

Bank Name	Nykredit Realkredit A/S
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK



Key Metrics

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,597	9,736	9,719	9,973	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,597	9,736	9,719	9,973	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,088	10,232	10,214	10,458	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	10,088	10,232	10,214	10,458	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,615	11,742	11,658	11,999	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,615	11,742	11,658	11,999	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	45,748	46,166	47,553	48,489	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,748	46,166	47,553	48,489	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier ${f 1}$ (as a percentage of risk exposure amount) - transitional definition	20.98%	21.09%	20.44%	20.57%	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	20.98%	21.09%	20.44%	20.57%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.05%	22.16%	21.48%	21.57%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.05%	22.16%	21.48%	21.57%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	25.39%	25.43%	24.52%	24.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.39%	25.43%	24.52%	24.75%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	201,621	205,760	212,862	221,312	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.00%	4.97%	4.80%	4.73%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,088	10,232	10,214	10,458	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,088	10,232	10,214	10,458	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	201,621	205,760	212,862	221,312	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	201,621	205,760	212,862	221,312	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.0%	4.8%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.0%	4.8%	4.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	11,615	11,742	11,658	11,999	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	9,597	9,736	9,719	9,973	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	159	158	158	158	C 01.00 (100,000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)		4,760	4,757	4,996	C 01.00 (r130,c010)	
	A.1.2	Retained earnings Accumulated other comprehensive income	4,413	4,760	1	1,996	C 01.00 (r130,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A.1.4	Other Reserves	5,101	4,898	4,899	4,900	C 01.00 (r200,c010)	
								Articles 4(117) and 26(1) point (e) of CRR
	A.1.5 A.1.6	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
		Minority interest given recognition in CET1 capital	0	0		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-5	-10	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-27	-30	-30	-32	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	-20	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-42	-44	-41	-41	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (+440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRP; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 298 of CRP; Articles 36(1) point b) (ii) and 379(3) of CRP; Articles 36(1) point b) (iv) and 153(8) of CRP; Articles 36(1) point b) (iv) and 153(8) of CRP; Articles 36(1) point b) (iv) and 153(6) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (+460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (+480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	491	496	495	485	C 01.00 (rS30,c010)	Article 61 of OUR
	A.2.1	Additional Tier 1 Capital instruments	493	499	500	499	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-4	-5	-14	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,088	10,232	10,214	10,458	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,527	1,511	1,444	1,541	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,450	1,450	1,450	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		78	61	-6	91	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,001) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	45,748	46,166	47,553	48,489	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.98%	21.09%	20.44%	20.57%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.05%	22.16%	21.48%	21.57%	CA3 (3)	•
CETT Combal	C.3	TOTAL CAPITAL RATIO (transitional period)	25.39%	25.43%	24.52%	24.75%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,597	9,736	9,719	9,973	[A1-A.1.13-A1.21+MIN(A.2+A.1.13- A2.2-A2.4+MIN(A.4+A.2.2- A4.3.0).0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.98%	21.09%	20.44%	20.57%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an er	stimate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	gulatory point of view at the rep	orting date are not taken into	account in this calculation.			

⁽¹⁾The fully based CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not basen into account in this calculation. Fully loaded CET1 capital ratio estimation it based on the formulae stated in cultum "COREP CODE" - please note that this night lead to differences to fully loaded CET1 capital ratios published by the puricipating banks e.g. in their Plast 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	36,686	36,895	38,648	38,555	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r110, c220, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r050, c280, s002) + C 08.01 (r050, c280, s
Of which the standardised approach	1,552	1,669	1,665	1,617	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	32,392	32,638	34,185	34,177	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,406	2,305	2,432	2,320	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,936	2,050	2,290	2,780	$ \begin{array}{l} {\rm COO}(1690, c220, s001) + {\rm COO}(1110, c220, s001) + {\rm COO}(1230, c220, s001) + {\rm COO}(1400, c260, s001) + {\rm COO}(110, c220, s001) + {\rm COO}(1600, c260, s001) + {\rm COO}(1600, c260, s001) + {\rm COO}(1600, c260, s002) + {\rm COOO}(1600, c260, s002) + {\rm COOOO}(1600, c260, s002) + {\rm COOO}(1600, c260, s002) + {\rm COOOO}(16000, c260, s002) + {\rm COOOOO}(16000, c260, s002) + {\rm COOOOO}(16000, c260, s002) + {\rm COOOOO}(160000, c260, s002) + {\rm COOOOO}(160000, c260, s002) + {\rm COOOOO}(160000, c260, s002) + {\rm COOOOOO}(160000, c260, s002) + {\rm COOOOOOOO}(160000, c2600, s002) + {\rm COOOOOOOOO}(160000, c2600, s002) + {\rm COO$
Credit valuation adjustment - CVA	106	110	121	78	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,572	3,668	3,079	3,659	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,184	1,262	1,288	1,700	C 02.00 (R530, c010)
Of which IMA	2,387	2,406	1,791	1,959	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_100,T 24.00_010_100,T 24.00_010_010,T 24.00_010_010,T 24.00_010_010_010,C 24.00_010_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,448	3,443	3,416	3,416	C 02.00 (R590, c010)
Of which basic indicator approach	3,448	3,443	3,416	3,416	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R70, c010) - C 02.00 (R70, c010)
Total	45,748	46,166	47,553	48,489	



Application Comment					
Secret Norms	(min FIIR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Of which those advances scores O		2.675	3,462	879	1,748
1,000 1,00					0
Comment Comm		2,587	3,443	861	1,708
1,498	Interest expenses	1,608	2,035	539	1,029
Exposes on share capital regardate on share ca	(Of which deposits expenses)	20	35	20	10
Expenses on share capital regardation (services) 0 0 0 0 0 0 0 0 0	(Of which debt securities issued expenses)	1,498	1,986	489	989
In Fire and commission in corne and a		0	0	0	0
Sense or () besses on developation of financial assets and labilities not measured at fair value through porfix or lose, and of non financial assets and labilities not not not financial assets and labilities not not not financial assets and not	Dividend income	18	20	7	20
seats, nel 13 1-14 1-15 1-15 1-15 1-15 1-15 1-15 1-15	Net Fee and commission income	-44	-65	-24	-35
Seins or c) bases on financial sesses and labilities at fair value through profit or loss, net 9		-13	-14	-6	-13
Gine or () Description Age Description	Gains or (-) losses on financial assets and liabilities held for trading, net	158	69	-62	-129
Eachang offerences (pain or c) bust, set. ### 12	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-9	36	127	252
Set other operating income (recogneses) Set	Gains or (-) losses from hedge accounting, net	0	0	0	-1
## 1,272 1,603 425 595 595 617 115 306 626	Exchange differences [gain or (-) loss], net	12	14	5	5
Administrative expenses	Net other operating income /(expenses)				85
Comprision 9 12 9 15	TOTAL OPERATING INCOME, NET		1,603	425	902
Modification gains or (-) losses, net	(Administrative expenses)	459	617	151	306
Provisions or (-) reversal of provisions)	(Depreciation)	9	12	9	18
(Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which pending legal issues and tax litigation of the fund for general banking risks, net y Of which for the fund for general banking risks, net y Of the fund of general banking risks, net y Of the fun	Modification gains or (-) losses, net	0	0	0	0
(Other provisions) Of which pending legal issues and tax litigation Of the fund of the fund for general and litigation Of the fund of the fund for general and litigation Of the fund for general of impairment of infuncial assets of tax in value through other comprehensive income) Of the fund of the fund for general disposal and the pending of the fund for general and the pending of the fund for general and the pending of the fund for general and the fund of the fund	(Provisions or (-) reversal of provisions)	-1	0	5	-2
Of which periodic legal issues and tax litigation of which le	(Commitments and guarantees given)	-1	0	5	-2
Of which restructuring 1 (Increases or (-) decreases of the fund for general banking risks, net) 1 (Increases or (-) decreases of the profit or loss of the fund for general banking risks, net) 1 (Increases or (-) decreases of the profit or loss of impairment on financial assets on the measured at fair value through profit or loss of impairment on financial assets at mortised cost) (Inpairment or (-) reversal of impairment or financial assets at mortised cost) (Impairment or (-) reversal of impairment or financial assets at mortised cost) (Impairment or (-) reversal of impairment or financial assets at mortised cost) (Impairment or (-) reversal of impairment or financial assets) 2	(Other provisions)	0	0	0	0
(increases or c'-) decreases of the fund for general banking risks, net) ² (impairment or c'-) decreases of the fund for general banking risks, net) ² (impairment or c'-) decreases of impairment on financial assets not measured at fair value through profit or loss) (impairment or c'-) reversal of impairment on financial assets at fair value through profit or loss) (impairment or c'-) reversal of through other comprehensive income) (impairment or c'-) reversal of through other comprehensive income) (impairment or c'-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill recognised in profit or loss (of which Goodwill) (of which	Of which pending legal issues and tax litigation ¹		0		
(Impairment or (-) reversal of impairment on financial assets at motivate through profit or loss) (Financial assets at a fair value through other comprehensive income) (Financial assets at a motivate of cost) (Financial assets at atmosticated cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and in profit or (-) loss of investments in subsidaries, joint ventures and associates (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and disposal groups classified as held for sale not qualifying as discontinued operations (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and disposal groups classified as held for sale not qualifying as discontinued operations (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairment or (-) loss affert RK RROM CONTINUING OPERATIONS (Impairme	Of which restructuring ¹		0		
Financial assets at fair value through other comprehensive income) 0 0 0 0 0 0 0 0 0	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Financial assets at amortised cost) (Impairment or (?) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 2 2 2 0 0 (of which Goodwill) 0 0 0 0 0 0 0 Negative goodwill recognised in profit or loss 0 0 0 0 0 0 0 0 Share of the profit or (?) loss of investments in subsidaries, joint ventures and associates 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	8	28	-1	8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) (of wh	(Financial assets at amortised cost)	8	28	-1	8
Negative goodwill recognised in profit or (s) loss of investments in subsideries, joint ventures and associates 0 0 -1 0 0 0 -1 0 0 0 -1 0 0 0 2 2 0 -1 0 0 0 2 2 0 -1 0 0 0 2 2 0 -1 0 0 0 2 2 0 -2 2 0 -2 0 0 0 1 0 0 0 57 945 57 945 57 57 945 57 945 57 945 57 945 94	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	2	0	0
Share of the profit or (-) loss of investments in subsidaries, Joint ventures and associates 0 -1 0 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 -2 2 2 62 PROFIT OR (-) LOSS EPFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 638 771 218 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 771 218 781 781 785 787 786 787 787 788 788 788	(of which Goodwill)	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 2 2 2 PROFIT OR (-) LOSS FERGE TAX FROM CONTINUING OPERATIONS 795 945 263 576 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 638 771 218 489 PROFIT OR (-) LOSS FOR THE YEAR 638 771 218 489	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 795 945 263 577 PROFIT OR (-) LOSS AFIRE TAX FROM CONTINUING OPERATIONS 638 771 218 48 PROFIT OR (-) LOSS AFIRE TAX FROM doorntinued operations 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 638 771 218 48	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-1	0	0
ROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS 638 771 218 48 PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 0 1 1 218 48 49 49 49 49 49 49 49 49 49 49 49 49 49	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0			4
Profit or (-) loss after tax from discontinued operations 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 638 771 218 484		795	945		576
PROFIT OR (-) LOSS FOR THE YEAR 638 771 218 484	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	638	771	218	484
	Profit or (-) loss after tax from discontinued operations	-	Ü	Ü	0
Of which attributable to owners of the parent 638 771 218		638	771	218	484
(1) Information available only as of end of the year	Of which attributable to owners of the parent	638	771	218	484

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31/	/12/2018			As of 31	/03/2019			As of 30	/06/2019		
		F	ir value hierard	:hy		Fa	ir value hieran	chy		F	air value hierard	chy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,184				3,254				3,269				4,119				IAS 1.54 (i)
Financial assets held for trading	2,414	14	2,227	173	2,506	8	2,297	200	2,776	16	2,416	343	3,092	8	2,743	341	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,446	2,886	9,121	439	13,376	1,570	11,401	405	14,168	4,059	9,670	438	15,798	5,199	10,211	388	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	159,072	0	159,072	0	160,079	0	160,079	0	163,343	0	163,343	0	165,320	0	165,320	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	13,083				13,893				14,869				16,851				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	52	0	52	0	59	0	59	0	66	0	66	0	67	0	67	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	833				722				891				1,130				
TOTAL ASSETS	191,085				193,888				199,382				206,377				IAS 1.9(a), IG 6

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

(min I	EUR)			As of 30/09/2	018					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	rying amount		Accı	mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gre	oss carrying am	ount	Accur	nulated impai	rment	Gro	ss carrying an	ount	Accu	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk sini initial recognition broot credit-impaired	Stage 3 ce Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities		0	0	0 0	0	0	0	0		0	0	0	0	0	(0	c	1) (0	(0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(0	0	0 0	0	0	0	0		0	0	C	0	0	(0	c		0	0	(0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities		0	0	0 0	0	0	0	0		0	0	c	0	0	(0	c) (0	(0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	12,550	8 4	40 44	8 -50	-20	-294	13,280	540	445	-42	-25	-305	14,518	310	405	-33	-27	-30	16,51	306	403	-50	-25	-294	Annex V.Part 1.32, 44(a)

⁽f) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

EBA ANDOPALIO

2019 EU-wide Transparency Exercise Market Risk Nykredit Realkredit A/S

								Ny	kredit Reall	redit A/S												
	SA					1	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)			ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	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)	LATEST AVAILABLE (SVaRi 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments	818	838	31	7	160	37							30	7	162	37						
Of which: General risk	148	188	31	7	160	37							30	7	162	37						
Of which: Specific risk Equities	670 322	651 365	0	0	0	0							0	0	0	0						
Of which: General risk	322 25	303	1	0	2	0							1	0	3	1						
Of which: Specific risk	297	334	ō	ő	0	0							l ô	0	0	0						
Foreign exchange risk	0	0	1	ō	2	0							2	0	3	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,140	1,203	31	7	160	37	0	0	0	0	0	2,387	31	7	162	37	0	0	0	0	0	2,406
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments	866	1.194	23	6	116	26							21	5	122	35						
Of which: General risk	170	329	23	6	116	26							21	5	122	35						
Of which: Specific risk	696	865	0	0	0	0							0	0	.0	0						
Equities Of which: General risk	387	420	4	1	23	6							l .	2	42	9						
Of which: General risk Of which: Specific risk	383	419	1 6	1 0	23	, b							l š	2	42	9						
Foreign exchange risk	0	1 0	1	0	1	0							ľ	1	3	2						
Commodities risk	o o	Ŏ	ō	ő	Ô	ő							ō	ō	ő	ō						
Total	1,253	1,615	24	6	119	27	0	0	0	0	0	1,791	24	6	132	38	0	0	0	0	0	1,959

Market risk template does not include CIU positions, which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardis	ed Approach			
			As of 30,	/09/2018			As of 31	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
i	Central governments or central banks	4,895	9,340	9		4,842	9,516	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3.054	2.061	579		2.635	2.038	564	
	Corporates	861	861	743		866	866	751	
	of which: SME	411	411	314		395	395	302	
	Retail	154	154	115		161	161	121	
Consolidated data	of which: SME	0	0	0		0	0	0	
Corisonautea aata	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	1.718	1.718	181		2.815	2.815	292	
	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	19	19	19		9	9	9	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	10,701	14,153	1,646	0	11,328	15,404	1,746	0

<sup>10,701 14,153 1,646 0 11,328 15,404

**</sup>Original exposure, unilité 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 Total does not include the Secutarisation position unilité in the previous Transparency exercises' results.

					Standardis	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	3,535	8,610	0		3,612	8,747	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0		. 0		0	0	0	
		2,081	1,641	444		1,997	1,748	457	
	Corporates of which: SME	861	861	743		865	865	751	
	OI WINCH: SME Retail	411	411	314		395	395	302	
	of which: SME	154	154 0	115 0		161 0	161	121	
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	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	1.530	1,530	153		2,592	2,592	260	
	Claims on institutions and corporates with a ST credit assessment	1.530	1.530	153		2.392	2.592	200	
	Collective investments undertakings (CIU)	0	0	0		l o			
	Equity	19	19	19		9		ů	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, i		, and the second	0				0
	Standardisca Total	(1) a		a taking into account any effect					

⁽ii) Original expount, unitie Expount value, is reported before taking into account any effect due to credit convenion factors or credit risk intigation techniques (e.g. substitution effects).
(ii) Total value adjustments and positionis per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the expounce, but includes present register has displayments.

		exposures, out includes gene	rai credit risk adjustments.						
					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	697	67	0		505	44	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	29	29	7		17	17	5	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	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	76	76	12		76	76	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O Tolgrid exposure, unifie Exposure value, is reported before billing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subditation effects).

Total value adultaments and consistons or country of counterwant recludes those for securita

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30,	09/2018			As of 31	12/2018			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	^	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0		0			
	Public sector entities	0	0			0					
	Multilateral Development Banks	0	0	0		0	ů.	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	ō	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			
	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 Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	U	0		0		0			
ĺ	Other exposures	0	0	0		0	0	0			
	Standardised Total ²			0		· ·		,	•		
	Stalluaruiseu rotal	(1) Original exposure unlike Ev							Ū.		

¹⁰ Original exposure, unitie Exposure value, is reported before bising into account any effect due to credit convention factors or credit risk militagation techniques (e.g., substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include permed receit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardis	ed Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	Corporates of which: SME	0	0	0		0	0	0		
	or which: SME Retail	0	0			0	0	0		
Country of	of which: SME	0	0			0	0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 4	of which: SME	0	0	0		0		0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	,	0	0	1 0	,	
	Covered bonds	0	0	0		1 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		ı ŏ	ı i	0		
	Equity	0	0	0		0	0	0		
	Other exposures	o o	0	o l		l ő	0	0		
	Standardised Total ²				n					

Organia exposure, unible Exposure value, is reported before taking into account any effect due to credit row consures or credit risk intigation techniques (e.g., substitution effects).
Of Total value additustments and oroxisions ser country of counterary excludes those for securitisation exposures, additional valuation additisation additisation additisation additisation additisation additisation additisation.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	U	0		Ü	U	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	U	0		0	U	0	
Country of	of which: SME	0	U	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0			0	0	0		
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	1 0	
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	en a marie 17	Ů							

10 Optional exposure, writtle Exposure value, is restrict before being into secure or effect due to credit convenient inclusive or under distinguish selection of the design of the secure of the design of the secure of the design of the secure of the secu

		equisites, but illustres gene			Standardise	d Approach			
			As of 30	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	^	^	0		^	0		
	Regional governments or central banks	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	U	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	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	n n	0	
Country of	of which: SME	0	0	0		0	n	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	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 ²				0				0

Ocional exodure, unilier Exodure value, is reported before takino into account any effect due to credit coversion factors or credit risk mitidation techniques (e.g., substitution effects).

Total value adjustments and provisions per country of counterparty excludes those for accordatation operators, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Counterpart 7	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 Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0			
		0	0	0		0	0	0		
	Collective investments undertakings (CIU) Equity	0	0	0		0	0			
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

O Chigaid exposure, unlike Exposure value, is reported before bising into account any effect due to credit common factors or credit risk imigation behaviours (i.e., substitution effects).

(7 Total value adjustments and provisions per country of counterparty excludes those for securistication opposures, but includes present market (alk)vial) and other own funds reductions related to the opposures, but include present market (alk)vial)partness.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	ed Approach					
			As of 30,	/09/2018			As of 31	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	U		0	U	U			
	Corporates of which: SME	0	0	0		0	0	0			
	of which: SME Retail	0	0	0		0	U	0			
Country of	of which: SME	0	0	0		0	U	0			
	Secured by mortgages on immovable property	0	0	0		Ü	U	U			
Counterpart 8	of which: SME	0	0	0		0	0				
	Exposures in default	0	0	0		0			0		
	Items associated with particularly high risk	0	0	0	U	0	0	0	U		
	Covered bonds	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					
	Equity	0	0	0		0					
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²			0					•		
	Standardised Total	(1) Original exposure unlike Ex	1 1 1 1 1			B 11 N N 1			U		

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 excludes those for securistisation exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.											
					Standardise	ed Approach							
			As of 30,	/09/2018			As of 31	12/2018					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	ő	0		0	o o	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					
Country of	Retail	0	0	0		0	0	0					
Country of	of which: SME	0	0	0		0	0	0					
Counterpart 9	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 Covered bonds	0	0	0		0	0	0					
		0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	U	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²	Ů		,	0	,		,	0				
	Schladraisca Total	70	0										

(ii) Chiginal exposure, unlike Exposure value, is reported before baking into account any effect due to credit crownson factors or credit risk mitigation techniques (e.g. substitution effects).

(ii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30,	/09/2018			As of 31,	12/2018				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	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	o o	0	0		0	ő	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 10	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) Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	U	0				
	Standardised Total ²											
	Standardised Total	7.5							0			

To National encounses, untiles Economie value, its recontrat before takino intro account any effect due to credit convention factors or credit risk entolation behaviours (e.g., adultations effects).

Total value adjustments and positionis per country of constrainty or country of constraints or produce to the opposures, but include present credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	ed Approach					
			As of 31	/03/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	6,452	11,613	11		7,713	12,745	12			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,573	1,874	519		3,717	1,341	431			
	Corporates	860	860	759		872	872	763			
	of which: SME	336	336	257		363	363	277			
	Retail of which: SME	175	175	132		186	186	140			
Consolidated data		0	0	0		0	0	0			
	Secured by mortgages on immovable property of which: SMF	0	U	U		0	0	U			
	or which: SME Exposures in default	0	0	0		U	U	U			
	Exposures in default Items associated with particularly high risk	0	0	0	0	U	U	U	U		
	Covered bonds	0	0			0	0	0			
	Claims on institutions and corporates with a ST credit assessment	2,988	2,988	311		3,346	3,346	344			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0			23	23	23			
	Other exposures	9	9	9		23	23	23			
	Standardised Total ²	14,058	17,520	1,740	0	15,858	18,514	1,712	0		

14,058 17,520 0 15,455 18,514

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	5.154	10,775	0		6.052	11.882		
	Regional governments or local authorities	3,134	10,775	0		0,032	11,002	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,805	1,558	402		2,920	1.006	306	
	Corporates	860	860	759		872	872	763	
	of which: SME	336	336	257		363	363	277	
	Retail	175	175	132		186	186	140	
DENMARK	of which: SME	0	0	0		0	0	0	
DEINMARK	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	2,695	2,695	272		2,975	2,975	298	
	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	9	9	9		23	23	23	
	Other exposures	0	0	0		0	0	- 0	
	Standardised Total ²				0				0

(1) Original exposure, unifile Exposure value, is reported before taking into account any effect due to credit conversion facts or credit risk militarition techniques (c.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustment.

		exposures, but includes gene	rai credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	542	62	1		894	75	1	
	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	132	19	7		30	30	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	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	113	113	16		114	114	16	
	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 ²				0				0

0
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adaptives that provisions per country of counterpanty excludes those for secunitations exposure, subditional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 31	/03/2019			As of 30	/06/2019				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks		•			^	0	^				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	, ,		0	0	0				
	Multilateral Development Banks	0	0	ů		0	0	0				
	International Organisations	0	0	ı ,		0	0	0				
	Institutions	0	0	ň		0	0	n n				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	ō		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 5	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	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				
	Standardised Total ²	(1) Original supercure contine E			0				0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit comersion factors or credit risk insignation behaviours (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of counterprays excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include persons credit risk indigentees.



Country of Counterpart 7

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Credit Ri	sk - Standardised A	Approach		
					1	lykredit Realkredit A/S	5		
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
				I				I	
					Value adjustments				Value adjustments
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks 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	
Country of	Retail	0	0	0		0	0	0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
	- Standard Sca Fotal	(1) Original exposure, unlike E	xposure value, is reported befo	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	niques (e.g. substitution effect	s).	J
		(2) Total value adjustments ar exposures, but includes gene	nd provisions per country of cor ral credit risk adjustments.	re taking into account any effect unterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVA:	and other own funds reducti	ons related to the	
					Standardise				
				/03/2019			1	/06/2019	
			AS OF 31,	05/2019			AS OF 30	700/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	ő	ő	ő		0	0	ő	
L	Standardised Total ²	(1) Original exposure uplike F	vnosure value is reported hefr	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	niques (e.a. substitution effect	e)	0
		(2) Total value adjustments ar	nd provisions per country of cor ral credit risk adjustments.	interparty excludes those for se	ouristisation exposures, addition	al valuation adjustments (AVA	and other own funds reducti	ons related to the	
		exposures, our includes gene	ar credit risk adjuscinerits.		Standardise	d Approach			
					Standardisc	а аррговен			
			As of 31	/03/2019			As of 30	/06/2019	
		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
					and provisions				and provisions
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities 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	
	Corporates of which: SME Retail	0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
Counterpart 6	or which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
L	Standardised Total ²	(1) Original as		tolina lata a	0		in market and an artist and an artist and artist artist artist artist and artist arti		0
		(2) Total value adjustments ar	nd provisions per country of co	are taking into account any effect unterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVA:	and other own funds reducti	ons related to the	
		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
		aviginal Exposure	axposure value		and provisions ²	Sugmar Exposare		- I I I I I I I I I I I I I I I I I I I	and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
1	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	

(1) Unginal exposure, unlike exposure value, is reported perfor classing find account any effect due to creat conversion accors or creat risk integration recriniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks			0		0			
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	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 8	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 ²				0				0

(1) Original exposure, unite Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk insignation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, a dictional valuation adjustments (AVAs) and other own funds reduction related to the exposures, but include greated credit and displantments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks		0			^	^		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	o o	n n	o o		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	ō	o o		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	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	•

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit consistent factors or credit risk inhigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of country of excludes from a consistent or exposure, and disclosine equations (substitutions) and other commissions related to the concerns. but in public some control critical value from commissions and control country and control country and co

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	^	0	0		0	^	^	
1	Regional governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	o o		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 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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	
	Standardised Total ²				0				0

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

Credit Risk - IRB Approach Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 30	/09/2018					As of 31	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(min EUR, %)	Of which: defaulted 0 0 0 0 0				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
	Corporates Corporates - Of Which: Specialised Lending	67.463	1.536	60.011	19.244	2.102	563 0	69.424	0	61.908	19.470	0	545
	Corporates - Of Which: SME	45.319	1.370	40.479	12.529	1.980	469	46.881	0	41.394	12.478	0	436
	Retail	113.245	1.366	110.851	14.981	1.560	513	113.575	0	111.140	15.133	0	514
	Retail - Secured on real estate property	111.489	1 277	109.521	14.476	1.343	445	111.778	0	109.777	14.598	0	446
Consolidated data	Retail - Secured on real estate property - Of Which:	14.851	349	14.267	2.181	519	103	11.366	0	10.827	1.925	0	87
Consolidated data	Retail - Secured on real estate property - Of Which:	96,638	928	95,254	12,295	824	342	100,412	0	98,949	12,674	0	359
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,756	89	1,330	505	70	68	1,797	0	1,363	534	0	67
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1.756	89	1.330	505	70	68	1.797	0	1.363	534	0	67
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				337						283		
	IRB Total ²	(1) Original ex			34,561						34,885		

							IRB Ap	proach					
				As of 30	/09/2018					As of 31	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0		. 0		0	. 0	0	0	0
	Corporates	60,334	1,484	53,235	17,124	2,075	536	62,549	1,430	55,204	17,494	1,844	522
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	41 603	1 353	0	0		. 0	43 229	1 308	. 0	0	0	0
	Retail	41.603 112.061	1.353	36.900 109.691	11.817	1.963	460 494	43.229 112.398	1.308	37.811 109.981	11.826 14.826	1.742	431 494
	Retail - Secured on real estate property	110.344	1.314	109.691	14.181	1.305		112.398	1.307	109.981	14.826	1.237	430
	Retail - Secured on real estate property - Of Which:	14.760	347	14.177	2.168	517	102	11.275	312	10.737	1.911	467	86
DENMARK	Retail - Secured on real estate property - Of Which:	95,584	882	94.210	12.014	788	327	99.367	908	97.912	12,397	770	344
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.717	85	1.304	492	67	65	1.756	87	1.333	518	65	65
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1.717	85	1.304	492	67	65	1.756	87	1.333	518	65	65
	Equity	0	0	0	0		0	0	0	0	0	0	. 0
	Other non credit-obligation assets												
	IRB Total	(1) Original expor											

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expor	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	4.475	13	4.278	1.239	0	9	4.129	13	4.096	1.063	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2.034	0	1.942	465	0	1	1.957	0	1.952	379	0	1
	Retail	18	1	13	4	0	1	17	1	14	5	2	1
	Retail - Secured on real estate property	10	0	9	2	0	0	9	0	9	1	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	7	0	7	1	0	0	7	0	7	1	0	0
		2	0	2	1	0	0	2	0	1	1	0	0
	Retail - Oualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	8	1	4	2	0	1	8	1	5	4	2	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-sme Equity	8	1	4	2	0	1 0	8	1	5	4	2	1 1
	Other non credit-obligation assets			U	U	U	U	U				U	-
	Other non credit-doligation assets IRB Total												_
		(1) =					ffect due to credit						

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	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
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0		0				,	0	,	0	U	
	IRB Total			I									
	TKB IOGH	(1)					ffect due to credit						

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which		0	0	0	0	0	0	0	0	0	0	0
country of counterpart i	Retail - Secured on real estate property - Of Which	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	. 0	0	0	0
	Other non credit-obligation assets											_	4
	IRB Total		sure, unlike Exposi										

Credit Risk - IRB Approach

							Nykredit Re	alkredit A/S					
				As of 30,	09/2018		IRB Ap	proach		As of 31,	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
Country of Counterpart 5	Central banks and central governments Institutions Corporates: Of Which: Secretard Lending Corporates: Of Which: Secretard Retail Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Observation - Of Which: Settle - Observation - Of Which: Retail - Observation -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
							IRB Ap	proach					
		As of 30/09/2018 As of 31/12/2018											
		Original	Exposure ¹ Of which:	Exposure Value ¹	Risk expos	Of which:	Value adjustments and provisions	Original	Exposure ¹ Of which:	Exposure Value ¹	Risk expo	of which:	Value adjustment and provisions
	(min EUR, %) Central banks and central governments Institutions	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0

					As of 30/	09/2018					As of 31/	12/2018		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
		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
		stes - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		stes - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail	- Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
		- 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		00	0	. 0	0		0			0	0	0	0
	Other non credit-c	bligation assets												
	IRB Total													

								IRB Ap	proach					
					As of 30/	09/2018					As of 31	12/2018		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart?		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	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	Retail * Other Retail * Of Which: non-SME	0	0		0				0		0	0	0
		n credit-obligation assets			, and	,	,	,	,	,	,		Ů	, ,
	IRB Total													

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Oualifying 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
	Retail - Other Retail - Of Which: SME	0	0		0	0		,		0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	1 0	0	0				0	0		
	Equity	0	0	1 0	0		0	,	0	0	0	0	0
	Other non credit-obligation assets	-	, and		- 0		Ů		0	0		, o	
	IRB Total												
	THE TOTAL	(1) =					Yest due to credit						

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 30/	09/2018					As of 31	12/2018		
			Original	Exposure ¹	Exposure Value ¹	Risk expo	sure 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
		s 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
		orporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		orporates - 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
		etail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
,		Retail - Secured on real estate property - Of Which: etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		etail - Other Retail	0	0	0	0	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0						0	
	Equity	Retail - Other Retail - Of Willot, Horrship	0	0	0	0	0	0	0		0	0	0	0
		edit-obligation assets	0	,			, and	,	,		,	0		, i
	IRB Total	dit-obilidation assets			I									_
	IKB IOTAL		(1)	sure, unlike Expasu										

Consolidated data

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

		Nykredit Re	alkredit A/S										
		IRB Ap	proach										
3/2019			As of 30/06/2019										
Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and					
	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions					
0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0					
21,628	0	532	74,570	0	66,144	21,608	0	591					
0	0	0	0	0	0	0	0	0					
12,064	0	402	41,857		36,135	11,651	0	440					
14,763	0	488	116,623	0	114,786	15,241	0	510					
14,258	0	418	114,692	0	113,278	14,668	0	428					
1,385	0	61	9,152	0	8,554	1,329	0	62					

(1) Orlainal exoosure, unlike Exoosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	65.729	1.467	57.547	19.145	1.751	495	66.078	1.393	57.732	19,158	1.087	556
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43,874	1,235	38,421	11,462	1,551	394	39,247	1,195	33,565	11,096	953	437
	Retail	111,866	1,151	109,571	14,461	1,076	474	115,530	1,229	113,720	14,988	1,407	493
	Retail - Secured on real estate property	110,177	1,063	108,272	13,972	1,017	406	113,641	1,142	112,242	14,427	1,344	415
DENMARK	Retail - Secured on real estate property - Of Which:	7,603	214	7,150	1,373	342	61	9,097	207	8,499	1,318	275	61
DENIMARK	Retail - Secured on real estate property - Of Which:	102,575	849	101,122	12,599	675	346	104,544	935	103,742	13,109	1,069	354
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,689	89	1,299	490	58	67	1,889	87	1,478	561	63	77
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	. 0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-sme Equity	1,689	89	1,299	490	58	67	1,889	87	1,478	561	63	77
	Other non credit-obligation assets			0	- 0				- 0	0	- 0	- 0	-
	Other non credit-oblidation assets IRB Total												
	IRB Iotal												

(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 Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		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 and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SWEDEN	Central banks and central governments Institutions Corporates Corporates - Of Which: SMC Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out on real estate property - Of Which: Retail - Out Retail - Of Which: - Of Which: Security - Out	0 0 4,833 0 982 11 1 0 1 0 10	0 0 14 0 0 1 0 0 0 0 0 0	0 0 4,709 0 972 6 1 0 1 0 5	0 0 1,320 0 273 4 1 0 1 0 3 0	0 0 17 0 0 1 0 0 0 0	0 0 9 0 1 1 1 0 0 0	0 0 4,683 0 963 7 2 1 1 0 5	0 0 13 0 0 2 1 1 0 0 0	0 0 4,680 0 963 6 2 1 1 0 4	0 0 1,282 0 260 4 1 0 1 0 3 0	0 0 25 0 0 1 0 0 0 0	0 0 9 0 1 1 1 1 0 0 0
	Other non credit-obligation assets	U	0	U	U	U	0	U	U	U	U	U	
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 3	Central Sanks and central governments Corporates - Of Which: Secolated Lending Corporates - Of Which: Secolated Lending Corporates - Of Which: SPE Retail - Secured on real centate property Retail - Socured on real centate property Retail - Socured on real centate property Retail - Socured on real centate property Retail - Outself on the Record Control of Which: Retail - Qualifying Recording Retail - Other Retail - Foreign - Of Which: Offe Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

Credit Risk - IRB Approach Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Wnich: 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:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which:	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: SMF	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												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure 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	
	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:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	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	ő	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ō	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												
	IRB Total												

 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. s 	ubstitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure 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 Institutions 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 - Secured on real estate property Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail 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
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original expo	sure, unlike Expos	ure value, is report	ted before taking	into account any e	ffect due to credit	conversion factor	or credit risk mit	igation techniques	(e.g. substitution	effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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 Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	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	ő	0	0	0	0	0	0
1	Equity	ľ	0	l ő	,	0	0	1 0	0	0	1 0	0	0
	Other non credit-obligation assets	Ů	Ü	ŭ			Ů	ů		Ü		Ů	
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30,	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment
	(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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart's	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Or Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	U		0	0	U	U	0	0	0	0	0	0
	IRB Total		1										
	IND IUIdi		sure, unlike Expos										

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

						IRB Ap	proach					
			As of 31	03/2019					As of 30	06/2019		
	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	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												
IRB Total												
	Central Seaks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Council on and estate property - Of Which: Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - One Retail - Of Which: non-SME Seaks - One Retail - Of Which: non-SME Seaky Other non-credit - obligation assets:	Control I banks and central governments Operative State of Control Governments Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPEC Retail Retail - Secure do not all earths snoothy Settle - Secure do not all earths snoothy Settle - Secure do not all earths snoothy Retail - Secure do not eather properly - Of Which: Retail - Secure do not eather properly - Of Which: Retail - Countifying Recurbing Retail - Other Retail Operation - Other Retail Other not credit - Settle - Of Which: not-SME Other not credit - Settle - Other Retail The Total	Central banks and central governments	Central banks and central eventments (oni EUR, 'ts) Central banks and central eventments (of shard Concounts Concounts	Central banks and central governments	Original Exposure* Exposure* Ratik exposure amount Value* Value* Value* Value* Original Exposure* Value* Original Exposure* Value* Original Exposure* Value* Original Exposure* Original Expo	As of 31/03/2019	Ac of 31/03/2019	As of 31/03/2019 Original Exposure* Exposure* Exposure* Exposure* Value* Original Exposure* Orig	Ac of 31/03/2019 Ac of 31/03	As of 31/03/2019 Control banks and control governments Control banks and control	As of 31/03/2019 As of 30/05/2019 As of 30/05/2019

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



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												06 1-1		
												Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets												
			positions)									Nominal	Provisions	
				of which: Financial assets	designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			, 3				
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [20	20	20	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0 20	0 20	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [40	40	20	0	0	0	0	ō	0	0	0	0	3
1 3M - 1 Y I 1 1Y - 2Y I 1 2Y - 3Y I [3Y - 5Y [Belgium													
[5Y - 10Y [beigium													
[10Y - more Total [0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[2Y - 3Y														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [Cyprus													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [
Total		3,485	3,485	0	0	0	64	0	91	-3	265	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [49 68 57	49 68 57	49 68 55	0	0	0	0	0	0	0	35 4 7	0	
[3Y - 5Y [Denmark	59 48	59 48	54 32	0	0	0	0	0	0	0	99 1.115	0	
[10Y - more Total [0 - 3M [35 3,801	35 3,801	3 259	0	0	0 64	0 1	102	-3	0 265	4.020 5,280	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Estonia													
	4													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 13 1 0 12 26	169 0 0 86 111 0 29	0 0 -1 -3 -7 -6 -93	104 10 20 21 120 19 160	0 0 0 0	0 0 0 0 0	3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	8 85 218 35 128 276 0	0 85 218 0 128 276 0	0 85 72 0 128 207 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 8	0
Total	Croatia													
[0 - 3M	Greece													
13Y - 10Y 110Y - more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
0 - 3M 3M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y	Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	5						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 14 0 30 60 138 0	0 14 0 30 60 138 0	0 14 0 30 60 95 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M	Poland													
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more Total	Spain													
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Sweden	470 0 0 0 0 2 2 0 0 0	470 0 0 0 22 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	470 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom	133 0 0 0 0 0 0	133 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 42 54 52 145 252 605	3.837 5,764 4.206 1.782 3.890 6,667 3.223 29,370	-31 -36 -105 -112 -269 -709 -1.462	4.160 3,560 5.069 3.573 5.206 9,825 5.868 37,261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7
Total	Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Norway	0 0 100 0 0 0 0	0 0 100 0 0 0 0	0 0 100 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
[0 - 3M [Australia	<u> </u>	100	100		J	U	v		U	v	U	J	v
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
To - 3M	u.s.	133 0 0 0 0 0 0 0	133 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
Total Tota	China	133	133	J.	, and the second		J	J	v	v		· ·	v	
[0 - 3M [Switzerland													
Total [0 - 3M [13M - 11f	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nykredit Realkredit A/S

								Nykieuit Redikieuit A/	3						
								As of 31/12/2018	3						
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	A
		· · · · ·											Off-balance sl	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
ı	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Others	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
H	[5Y - 10Y [[10Y - more Total		0 0	0 0	0 0	0	0	0 0	0 0	0 0	0 0 0	0 0	0	0 0	0

Notes and definitions
Information dischess in this benefits to get a second description of the second sec ion disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The accounter accorded coner only encounters to control, recional and coal overvements on immediate borrower basis, and do not include accounters to other counternants with full or cartial overnment ouarantees.

 (3) The basis dischole the accounters in the "Financial assess thereof for trading" carticular discretification for extension and borrower basis. and borrower basis may be a financial ouarantees because recorded include the continons towards counternants (other than severeion) on severeion content risk (i.e., CDS, financial ouarantees) booked in all the accounters control on-ord basince sheet. Intersective of the denomination and or accounting containing the accounter of the control of the

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

(s) Residual countries not reported separately in the Transparency services

Regions:

Other advanced none Etx. Israel, Korea, New Zealand, Tessis, San Marino, Singapore and Talwan.

Other CEE none EEX Albania, Bonsia and Herzegovina, PRR Macedonia, Montenegro, Sertia and Turkey.

Middle East: Balranii, Djibout, Iran, Iran, Jordan, Kiwaet, Lebanori, Liyba, Oman, Qatar, Sudd Arabia, Suddan, Syria, United Arab Emirates and Yemen.

Latin America: Agent, Seeparties, Beltze, Boliko, Para, Direct, Kiwaet, Lebanori, Liyba, Oman, Qatar, Chapta, Colomica, Comminaca, Dominican Republic, Ecuador, Es Salvador, Gereado, Gustemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peny, St. Kitts and Nexis, St. Lucia, St. Vincent and the Gereadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Lisands, Cluba, Frenti Guiana, Guadetoupe, Martinique, Puerto Rico, Saint Barthelemy, Turk And Calcos Islands, Virgin Islands USL; Africa: Algeria, Egine, Puerto Rico, Saint Barthelemy, Turk And Calcos Islands, Virgin Islands USL; Cluba, Carman, Calcos Islands, Virgin Islands, Virgin Islands, Virgin Islands, Virgin, Virgin Islands, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwa and Tunisia.



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	20	20 0	20 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [21 0	21 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 41	0 41	0 20	0	0	0 0	0	0	0	0	0	0	3
[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Belgium													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Czech Republic													
Total		F THE	E 77F	-							110			
0 - 3M 3M - 1Y 1Y - 2Y		5,775 28 78	5,775 28 78	67 28 77	0	0	0 0	0 0 0	1 0 0	-2 0 0	118 0 0	0 36 8	0 0 0	
[2Y - 3Y [[3Y - 5Y [Denmark	50 16 56	50 16 56	47 12 40	0 0 0	0	0 0 0	0 0 1	0	0 0 0	0	7 172 1,234	0	
Total		33 6,036	33 6,036	273	0	0	0	1 1	6 12	0 -2	0 118	1.234 4.532 5,989	0	1
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M [France	0 0 0 0 0 94 0	0 0 0 0 94 0	0 0 0 0 9 94 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 10 12 35 78 280 715 1,133	1.470 2.996 507 782 2,247 3.278 2.289	0 -17 -38 -102 -108 -603 -1,353 -2,220	1.623 2.205 1.153 1.436 2.023 4.829 3.631 16,900	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	0 126 305 81 79 263 0	0 126 271 81 79 263 0	0 20 241 81 79 191 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Total	Croatia												·	
[0 - 3M [Greece													
13Y - more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

		Nykredit Realkredit A/S													
							As of 30/06/2019								
						Dire	ct exposures								
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance st	eet exposures		
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Lithuania														
[0 - 3M [Luxembourg	0 14 30 0 77 90 0	0 14 30 0 77 90 0	0 14 30 0 77 90 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [Malta									-		-		_	
Total	Netherlands														
[0 - 3M	Poland														
13Y - 10Y 110Y - more	Portugal														
[0 - 3M [Romania														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia														
Total	Slovenia														



General governments exposures by country of the counterparty

	Nykredit Realkredit A/S Ac of 20 (06 (2010)													
							As of 30/06/2019	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
			Total carrying amount of					20111112						Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	843 0 0 0 2 2 0 0 865	843 0 0 0 22 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	843 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	United Kingdom	149	149 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 11 37 41 113 297 280 784	1.283 1,893 2.520 2.461 1.951 5,238 1.311	-9 -27 -59 -61 -178 -554 -823	917 2,730 3,251 1,623 3,028 7,372 2,531 21,453	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Iceland			·	·	·	·		AVISCO .	****	***************************************	•	v	
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 52 0 0 0 0 0	0 52 0 0 0 0	0 52 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0	0 0 0 0 0	3
[0 - 3M [Australia													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	5						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative inflancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
To - 3M	u.s.	145	145 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2
Total Tota	China	113	143	J			J	ŭ	v	v		· ·	Ü	
[0 - 3M [Switzerland													
Total [0 - 3M [13M - 11f	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	positive fair value Perivatives with need		Derivatives with negative fair value		eet exposures	
								Derivatives with po.	stive iaii value	Delivatives with	niegauve ian value			Plat welstand
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Others	48 0	48 0	0	0	0	0	0	0	0	0 0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		48	48	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this termship in a ion disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exocumes recorded cover only exocurses to central, recional and local oovernments on immediate borrower basis, and do not include exocurses to other counternarts with full or certail covernment cuarantees

 (3) The basis disclose the exocurses in the "Financial assets held for braining" contribul after offsettion the cash short oxocitions haven the same maturaties.

 (4) The exocurse recorded include the oxocitions towards counternarts (other than sovereign on severeign not existed in cut exist in a contribution of the discount of the contribution of the exocurring oxocition of the description of the exocitions of the exocurring oxocition of the exocitions of the exocition of the exocition of the exocitions of the exocition of the exocition oxocition of the exocition of the exocition

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other displances from East Listers, (order, New Zealands, Kinses, Sain Harrins, Springspore and Lawrins.

The Prince CEF on the Extra Springs, Novem, Novem, Visions, Sain Harrins, Springspore and Lawrins.

Mode East: Shirtani, Dibbook, Is, Ina., Jordan, Munket, Lebaron, Litys, China, Qualan, Spring, United Arab Eministes and Yennes.

Latin America: Appeirins, Bellize, Bolize, Spring, Read, Chapter, Spring, Public Springs, Casad, Araba, Springs, Spri Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



Performing and non-performing exposures

				As of 30/09/201	8					ı	As of 31/12/201	18		
	Gross carrying amount			accumulated	d impairment, I changes in fair credit risk and	Collaterals and financial guarantees		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			
		Of which performing but past due >30	Of which no	n-performing ¹	On performing	received on On non- performing performing		Of which performing but past due >30	performing but Of which non-performing		On performing	On non- performing	received on non- performing	
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	11,701	0	27	27	0	27	0	12,596	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,060	0	0	0	0	0	0	1,161	0	0	0	0	0	0
Credit institutions	10,384	0	27	27	0	27	0	11,335	0	0	0	0	0	0
Other financial corporations	48	0	0	0	0	0	0	40	0	0	0	0	0	0
Non-financial corporations	210	0	0	0	0	0	0	61	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	176,373	107	3,028	3,002	99	963	1,751	178,220	85	2,981	2,959	106	939	1,707
Central banks	1,050	0	0	0	0	0	0	1,595	0	0	0	0	0	0
General governments	1,267	0	0	0	0	0	0	1,260	0	1	0	0	0	0
Credit institutions	2,935	0	5	5	2	5	0	2,394	0	7	7	2	7	0
Other financial corporations	6,481	0	26	10	23	10	0	7,100	0	31	10	30	10	0
Non-financial corporations	46,694	58	2,010	1,999	25	329	1,407	47,356	44	1,874	1,874	31	321	1,335
of which: small and medium-sized enterprises at amortised cost	2,756	1	197	197	17	82	1	2,676	0	178	178	12	61	1
Households	117,946	49	986	986	50	618	344	118,516	42	1,068	1,068	43	600	372
DEBT INSTRUMENTS other than HFT	188,074	107	3,055	3,029	99	991	1,751	190,816	85	2,981	2,959	106	939	1,707
OFF-BALANCE SHEET EXPOSURES	3,836		15	14	15	0	0	4,371		34	29	16	0	3

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

⁽²⁾ Insitutions report here collective allowances for incurred 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)

⁽⁹⁾ Insitutions 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)

Grothe 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			ı	As of 31/03/201	9			As of 30/06/2019								
	Gross carrying amount				accumulated	I impairment, I changes in fair credit risk and	Collaterals and financial guarantees		Gross carryi	ng amount		accumulated	l impairment, I changes in fair credit risk and			
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	received on non- performing		
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	13,280	0	0	0	0	0	0	14,904	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,567	0	0	0	0	0	0	1,477	0	0	0	0	0	0		
Credit institutions	11,594	0	0	0	0	0	0	13,302	0	0	0	0	0	0		
Other financial corporations	41	0	0	0	0	0	0	50	0	0	0	0	0	0		
Non-financial corporations	77	0	0	0	0	0	0	76	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	182,484	86	2,818	2,798	83	960	1,625	187,303	66	2,849	2,830	89	971	1,628		
Central banks	2,099	0	0	0	0	0	0	2,169	0	0	0	0	0	0		
General governments	1,257	0	1	0	0	0	0	1,073	0	0	0	0	0	0		
Credit institutions	2,973	0	7	7	3	7	0	3,654	0	4	4	2	4	0		
Other financial corporations	7,004	0	28	9	23	9	0	8,479	0	27	9	23	9	0		
Non-financial corporations	48,174	48	1,800	1,800	25	323	1,315	49,223	33	1,761	1,761	35	337	1,249		
of which: small and medium-sized enterprises at amortised cost	2,190	3	122	122	10	60	1	2,323	1	132	132	12	61	1		
Households	120,977	38	982	982	32	621	310	122,705	33	1,056	1,056	27	621	380		
DEBT INSTRUMENTS other than HFT	195,764	86	2,818	2,798	83	960	1,625	202,208	66	2,849	2,830	89	971	1,628		
OFF-BALANCE SHEET EXPOSURES	4,837		11	10	21	0	1	4,802		7	6	18	0	1		

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

⁽²⁾ Insitutions 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⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet interaction accumulated regular of the control of th



Forborne exposures

			As of 30/09/2018	3	As of 31/12/2018						
		ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with	Collateral and financial guarantees		ring amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on 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)	1,021	482	109	108	871	1,006	457	96	96	862	
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	854	369	79	78	750	837	344	69	69	739	
of which: small and medium-sized enterprises at amortised cost	27	23	16	15	0	21	17	12	11	0	
Households	167	113	30	30	121	170	113	27	27	124	
DEBT INSTRUMENTS other than HFT	1,021	482	109	108	871	1,006	457	96	96	862	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair



Forborne exposures

			As of 31/03/2019	9				As of 30/06/201	9	
	Gross carrying amount of exposures with forbearance measures		accumulated of value due to co provisions for	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² Collater finan guarar			ring amount of with forbearance	Accumulated accumulated value due to coprovisions for forbearance measurements.	Collateral and financial guarantees	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	exposures with forbearance			Of which on non- performing exposures with forbearance measures	received on 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)	1,000	450	98	98	868	1,076	434	101	101	951
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	837	344	70	70	747	911	317	70	70	828
of which: small and medium-sized enterprises at amortised cost	20	17	14	14	0	17	14	11	11	0
Households	163	107	29	28	120	165	117	31	30	123
DEBT INSTRUMENTS other than HFT	1,000	450	98	98	868	1,076	434	101	101	951
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair