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-192	-206	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-29	-30	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(8) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	177	142	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	177	142	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	827	451	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	906	513	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-79	-62	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,289	8,309	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	522	538	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	599	599	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-77	-62	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	48,163	43,577	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.49%	18.03%	CA3 {1}	-
Tier 1 Capital ratio	17.21%	19.07%	CA3 {3}	-
Total Capital ratio	18.30%	20.30%	CA3 {5}	•



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	40,821	37,260
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	42	53
Risk exposure amount Other credit risk	40,779	37,207
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,746	3,631
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	187	221
Risk exposure amount for operational risk	2,409	2,466
Other risk exposure amounts	0	0
Total Risk Exposure Amount	48,163	43,577

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(1) Information available only as of end of the year

2015 EU-wide Transparency ExerciseP&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	4,695	2,274
Of which debt securities income	0	0
Of which loans and advances income	4,634	2,206
Interest expenses	3,439	1,550
(Of which deposits expenses)	50	18
(Of which debt securities issued expenses)	3,320	1,500
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	12
Net Fee and commission income	7	5
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	-3	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-192	118
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-313	-57
Gains or (-) losses from hedge accounting, net	1	-1
Exchange differences [gain or (-) loss], net	0	25
Net other operating income /(expenses)	9	8
TOTAL OPERATING INCOME, NET	775	834
(Administrative expenses)	633	304
(Depreciation)	28	14
(Provisions or (-) reversal of provisions)	1	0
(Commitments and guarantees given)	1	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	22	-16
(Loans and receivables)	22	-16
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	3	2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	89	532
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	77	413
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	77	413
Of which attributable to owners of the parent	77	413



2015 EU-wide Transparency Exercise Market Risk Nykredit Realkredit

	5	A				1	[M										IM						
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015										
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	POSURE EXPOSURE	AMOUNT F	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		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	937	886	81	23	194	56							63	18	118	35							
Of which: General risk	184	229	81	23	194	56							63	18	118	35							
Of which: Specific risk	753	657	0	0	0	0							0	0	0	0							
Equities	280	297	15	1	30	1							12	10	33 33	21							
Of which: General risk	25	38	15	1	30	1							12	10	33	21							
Of which: Specific risk	195	178	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	2	1	5	1							1	0	1	1							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	1,217	1,182	83	24	200	56	0	0	0	0	0	3,529	64	24	132	47	0	0	0	0	0	2,449	



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Nykredit Realkredit				Standardise	ed Approach			
			As of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	1.059	5,235	0		3,828	8.147	0	
I	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	9,252	5,766	1,258		6,369	3,355	936	
	Corporates	1,820	1,580	839		1,410	1,216	598	
	of which: SME	0	0	0		326	316	236	
	Retail	0	0	0		33	33	24	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	130	130	49		118	118	41	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	9	9	6	0
	Items associated with particularly high risk Covered bonds		0	0			0	0	
		5,319	5,319	532		3,269	3,269	327	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0 24	0	0		0	0	0	
	Equity Securitisation	24	24	24		32	32	32	
		l ,	0	0		U	0	0	
	Other exposures Standardised Total	17.605	18.055	2.702	0	15.068	16,179	4.000	
	Standardised Total	17,605	18,055	2,/02	0	15,068	16,179	1,965	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)

					Standardise	d Approach			
			As of 31/12/2	2014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,028	6,331	0		3,828	8,147	0	
	Regional governments or local authorities	10	10	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,176	3,138	790		2,314	2,668	651	
	Corporates	943	814	797		695	673	584	
	of which: SME	13	7	7		325	315	236	
	Retail	0	0	0		33	33	24	
	of which: SME	0	0	0		0	0	0	
DENMARK	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	4,809	4,809	481		2,873	2,873	287	
	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	24	24	24		32	32	32	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		Standardised Approach										
			As of 31/12/2	014		As of 30/06/2015						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	127	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	499	72	17		174	52	12				
	Corporates	874	764	42		271	99	4				
	of which: SME	1	1	1		1	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
SWEDEN	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	189	189	19		144	144	14				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation	0	0	0		0	0	0	4			
	Other exposures Standardised Total ²	0	0	- 0		0	- 0	0	0			

[SERDIATE/SED TOTAL]

(1) Original exposure, unlike Exposure veste, is exported 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 countepurty does not include Securistication exposures

					Standardise	d Approach			
		A	s of 31/12/2	014		ı	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1	0	0		0		"	
	Collective investments undertakings (CIU)	l 0	0	0		0	0	0	
	Equity	l o	0	0		0	0	0	
	Securitisation		0	0			0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů	Ů		0	<u> </u>	Ů	Ů	0

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(1) Original exposure, unilise Exposure veste, is reported before taking into account any effect due to credit convention factors or credit risk militigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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 of which: SME	U	0	0		U	0		
	Retail	0	0	0		0	0	0	
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	ı ö	
Counterpart 4	of which: SME	0	0	0		0	0	ň	
	Exposures in default	0	ő	ő	0	0	ő	ŏ	0
	Items associated with particularly high risk	0	l o	ō	_	0	l o	0	-
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² Surra value is reported before taking into account any effect due to credit conversion factors or credit ris				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).

					Standardise	d Approach			
			As of 31/12/2	1014		į	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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 of which: SME	0	0	0		0	0	0	
Country of		U	0	0		U	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
counterpart 5	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	"	0
	Covered bonds	o o	l ,	0		0	0	l ő	
	Claims on institutions and corporates with a ST credit assessment	ŏ	0	ů		0	0	ı ő	
	Collective investments undertakings (CIU)	, o	0	, o		0	0	ı ŏ	
	Equity	o o	0	0		0	0	0	
	Securitisation	· ·	Ů				Ů	, i	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

| Schools rised | 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).

2) Total value confidence and exposure value of conversions.

(2) Total value adjustments and p	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		ı	As of 31/12/2	014		ı			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks 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	ň	
	International Organisations	o o	0	ő		0	ő	ŏ	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of Counterpart 6	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	U	0	0		U	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	1 0	
1	Equity	ı ö	0	0		0	0	ľ	
	Securitisation		_ <u> </u>			Ů	Ů		
	Other exposures	0	0	0		0	0	0	

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).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		А	s of 31/12/	2014		,	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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 Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ň	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	ō	ō		ō	ō	ō	
Counterpart 7	of which: SME	0	0	0		0	0	0	
•	Exposures in default	0	0	0	0	o o	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	

Standardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			s of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		Ü	0		
	Corporates	0	0	l ő		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ŏ	ő	ŏ		0	ő	ŏ	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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 Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²		Ů	,	0		,	<u> </u>	

(1) Original exposure, unilise Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			s of 31/12/:	2014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		U	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk		0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			, i	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure levels, is reported to before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

(2) Total value adjustments and pr	rovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		А	s of 31/12/2	014		ı	s of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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 of which: SME	0	0	0		0	0	0	
	or which: SME Retail	U	0	0		U	0		
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	ŏ	0	0		0	0	, o	
	Exposures in default	ő	0	0	0	0	0	ő	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	0	ō		ō	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*

(1) diginal exposure, unlike Episoure view, is reported before taking into account any effect due to credit conversion factors or credit risk milligation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counteparty does not include Securistization exposures

EBA MARKET 2015 EU-wide Transparency Exercise

	Nykredit Realkredit						IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Value ¹ and Value ¹										Value adjustments	
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	976	0 837	0	0	0	0	0	764
	Corporates - Of Which: Specialised Lending	74.339	3.041	68.603	20.362	9/6	837	71.176	3.166	65.100	18.431	1.011	764
	Corporates - Of Which: SME	53.434	2.777	49,438	14,016	961	741	50.654	2.692	46.452	12.718	972	667
	Retail	101,997	1.166	101,232	15,503	1.126	394	100,239	1.169	98.814	14,538	1.155	366
	Retail - Secured on real estate property	99,759	1.100	98,575	14,243	857	350	97,921	1.102	96,532	13.469	884	326
	Retail - Secured on real estate property - Of Which: SME	4.660	163	4.588	846	92	31	4.410	154	4.340	792	83	28
Consolidated data	Retail - Secured on real estate property - Of Which: non-	95,099	937	93,986	13,398	765	319	93,511	949	92,192	12,676	801	298
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,237	66	2,657	1,260	270	44	2,318	67	2,282	1,069	271	40
	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	2,237	66	2,657	1,260	270	44	2,318	67	2,282	1,069	271	40
	Equity Securitisation	0	0		0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0		0	E72			0		, , , , , , , , , , , , , , , , , , ,	502		—
	IRB Total				36,438						33,470		

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	66.386	2.984	60.729	18.350	976	808	63.374	3.081	57.434	16.841	1.011	732
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	49.813	2.755	45.831	13.168	961	736	47.148	2.670	43.007	12.149	972	660
	Retail	100.630	1.132	99.867	15.071	1.106	385	98.858	1.128	97.443	14.091	1.124	355
	Retail - Secured on real estate property	98,440	1,070	97,262	13,845	850	343	96,578	1,066	95,195	13,051	870	318
	Retail - Secured on real estate property - Of Which: SME		157	4,361	808	89	30	4,162	147	4,094	752	79	27
DENMARK	Retail - Secured on real estate property - Of Which: non-	94,009	913	92,901	13,037	761	313	92,417	919	91,101	12,299	791	291
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2.190	63	2.605	1.226	256	42	2.280	62	2.248	1.040	254	37
	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	2,190	63	2,605	1,226	256	42	2,280	62	2,248	1,040	254	37
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,949	13	2.913	930	0	13	3.024	25	2.975	739	0	0 11
	Corporates Corporates - Of Which: Specialised Lending	2,949	13	2,913	930	0	13	3,024	25	2,975	/39	0	11
	Corporates - Of Which: SME	1.387	0	1.384	296	0	0	1.483	0	1.468	234	0	0
	Retail	10	1	11.304	7	2	0	8	1	7.400	5	2	0
	Retail - Secured on real estate property	2	0	2	2	1	0	1	0	2	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	ō	0	ō	ō	0	ō	ō	0	ō	ō
SWEDEN	Retail - Secured on real estate property - Of Which: non-	2	0	2	2	1	0	1	0	2	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	1	9	6	2	0	6	1	5	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	1	9	6	2	0	6	1	5	4	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	- 0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
												_	1
Original exposure, unlike Exposure value, is reporte	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	o o	0	0	0
country or counterpart i	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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 Retail	U	0	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	0	0		0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Qualifying Revolving	0	0	ů	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	Ö	ő	ŏ	ő	ő	ŏ	ő	ŏ	ő	ő	ő	ő
	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

d before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. sub

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	U	0	0		0	U	0	0	0	U	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	U	0	0	0	U	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	U	0	0	0	U	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Whith: Hoti-SME	0	1 0	I 0	0	0	0	0	0	1 0	0	0	1 0
	Securitisation	U	0	U	U	U	U	U	U	U	U	_	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value Risk exposure amount Value Control of Contro						Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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 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 Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	U	U	0	0	U	0	0
Country of Country next 7	Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	o o	0	0	o o	0	0	o o	0	0	ň
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	0	ō	ō	0	0	0
	Equity	0	0	ō	0	0	ō	0	ō	ō	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

inal 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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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 Retail	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	o o	0	0	o o	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	o o	0	0	o o	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	o o	0	0	0	0	l ŏ	0	0	0
	Equity	0	ō	ō	ō	0	ō	ō	ō	ō	0	0	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	U	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	ı ŏ	o o	0	0	0	0	0	ů .	0	0	o o
country of counterpart 3	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	o o	0	0	ő
	Retail - Other Retail	0	0	ō	0	0	ō	0	ō	0	0	0	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	ō	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

re, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitu

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	U	0	0	0	0	U	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	ő	0	o o	0	0	0	0	0	o o	0	0	o o
country or counterpart 20	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

factors or credit risk mitigation techniques (e.g. subst

Sovereign Exposure

GROSS DIRECT LONG EXPOSURES (accounting value positions of sovereign debt to other counterpaties only where there gross of provisions) is a maturity matching)	VEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance she
gross of provisions) is a maturity matching)	e fair value Derivatives with negative fair value Derivatives with positive fair value Derivatives with negative fair value
(1) (1) Derivatives with positive f	
profitations) profitations) (2)	iir-value (+) Notional value Fair-value (-) Notional value Fair-value (+) Notional value Fair-value (
[0 - 3M [
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FO - 3M	
[0 - 3 M []	
[0 - 3M [
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 0 0 0 0 0 0
Total 2,148 1,503 2,148 0 1,490 644 963 0 - 3M	0 0 0 0 0 0 0 0
[0 - 3M [
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	0 0 0 177 0 34 0	0	0 0 0 177 0 34 0	0	0	0 0 0 177 0 34 0	0	0	0	0	706 0 0 0 0 0 0	2 0 0 0 0 0	1.156 0 0 0 0 0 0	-11 0 0 0 0 0 0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Hungary														-
Total [0 - 3M [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Latvia	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

			нук	redit Redikredit											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (gross of	RECT LONG (accounting value provisions)	NET DIRECT PO	ereign debt to oth is a maturi	ner counterpaties ty matching)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES		
		((1)		,	(1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Tota	Portugal	0	0	0	0		0	0	0	0	0	0	0	0	0
[0 - 3M [Romania	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M[Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Spain														
Total	Sweden	0 0 0 0 347 152 69 0	0	0 0 0 0 347 152 69 0	0	0	0 0 0 347 152 69 0	0	0	0	0	0	0	0 164 0 0 0 0 0	0 0 0 0 0 0
Total		568	0	568	0	0	568	0	0	0	0	0	0	164	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	10 0 0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0		0	_	0			0			0			
Total [0 - 3M [Norway		0		0		0	0		0	0		0	0	0
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	0		0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	U.S.	0	0	0	0	0	0	0	0	0	0	0 205 0 0 0 0	0 0 0 0 0	0 41 0 0 0 0 0 0	0 0 0 0 0 0
Total		0	0	0	0	0	0	0	0	0	0	205	0	41	0



Sovereign Exposure

Nykredit Realkredit

	ī			redit Realitedit											
	(mln EUR)							As of	31/12/2014						
		GROSS DII EXPOSURES (a	accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland										-				
[0 - 3M [Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[3M-1Y[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otal O - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 13Y - 5Y 10Y - more Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[Others	U	v	U	v	v	Ü	U	v	U	J		U	v	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over 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 quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit	th negative fair lue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria	0		0										0	
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[10Y - more Total	Cyprus			0	0		0	0	0	0	0	0			0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [10Y - more	Czech Republic	0	o	-	_	0	0	0	0	0	0		0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Denmark	247 4 571 37 160 314 1,132 2,465	8 0 1 1 1 147 294 1,030	0 247 4 571 37 160 314 1,132 2,465	0	0 0 0 1 1 1 147 294 1,030 1,474	239 4 570 35 13 20 102 983	0 10 674 25 27 92 199 510 1,536	1 4 1 1 13 20 102	0 17 326 0 0 0 19 45	0 -2 0 0 0 0	0	0	0	0
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Estonia										-4	0		0	
Total 0 - 3M [17 - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [07 - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [8M - 1Y [1Y - 2Y [2Y - 3Y [1Y - 5Y [1Y - 10Y [1Y - more 1 Total	France	0 0 0 21 0 50 50 0	0	0 0 0 21 0 50 50 0	0	0	0 0 0 21 0 50 50 121	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []10Y - more Total	Germany	0 0 57 50 0 87 43 238	0	0 0 57 50 0 87 43 238	0	0	0 0 57 50 0 87 43	0	0	0	0	403 0 0 0 0 0 0 0	1 0 0 0 0 0	922 0 0 0 0 0 0	-2 0 0 0 0 0 0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「 [3Y - 5Y [[5Y - 10Y [[10Y - more	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Ireland				0	0			0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	0 0 0 0 0 0 0 25	0	0 0 0 0 0 0 0 25	0	0	0 0 0 0 0 0 25 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Latvia														
Total [0 - 3M [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DII		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Netherlands	0	0	0	0		0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [10Y - more	Portugal		-	-							-				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y 10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	0		0	0		0	0	0	0	0	0	0	0	0
Total	Sweden	0 0 0 0 199 213 103 0	0	0 0 0 0 199 213 103 0	0	0	0 0 0 199 213 103 0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	11 0 0 0 0 0 0	0 0 0 0 0	11 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Norway												-		-
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0	0	0	0		0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	0	0	0	0	0	0	0	0	0 18 45 0 0 0 0 0	0 0 0 0 0	0 18 55 0 0 0 0	0 0 0 0 0 0 0



(mln EUR)								As of 30/06/2015									
	Country / Region		RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)				
Residual Maturity		gross of p	orovisions) 1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [China		_									_					
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Other advanced economies non EEA		0				0		0	0	0		0	0	0		
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M[Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	U	U	3	V	U	U	0	U	U	0	v	v	U	U		
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a criteral for the delibritation of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions Collaterals and			Gross carrying amount				rment, accumulated e due to credit risk and			
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non-performing exposures	
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days	Of which: defaulted		exposures exposures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	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	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	161,885	127	4,569	4,569	292	838	3,219	158,001	299	4,731	4,731	256	858	3,333	
Central banks	0	0	0	0	0	0	0	670	0	0	0	0	0	0	
General governments	1,483	0	0	0	0	0	0	1,440	0	0	0	0	0	0	
Credit institutions	125	0	0	0	0	0	0	114	0	0	0	0	0	0	
Other financial corporations	1,660	0	0	0	0	0	0	1,470	0	0	0	0	0	182	
Non-financial corporations	44,546	97	3,457	3,457	155	633	2,371	43,459	193	3,608	3,608	120	657	2,737	
Households	114,071	30	1,112	1,112	138	205	848	110,847	106	1,122	1,122	136	202	414	
DEBT INSTRUMENTS other than HFT	161,885	127	4,569	4,569	292	838	3,219	158,001	299	4,731	4,731	256	858	3,333	
OFF-BALANCE SHEET EXPOSURES	5,083		141	141	0	14	8	4,572		104	104	0	14	11	

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

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

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

i	As of 31/12/2014						As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance mea	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial				
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures					
Debt securities (including at amortised cost and fair value)	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)	2,086	1,296	184	165	1,792	2,122	1,318	197	179	1,803				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	1,828	1,164	153	140	1,571	1,900	1,201	171	158	1,612				
Households	259	132	31	25	221	223	117	26	21	191				
DEBT INSTRUMENTS other than HFT	2,086	1,296	184	165	1,792	2,122	1,318	197	179	1,803				
Loan commitments given	5	4	0	0	0	0	0	0	0	0				

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	8,289	8,309	LRCom {20}	
В	Total leverage ratio exposures	200,043	193,484	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.14%	4.29%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	<i>154,279</i>	152,003	151,559	149,490				
of which: Other financial corporations	1,243	1,228	999	974				
of which: Non-financial corporations	40,484	39,767	40,092	39,403				
of which: Households	110,977	109,456	108,982	107,648				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.