

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



# Key Metrics

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



# Leverage ratio

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



# 2022 EU-wide Transparency Exercise Capital Nykredit Realkredit A/S

		Í					COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	C 01.00 (10010.c0010)	REGULATION  Articles 4(118) and 72 of CRR
		OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	.,		
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,870	11,159	11,166	11,411	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	159	159	159	159	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,985	6,512	6,509	6,770	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	6,047	4,809	4,808	4,807	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	7	7	8	5	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-10	-11	-11	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-275	-273	-263	-269	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	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.1.9	<ul> <li>(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-43	-41	-41	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (9) (i) and 89 to 91 of CRR, Articles 36(1) point (b) (ii), 343(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point b) (iii) and 379(3) of CRR, Articles 36(1) point b) (iv) and 155(4) of CRR and Articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-3	-9	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	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 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	499	496	498	499	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	500	498	501	499	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-3	-3	0	C 01.00 (40990,c0010) + C 01.00 (4790,c0010) + C 01.00 (40710,c0010) + C 01.00 (40740,c0010) + C 01.00 (40744,c0010) + C 01.00 (40740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,369	11,654	11,664	11,910	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,723	1,725	1,745	1,723	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,449	1,449	1,449	1,443	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		274	276	297	280	$\begin{array}{c} \text{C1.1.00} \left( (6930, \text{C0010}) + \text{C 01.00} \right. \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right. \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6950, \text{C0010}) \right) + \text{C 01.00} \left( (6950, \text{C0010}) \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, \text{C0010}) + \text{C 01.00} \right) \right) \\ \left( (6930, \text{C0010}) + \text{C 01.00} \right) \left( (6930, $	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0800,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	54,423	54,011	58,940	57,370	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	30,510	0	C 05.01 (r0010,c0040)	- Common angrey may the Bird All Colds.
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.97%	20.66%	18.94%	19.89%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.89%	21.58%	19.79%	20.76%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	24.05%	24.77%	22.75%	23.76%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,870	11,159	11,166	11,411	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (ISIN) ISSUED)  COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.97%	20.66%	18.94%	19.89%	A.4.3.0).0)1 [D.1]/[8-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	19.97%	20.00%	0	19.8976	C 05.01 (r0440,c0010)	
	-	Adjustments to LETE due to IFRS 9 transitional arrangements  Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)  C 05.01 (r0440,c0020)	
Memo items	-	Adjustments to A+1 due to IFRS 9 transitional arrangements  Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F		0	0	0	0		
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	U	U	U	U	C 05.01 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,000	44,282	49,056	47,449	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002), + C 08.01 (r0060, c0260, s002)
Of which the standardised approach	2,148	2,094	1,988	1,841	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	32,395	31,715	34,214	32,256	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,574	2,675	2,784	2,647	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,898	2,723	1,822	1,112	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0256, s001) + C 08.01 (r0050, c0256, s002) +
Credit valuation adjustment - CVA	197	105	104	118	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (10470, e0010)
Position, foreign exchange and commodities risks (Market risk)	3,664	3,237	3,960	4,694	C 02.00 (r0520, c0010)
Of which the standardised approach	1,232	1,143	1,068	1,177	C 02.00 (r0530, c0010)
Of which IMA	2,432	2,095	2,892	3,517	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c9100),C 24.00(r0010,c9110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,664	3,664	3,998	3,997	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,664	3,664	3,998	3,997	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	54,423	54,011	58,940	57,370	

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

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



# 2022 EU-wide Transparency Exercise P&L Nykredit Realkredit A/S

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

<sup>(</sup>i) Information available only as of end of the year

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

(iii) 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	21			As of 31	/12/2021			As of 31/	03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	air value hieraro	hy		Fa	ir value hierar	thy		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	4,928				5,924				5,427				5,779				IAS 1.54 (i)
Financial assets held for trading	2,297	34	2,036	228	2,232	36	2,008	188	1,620	120	1,373	127	1,225	39	1,130	56	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,720	9,326	2,897	497	12,384	2,680	9,199	506	12,639	3,602	8,514	523	12,706	4,479	7,718	508	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	183,256	0	183,256	0	186,064	0	186,064	0	180,932	0	180,932	0	174,727	0	174,727	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	17,351				17,223				17,928				17,389				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	40	0	40	0	2	0	2	0	2	0	2	0	2	0	2	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,199				1,098				1,256				1,617				
TOTAL ASSETS	221,791				224,927				219,805				213,443				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30/	06/2022			
		Gross carryi	ng amount <sup>(2)</sup>		Accum	nulated impairm	nent <sup>(2)</sup>	Gross	carrying amou	int <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	nulated impairn	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	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 since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc 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 since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	136	0	0	0	0	0	134	0	0	0	0	0	163	0	0	0	0	0	227	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	15,480	1,815	302	-55	-109	-217	15,255	1,932	272	-48	-109	-214	15,829	2,040	278	-53	-115	-214	14,587	2,693	284	-55	-126	-222	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

Nykredit Realkredit A/S

#### (mln EUR)

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

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



#### **Breakdown of liabilities**

Nykredit Realkredit A/S

(mln EUR)

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



# 2022 EU-wide Transparency Exercise Market Risk

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	SA					1	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(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 (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	963	961	30	6	144	29							28	9	111	32						
Of which: General risk	168	315	30	6	144	29							28	9	111	32						i /
Of which: Specific risk Equities	795 252	646 169	0	0	0	0							0	0	0	0						i /
Of which: General risk	252	169	19	6	30	/							31	9	50	16						i /
Of which: Specific risk	250	166	19	0	0	,							31	0	0	10						i /
Foreign exchange risk	0	0	2	0	6	2							2	1	7	2						i /
Commodities risk	Ö	ō	ō	ō	ō	ō							0	ō	Ö	0						i /
Total	1,215	1,130	39	9	156	31	0	0	0	0	0	2,432	41	12	127	40	0	0	0	0	0	2,095
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	5/2022					
Traded Debt Instruments	910	1,044	49	15	138	35							85	24	158	41						
Of which: General risk	205	258	49	15	138	35							85	24	158	41						i /
Of which: Specific risk	705	786	0	0	0	0							0	0	0	0						i i
Equities	143	126	38	9	64	14							40	7	58	12						i i
Of which: General risk	5	3	38	9	64	14							40	7	58	12						i /
Of which: Specific risk	139	123	0	ō	0	0							0	o o	0	0						i /
Foreign exchange risk	0	0	2	ō	7	ō							3	1	5	2						1
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,053	1,170	67	19	165	40	0	0	0	0	0	2,892	110	29	172	46	0	0	0	0	0	3,517

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



					Standardise	d Approach			
			As of 30,	/09/2021			As of 31)	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	4,723	12,903	0		5,637	13,832	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	2,251 1,915	1,350 1,336	420 752		1,633 2,318	1,307 1,414	421 751	
	Corporates of which: SME	480	480	366		482	482	367	
	Retail	259	259			274	274	206	
	of which: SME	0	0	0		0		0	
Consolidated data	Secured by mortgages on immovable property	1,617	634	419		1,223	505	356	
	of which: SME	488	244	145		653	270	160	
	Exposures in default	10	6	6	1	9	5	5	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,575	3,575	358		3,452	3,452	345	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0		
	Collective investments undertakings (CIU) Faulty	122	122	122		109	109	109	
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>	14,471	20,184	2,270	1	14,654	20,897	2,193	

\*\*\* Chorant accurac, units Exocura value, a recorded before states into accurat any effect due to cost convenion factors or cedit risk missation benissaes (e.e., substitution effects).

\*\*Standardised First days not include the Securitation content units in trends burst or the 20°C securities of counters and content or the content of the content of

					Standardise	d Approach			
			As of 30/	09/2021			As of 31)	12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	4,581	12,761	0		5,495	13,690	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	1.023	905	276		659	877	266	
	Corporates	881	881	743		878	878	741	
	of which: SME	480	480	366		482	482	367	
	Retail	259	259	194		274	274	206	
DENMARK	of which: SME								
	Secured by mortgages on immovable property of which: SME	1,617 488	634 244	419 145		1,223 653	505 270	356 160	
	or which: SME Exposures in default	10	244	140	1	9	2/0	100	
	Items associated with particularly high risk	0	ō	0		ō	ō	ō	
	Covered bonds	3,058	3,058	306		2,938	2,938	294	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	85	85	85		83	83	83	
	Other exposures	0		0		0			
	Standardised Total <sup>2</sup>	El Asiata de la Caración de la Carac			7				8

Observed amounts, within Executors value, is recorded before takens or sector at or effect due to confidence or confir oils relation to confidence or confir oil an inflation such distribution effects.
Of their value administration and confirmed or confirmed confidence or confidence or confirmed confidence or confirmed confidence or confirmed confidence or co

		exposition, but includes gener							
					Standardise	d Approach			
			As of 30/	09/2021			As of 31)	/12/2021	
	(min FI III *Ni.)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Could disconnected to other members of the first production of the country of the	uit buists ka ka  novable arosertv  Lev's Noch risk borosertv 18 T croffil assessment	21 0 0 0 0 0 288 639 0 0 0 0 0 0 0 0 0 0 7 7 0	21 0 0 0 0 3 3 3 3 3 3 0 0 0 0 0 0 0 0 0	0 0 0 0 8 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0	20 0 0 362 1,029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 45 124 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 8 5 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

Counterpart 3  Counte					Standardise	d Approach			
Country of Country part 3  Country part 4  Cou			As of 30	/09/2021			As of 31	/12/2021	
Country of Countriespent in distance in minorization and control assessment Countries in distance in institutions and comparison in institutions and compar	(100.0)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Owner consumers  Standardised folal*  0	Central coveraments or central saints Residual coveraments or book and whites serviced and the saints serviced and serviced or book and whites serviced and serviced or book and serviced servic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰

		(ii) Total value advantments and envisions our country of countermark vanctulous those for securistisation exocuses, additional valuation advantments (AVAs) and other own funds reductions related to the exposures, but includes general count risk adjustments (and risk adjustments).									
					Standardise	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 4	Control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		000000000000000000000000000000000000000			
	Standardised Total <sup>2</sup>										

The Charlest assesses while Enterior value is resemble from their test account are what due to could convert enterior or could not estimate incleases in its authorities and in its account are what it is a could convert enterior or could not estimate incleases in its account and in its account are what it is account and its account a



	Nykrealt kesikrealt A/S												
					Standardise	d Approach							
			As of 30,	(09/2021			As of 31	/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR. %) Central governments or central banks	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					
	Multitateral Development Banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0												
	Institutions	0	0	0		o o	o o	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
Country of	Retail of which: SME	0	0	0		ů							
Counterpart 5	Secured by mortgages on immovable property	0	ō	0		0	ō	0					
Counterpart	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0		0	0	0					
	Items associated with particularly high risk Covered bonds	0	0	0		ů							
	Claims on institutions and corporates with a ST credit assessment	0	ō	0		0	0	0					
	Collective investments undertakings (CIU)												
	Equity												
	Other exposures Standardised Total <sup>2</sup>												
		(2) Opinional compression continue for	manuscration is consisted before	a tables into account one office	due to could conserve future	or could sick mitigation toolses	non for exhetitation officer						
	(iii) Advisual amoreuses until a Promote landow tables in the current and offer facts to rend procure and offer intervent a												

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min FIE %).)	Original Exposure* Exposure Value* Risk exposurer amount: Value adjustments and provisions* Cripinal Exposure* Exposure Value* Risk exposure amount: Value adjustments provisions*									
Country of Counterpart 6	Central oversements or central sales II seriorized oversements or bod and whiteles should not be bod and whiteles should not seem to bod and whiteles should not be bod and seem to be b	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o		
	Standardised Total <sup>2</sup>				0				0		

Country of Counterpart 7 Count		exposures, but includes general credit risk adjustments.									
Country of Counterpart 7 Counterpart 8 Counterpart 9 Count					Standardisc	d Approach					
Country of			As of 30,	09/2021			As of 31	/12/2021			
Country of Countrepart 7 Count	(1178-1)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Other executes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central concentration or central station  Sectional concentration to be plantificate  Sectional concentration to be plantificate  Sectional concentration to be plantificated to be planti	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	٥		

\*\*Chaired assesses while Emission value, is recorded before below the secure or writer due to solid convenient to confidence or modification devices in relation devic

					Standardise	d Approach				
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR. %)	Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure provisions*							
Country of Counterpart 8	Central coverementals or control to select  Accident coveremental or control and central centr	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	٥	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>								0	

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2021		As of 31/12/2021				
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providious* Original Exposure* Exposure Value* Risk exposure amount Value Adjustments and Providious*								
	(min EUR, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks International Organizations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
Country of	of which: SME Retail of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0		
	Exosoures in default Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0	0	0		0	0	0		
	Eoultv Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

		(2) Total value adjustments an exposures, but includes gene		intercartiv excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	i) and other own funds reduction	ons related to the	
					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min FID %).	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Coming operations for coming landing Coming operations of local antiferior  statistical coverance of local antiferior  statistical local common trains  furnishment  furnishme	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0

<sup>\*\*</sup>Costand amounts, write discours were an amounted soften state of a amount and or offer due to result commons interest or result of a estimated and included and



					Standardisc	d Approach							
			As of 31;	03/2022			As of 30/	06/2022					
	(min PIB %)	Original Exposure <sup>1</sup>	Original Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions										
	Central governments or central banks	5,858	13.743			6,243	13.930	0					
Regional governments or local authorities 0 0 0 0													
Public sector entities 0 0 0 0 0													
	Multilateral Development Banks												
	International Organisations	0	0	0		0	0	0					
	Institutions	2,313	1,717	509		2,369	1,536	442					
	Corporates	2,711	1,503	777		2,708	1,595	772					
	of which: SME	413	413	314		428	428	326					
	Retail	287	287	216		304	304	228					
Consolidated data	of which: SME	0	0	0		0	0	0					
Jon Jon Gutta	Secured by mortoages on immovable property	249	152	132		68	60	53					
	of which: SME	168	82	64		49	45	38					
	Exposures in default	2	1	1	1	4	3	3					
	Items associated with particularly high risk	3.511	3,511	351		3,704	3.704	370					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3,311	3,311	331		3,704	3,704	3/0					
	Collective investments undertakings (CIU)		0			0	0						
	Equity	117	117	117		72	72	72					
	Other exposures		0	0			0	0					
	Standardised Total <sup>2</sup>	15,049	21,032	2,103	1	15,471	21,204	1,940					

					Standardisi	d Approach				
			As of 31	03/2022			As of 30,	(06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %)	5,674	13,560			6.060	13.748			
	Central governments or central banks	5,6/4	13,560			6,060	13,748	0		
	Regional governments or local authorities Public sector entities					0	0	0		
	Multilateral Development Banks	ŏ				0	0			
	International Organisations	ů		0		0	0	o o		
	Institutions	875	1,297	349		1,029	1.067	283		
	Corporates	885	885	764		938	889	758		
	of which: SME	413	413	314		428	428	326		
	Retail	287	287	216		304	304	228		
DENMARK	of which: SME	0	0	0		0	0	0		
DENMARK	Secured by mortgages on immovable property	249	152	132		68	60	53		
	of which: SME	168	82	64		49	45	38		
	Exposures in default	2	1	1	1	4	3	3	1	
	Items associated with particularly high risk						0			
I	Covered bonds	3,020	3,020	302		3,226	3,226	323		
	Claims on institutions and corporates with a ST credit assessment	0				U	0	0		
	Collective investments undertakings (CIU) Equity			83		44	44	44		
	Other exposures	0.3	83	83		44	44	1		
	Standardised Total <sup>2</sup>	Ů				Ü			- 1	
	Standardskid fotal				,				•	

exposures, but includes general credit risk adjustments.	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31;	03/2022			As of 30	06/2022	
	(min PIB <sup>4</sup> 6)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWEDEN	Central conversaments or contral salests  Resident of conversames to be object attractions  Generated or object attractions  Generated or object attractions  Generated or object attractions  Faciones to formation or object attractions  Faciones to default  Resident of the object attractions of conversates with a ST could assessment  Confirm on obstaclines and conversates with a ST could assessment  Generated or object attractions of conversates with a ST could assessment  Generated or object attractions of conversates with a ST could assessment  Generated or object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment  Resident object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a ST could assessment object attractions of conversates with a	20 0 0 0 52 1,229 0 0 0 0 0 81 0 0	20 0 0 0 0 0 9 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0		20 0 0 0 38 1,391 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 38 238 238 0 0 0 0 0 80 0 0 0	0 0 0 0 8 8 5 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	oposure value, is reported befo	e taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techni	ques (e.g. substitution effects	).	

		exposures, but includes gener	al credit risk adjustments.		-				
					Standardise	d Approach			
			As of 31;	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Control covermentals or control basishing Adult cardis sensitive Model cardis sensitive Mod	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike E	exposure value, is reported before	re taking into account any effec	t due to credit convenion factor	s or credit risk mitigation techn	iques (e.g. substitution effects	1.	

		(2) Total value adjustments and provisions per country of counterparty encludes those for securidisation asposures, additional valuation adjustments (AVAs) and other own funds reductions related to the associates. but includes general credit risk adjustments.												
					Standardise	d Approach								
			As of 31;	03/2022			As of 30	06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(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	ő	ő	ů o		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions Corporates	0	0	0		0	0	0						
	of which: SME	ŏ	ŏ	i o		o o	0	i o						
C	Retail	0	0	0		0	0	0						
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0						
Counterpart 4	Secured by mortgages on immovable property 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	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	ů	l ő	l ő		0	0							
	Equity	0	0	0		0	0	0						
	Other exposures	0	0			0	0	0						
	Standardised Total <sup>2</sup>				0				0					

### 2022 EU-wide Tr

EBA BANKING BANKING	2022 EU-wide Transparency Exercise  Credit Risk - Standardised Approach								
	Nykredit Realkredit A/S								
			As of 31,	/03/2022	Standardisc	d Approach	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min ELR. %) Central governments or central banks		0		provisions	0			provisions
	Retional overnments or local authorities Public sector entities Multilateral Development Banks International Oroanisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
Country of Counterpart 5	of which: SME Secured by mortuages on immovable property of which: SME	0	0	0		0	0		
	Emosures in default Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity Other exposures Equativation Total	0	0		0	0	0		
		(1) Original exposure, unlike to (2) Total value adjustments a exposures, but includes gene	Exposure value, is reported befor nd provisions per country of co nal credit risk adjustments.	ne taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuristisation exposures, addition	is or credit risk mitigation tech all valuation adjustments (AVF	niques (e.g. substitution effect s) and other own funds reduct	ii). ions related to the	
			As of 31,	/03/2022	Standardisc	d Approach	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mh R.R. %)  Central governments or central banks  Peninnal governments or local authorities	0	0	0		0			
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
Country of	Corporates of which: SME Retail	0	0	0		0	0	0	
Counterpart 6	of which: SME Secured by mortoages on immovable property of which: SME Exposures in default	0	0 0	0	0	0 0	0		
	Items associated with earticularly high risk Covered bonds Claims on insitutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eouity Other excosures Standardised Total <sup>2</sup>	· ·	0		0	0	c c	i c	
		(1) Original exposure, unlike to (2) Total value adjustments a exposures, but includes gene	oposure value, is reported befor and provisions per country of co and credit risk adjustments.	ne taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuristisation exposures, addition	al valuation adjustments (AVA	niques (e.g. substitution effect s) and other own funds reduct	i). ions related to the	
			As of 31	/03/2022	Standardise	a Approach	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mh RUR. %). Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Develooment Banks International Organisations Institutions	0	0	0		0	0	0	
Country of	Corocolas of which: SME Retail of which: SME Secured by mortoaces on immovable property	0	0	0		0	0		
Counterpart 7	of which: SME Emosures in default Tome received with particularly bink side	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	6		0	0	0	
	Other excosures Standardised Total <sup>2</sup>	(1) Original exposure, unlike I (2) Total value adjustments a	Opposure value, is reported befored provisions per country of co	ne taking into account any effe	ct due to credit conversion facto ecuristisation exposures, addition	is or credit risk mitigation tech al valuation adjustments (AVA	niques (e.g. substitution effect	s).	
		exposures, but includes gene		/03/2022	Standardisc	d Approach		/06/2022	
		Original Exposure <sup>1</sup>	As of 31,	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	AS OF 30  Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(min EUR, %) Central governments or central banks	Original Exposure	exposure value	Risk exposure amount	provisions <sup>2</sup>	Original Exposure	exposure value	Risk exposure amount	provisions <sup>2</sup>
	Regional covernments or local authorities Public sector entities Multilateral Development Banks International Organisations	0	0 0	0		0 0	0		
	Institutions Corporates of which: SME Retail	0 0	0 0 0	0		0 0	0		
Country of Counterpart 8	of which: SME Secured by mortpages on immovable property of which: SME Exposures in default	0	0	0		0	0	0	
	Tenns associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0		
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>	0	0	i i	0	0	C	i c	
		(1) Original exposure, unlike to     (2) Total value adjustments a     exposures, but includes gene	Exposure value, is reported befo nd provisions per country of co nal credit risk adjustments.	ne taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuristisation exposures, addition Standardisc	al valuation adjustments (AVA	niques (e.g. substitution effect s) and other own funds reduct	ii). ions related to the	
			As of 31,	/03/2022	Standardisc	d Approach	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Mulfilateral Development Banks International Organisations Institutions Corporates	0	0	0		0	0		
Country of	of which: SME Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoaces on immovable property of which: SHE Emocures in default Tems associated with particularly high risk	0	0 0	0	0	0 0 0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Faulty	0	0	0		0	0		
	Other excosures Standardised Total <sup>2</sup>	(1) Original exposure, unlike t	O Opposure value, is reported befo	on taking into account any effe	0 ct due to credit convenion facto	0 is or credit risk mitigation tech	niques (e.g. substitution effect	i).	
		(2) Total value adjustments a exposures, but includes gene	nd provisions per country of co	unterparty excludes those for s	ecuristisation exposures, addition	al valuation adjustments (AVA	s) and other own funds reduct	ions related to the	

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

Public sector entities Multitural Develorment Bant International Organizations Institutions Corporates Corporates Country of Country of Country at 10 Country of Counterpart 10		(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of co			ns or chick max miogation tatchin nal valuation adjustments (AVAs			
Recional coverments or local Public sector entities Multilateral Development Ban International Organizations Institutions Commonts of which: SHE Country of Counterpart 10.					Standardisc	d Approach			
Recional coverments or local Public sector entities Multilateral Development Ban International Organizations Institutions Commonts of which: SHE Country of Counterpart 10.			As of 31	/03/2022			As of 30	/06/2022	
Realoral overments or local Public sector entities Multilateral Development Band International Organizations Institutions Commonts of which: SHE Country of Counterpart 10. Secured by mortazoes on immediates on immediates and institutions of which: SHE Counterpart 10. Secured by mortazoes on immediates and immediates on immediates and		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Covered bonds Claims on institutions and core	concennents or local authorities and Orealisations and Orealisatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Credit Risk - IRB Approach

Nykredit Realkredit A/S

		IRB Approach													
				As of	30/09/2021					As of	31/12/2021				
		Original I	Original Exposure <sup>1</sup> Exposur		Exposure				amount Value adjustments		Original Exposure <sup>1</sup>		Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	81,346 0 42,875 129,320	1,745 0 1,546 1.443	71,074 0 36,329 127,446	20,265 0 9,585 14,879	1,360 0 1,120 1,579	757 0 544 534	83,431 0 43,497 131.603	1,714 0 1,552 1,460	72,709 0 36,596 129,744	20,240 0 9,561 14.071	1,247 0 1,106 1,269	713 0 532 566		
Consolidated data	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-Si	127,283 8,092	1,372 299	125,867 7,483 118,384	14,315 1,143 13,172	1,493 409 1,085	471 87 384	129,560 8,152 121,408	1,390 299 1,091	128,176 7,532 120,644	13,550 1,095 12,456	1,209 379 830	498 90 408		
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 2,037 0 2.037	0 71 0	0 1,579 0 1,579	0 564 0 564	0 85 0 85	0 63 0	0 2,043 0 2,043	0 69 0	0 1,568 0 1.568	0 521 0 521	0 60 0 60	0 67 0		
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	0	0	0 6,883	0	6.5	0	0	0	0 7,798	0	67		
	IRB Total <sup>2</sup>				42,027						42,109				

(1) Original exposure, unitile Exposure value, is reported to face taking rise account any effect due to credit conversion fectors or credit rise indeption techniques (e.g., auditation techn

		as of last quarter															
							IRB Ap	proach									
				As of	30/09/2021					As of	31/12/2021						
		Original					inal Exposure Exposure Value <sup>1</sup>		Risk exposure	Risk exposure amount		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	Risk exposure amount	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions				
	Central banks and central governments Institutions	0 0	0	0 0	0	0 0	0	0 0	0	0	0	0	0				
	Corporates	71.087	1.717	60.892	18.042	1.352	728	72,306	1.696	61.695	17.884	1.241	689				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	o o	0				
	Corporates - Of Which: SME	40,747	1,542	34,227	9,271	1,114	538	41,312	1,549	34,457	9,235	1,104	527				
	Retail	128,400	1,344	126,542		1,554	506	130,647	1,345	128,808	13,892	1,232	533				
	Retail - Secured on real estate property	126,393 8,044	1,276 295	124,987		1,472	445 86	128,637 8.105	1,280 295	127,265	13,382	1,174 377	468 89				
DENMARK	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si			7,437 117.550	1,133 13.025	1.066	358	120,533		7,486 119,780	1,085 12.297	798	379				
	Retail - Qualifying Revolving	110,349	901	117,330	13,023	1,000	336	120,533	903	119,780	0	790	0 0				
	Retail - Other Retail	2.007	68	1.555	552	82	61	2.010	65	1.543	510	58	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	2,007	68	1,555	552	82	61	2,010	65	1,543	510	58	65				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets																
	IRB Total																

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

		IRB Approach													
				As of	30/09/2021			As of 31/12/2021							
		Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup>		inal Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure amount		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	and provisions		Of which: defaulted	-		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	5,615	2	5,613	1,322	5	13	6,033	0	5,979	1,472	0	7		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	887	2	885	152	5	3	944	0	917	164	0	1		
	Retail	4	0	4	3	1	0	4	0	3	3	1	0		
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0		
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	1	0	1	1	0	0	1	0	1	1	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	3	0	3	2	1	0	3	0	2	2	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	3	0	3	2	1	0	3	0	2	2	1	0		
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0		
	IRB Total														

(9) Orioinal 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).

		Ī	IRB Approach												
					As of	30/09/2021					As of	31/12/2021			
			Original	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>				Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure 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 ce Institutions	ntral governments		0	0	0	0	0	0	0	0 0	0	0	0	
	Corporates			0	0	0	0		0	0	0	0	0	0	
		es - Of Which: Specialised Lending		0	0	0	0	ő	0	0	0	0	0	0	
		es - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō	
	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: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-Si	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	
		Retail - Other Retail - Of Which: non-SME		0		0		0	0		0	0		0	
	Equity Other non credit-obli			0		U			0	0		U		-	
	IRB Total	gation assets													

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

		IRB Approach												
				As of :	0/09/2021					As of	31/12/2021			
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure a		mount Value adjustments		Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions 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	ů	0	0	0	0	0	0	0	0	0	0	0	
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	
	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: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-Si	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	U		0	0			0	0		
	Retail - Other Retail - Of Which: non-SME Equity	ů	0	0	0		0	0	0	0	0	0	0	
	Other non credit-obligation assets	Ů	, i				-	_	Ů	Ů	_	, i	<u> </u>	
	IRB Total													

(1) Distinct ammaine: unlike Fennane value is remoted helive taking into arminet and effort due to readle removing factors or readl did militation techniques (a.n. adaption differed

### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original Exposure Exposure Value Value Value Of which:						Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
		(min EUR, %)	Value <sup>1</sup> and								Value <sup>1</sup>		Of which: defaulted	and provisions
	Central ba	nks and central governments		0	0	0	0		0	0	0	0	0	0
	Institution Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	0	ő
	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 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		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	0
	Other non	credit-obligation assets		0	0				- 0		0	0	0	
	IRB Total													

		Ī						IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME	0	0		0		0	0	0	0	0		0
	Retail	corporates - or winds. See	0	0	0	0	0	o o	0	0	0	0	o o	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	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	credit-obligation assets		0		U	0	0	0			U		-
	IRB Total													_

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	ō	0	0	ō	0	0	0	o o	0	0	0	0
	Retail	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: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
,		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets		0				0	0			U		
	IRB Total													

		Ī						IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central by Institution	sanks and central governments	0 0	0	0	0	0	0	0	0 0	0	0	0	0
	Corporate	es Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	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: SME	0	0	ō	0	ō	0	0	ō	0	0	ō	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-St		0	0	0	0	ō	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	ō	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other nor	n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates - or windri. Sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 3		Retail - Secured on real estate property - Of Which: non-Sf	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
1		Retail - Other Retail - Of Which: SME	0	0	l ő	ŏ	0	ő	0	ő		ŏ	0	0
1		Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	0	0	0	0	0	0	0
1	Equity			0	0	. 0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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
		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	U	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart to		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0		0	U	0	0	U	0	U
		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			U	0	0
	Francisco.	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0		0		- 0	0			U		- 0
		credit-obligation assets												_
	<b>IRB</b> Total													

<sup>(1)</sup> Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects)

Credit Risk - IRB Approach Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 3	1/03/2022					As of 3	0/06/2022		
		Original Exposure Exposure Risk exposure amount Original Committee  Original Committee  Original Exposure  Value  To which  Original Committee  Approving the Committee  Original Committee  Original Exposure  Value  To which  Original Committee  Original Exposure  Value  To which  Original Committee  Origi						Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	82,648	0 1.578	72,147	19.813	1.204	0	80.691	0 1.468	70.316	18,599	1,074	686
	Corporates  Corporates - Of Which: Specialised Lending	82,648	1,5/8	72,147	19,813	1,204	713	80,691	1,968	70,316	18,599	1,074	086
	Corporates - Of Which: SME	42.242	1.398	34.911	8.727	1.071	518	41.731	1.294	34.520	8.009	926	487
	Retail	127,371	1,421	125,005	16,082	1,229	538	121,822	1,370	119,643	14,645	1,110	553
	Retail - Secured on real estate property	125,359	1,351	123,459	15,569	1,162	474	119,823	1,302	118,111	14,131	1,044	489
Consolidated data	Retail - Secured on real estate property - Of Which: SME	7,897	275	7,225	1,009	329	87	7,486	266	6,855	914	304	81
CONSUIDATED DATA	Retail - Secured on real estate property - Of Which: non-Si	117,463	1,075	116,235	14,560	833	387	112,338	1,036	111,256	13,217	740	408
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	2,012	71	1,545	513	67	64	1,999	68	1,532	514	66	64
	Retail - Other Retail - Of Which: non-SME	2.012	71	1545	513	67	64	1.999	68	1.532	514	66	64
	Retail - Uther Retail - Ut Which: non-SME Equity	2,012	71	1,545	0	0,	U+	1,999	00	0	0	000	· ·
	Other non credit-obligation assets	Ů		Ü	10.070	ŭ		Ů		- J	10.705	, in the second	
	IRB Total <sup>2</sup>				45,965						43,949		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cree
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

	•						IRB Ap	proach					
				As of 3	1/03/2022					As of	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
DENMARK	Control banks and control poverments Composition Composition Composition of Whiteh: Specialized Lending Retail - Security on read extent property Retail - Security on read extent property Retail - Composition on read extent property Retail - Compositio	0 0 71,847 0 40,137 126,391 124,411 7,841 116,570 0 1,980 0	0 1,565 0 1,396 1,293 1,227 270 957 0 66 0 66	0 61,545 0 32,820 124,050 122,531 7,170 115,361 0 1,519 0	0 0 17,588 0 8,420 15,909 15,407 999 14,408 0 502 0	0 1,198 0 1,069 1,194 1,129 326 803 0 65 0 65	0 6992 0 5144 505 4444 86 3399 0 611	0 0 68,775 0 39,312 120,849 118,880 7,442 111,438 0 1,968 0	0 1,448 0 1,287 1,233 1,170 261 909 0 63 0 63	0 0 58,732 0 32,123 118,689 117,181 6,812 110,370 0 1,508 0	0 0 15,401 0 7,061 14,467 13,963 907 13,056 0 504 0 504	0 991 0 846 1,073 1,010 301 708 0 63 0 63	0 662 0 481 519 488 80 377 0 61 0
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SWEDEN	Certaria banks and central governments Compress: Compress: - Of Whitch: Sponsibled Lunding Compress: - Of Whitch: Sponsibled Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Certail - Secured on real estate property Retail - Certail - Secured on real estate property Retail - Certail - Secured on real estate property Retail - Certail - Secured on real estate property Retail - Certail - Certail - Certail - Certail Retail - Certail - Certail - Certail Retail - Certail - Certail - Certail Retail - Cer	0 0,008 0 897 5 1 0 1 0 4	0	0 5,916 0 895 4 1 0 1 0 3	0 0,348 0 148 3 0 0 0 0	0 0 0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6,388 0 871 3 1 0 1 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6,311 0 870 2 1 0 1 0 1	0 0 1,434 0 138 2 1 0 1 0 2 0	0 0 0 0 0 1 1 0 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 1 0 0 0 1 1 1 0 0 1 1 1 0 0 1	0 8 0 2 0 0 0
	Other non credit-obligation assets	Ů	Ů			_	Ů			Ů	-		<u> </u>
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		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
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0		0	0	0	0	0	0	0
		0			0		0	0			0	0	
	Retail - Secured on real estate property	0	0	0	0		0	0		0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S				0		0		0	0	0		0
country or counterpart 5	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
	Retail - Qualitying Revolving				-				0	0			0
	Retail - Other Retail - Of Which: SME	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	0	, i		0
	Equity Other non credit-obligation assets	0			U		- 0			0		-	-
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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 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
	Retail	ů	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SI	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 Other non-credit-obligation assets	- 0	0	- 0	U	0	- 0		0	- 0	0	- 0	0
	IRB Total												
	IKB Total												

Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment and
	(min EUR. %)		Of which: defaulted	Value <sup>2</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-S	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	
	Equity Other non credit-obligation assets	- 0	0	0	0	0	0		0	0	0	0	
	IRB Total			1									_

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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 Corporates	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: Specialised Lending Corporates - Of Which: SME	0	0		0		0	0	0	0	0	0	0
	Retail	ů	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-S	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 :	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Corporate		0		0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 7		Retail - Secured on real estate property - Of Which: non-SP	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	ı ö	0	ő	ō	ő	l ő	ő	0	l ő	ō	ő	ő
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												
	IRB Total													

							IRB Ap						
							IKB AF	proacn					
				As of 1	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart o	Retail - Secured on real estate property - Of Which: non-S	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	0	0				0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0			0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0			0		0	0	0		U	0	
	Equity Other non credit-obligation assets	- 0	0	0	0	0	0		0	0	0	0	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	80/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0			0		0			0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0		0	0		0	0	0	0
	Corporates - Of Which: SME	n	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	ō	ō	ō	0	0	ō	ō	ō	ō	0	ō	ō
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-Si	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 Other non credit-obligation assets		-		0	- 0	- 0		0	0		0	0
	IRB Total		_										_

		İ						IRB Ap	proach					
		İ			As of 3	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0		0		0			0	0	0	0
	Retail	Corporator or Wilds. She	n	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	o	0		0		0	0	0	0	0	0	
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	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	U		0	0		0	U	0	
	IRB Total	credit-obligation assets												
	THR LOCAL													

(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 effect



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	,	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 [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	0 0 0 0 12 12	0 0 0 0 0 12 0	0 0 0 0 0 12 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0	0 0 0 0 0 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 [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	5,441 155 16 10 10 10 10 10 10 10 10 10 10 10 10	10 10 9 101 36	38 154 8 9 2 2 83 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0	432 0 0 0 0 4 5	0 0 0 0	152 0 0 0 0 0 0	0 1 3 86 274 1.949 5,929 8,243	(	
[0 - 3M] [3M-1Y[ 11Y-2Y[ 12Y-3Y[ 3Y-5Y[ 15Y-10Y[ 15Y-10Y[ Total	Estonia		3,/61	.335		U	V		441	U	152	6,243		0



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	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	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Finland													
[ 0 - 3M [	France	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 48 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 4 18 27 116 400 655 1,236	15,640	-11 -11 -37 -21 -196 -638 -1.346 -2,260	2.716	0 0 0 0 0	0 0 0 0	
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Germany	100 121 27 27 131 22 20 20 20 20 20 20 20 20 20 20 20 20	6 276	100 120 276 0 121 22 22 22 662	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M   [3 M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5Y   [5 Y - 10 Y   [10 Y - more Total	Croatia													
[ 0 - 3M [	Greece													
Total  [ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

							As of 31/12/2021							
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
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
TO - 3M   T   T   T   T   T   T   T   T   T	Lithuania													
Total	Luxembourg	0 0 8 0 21 60	0 0 8 0 21 60 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	0 0 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	Malta	09	oy.	0	U	U	V	Ü	U	J	U	U	0	Ü
10-3M     13M - 14Y     11Y - 2Y	Netherlands													
[ 0 - 3M [	Poland													
130' - more Total	Portugal													
[ 0 - 3M [	Romania													
Total  [ 0 - 3M	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
	(MIN EUR)				Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po			negative fair value	Off-balance sh		
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 [	Spain													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total  [ 0 - 3M [	Sweden	20	0 0 0 20 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[10Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		20	0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	(	0 0	3 8 17	683 1,130 1.151	-4 -4 -12 -30 -57 -114 -280	0 779 1,435 1.495	0 0 0	0 0 0	0
[5Y - 10Y [ [10Y - more	United Kingdom		0 0	0	0		0 0	24 778 110 256 495	1.123	-5/ -114 -280 -709 -1.205	1,455 1.495 2.100 4.066 4,342 2.447 16.663	0 0 0	0 0 0	0
0 - 3M     13M - 11     13M - 11	Iceland													
[ 0 - 3M [	Liechtenstein													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Norway													
Total	Australia													
Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive 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 manical 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													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 tal   0 - 3M	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Nykredit Realkredit A/S

							Nyki edit Kealki edit Ay	3						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0		

Notes and definitions

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

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationisi Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Servegal, Sportfeler, Servegal, Sportfeler, Serves Lever, South Of Salos, Navestained, Transmissain, United Republic Of Trop, Uganish, Zamarina, United Republic Of Trop, Uganish, Ugani

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)										Provisions	
			positionsy	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [			0	0		0	0	0	0	0	0	0	(	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria		0	0		0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		1	11 11 15	0		0	0	0	0	0	0	0	0	
Total [ 0 - 3M [	-	26	5 26	11		0	0	0	0	0	0	0	C	2
[ 3M - 1Y [	Belgium													
[3Y - 5Y [   5Y - 10Y     10Y - more	bergium													
Total   0 - 3M     3M - 1Y														
[ 1Y - 2Y [	Bulgaria													
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Czech Republic													
Total		5.61:	3 5,613	0			0	1	68		0			
[ 0 - 3M [		1:	12 60	12 59		0	0	0	0	0	0	35 66 11		
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Denmark	10:	7 7 7 103	97 0 86 24		0	0	0	0	0	0	381 1.902 5,691 <b>8,085</b>	0	
[10Y - more Total [ 0 - 3M [		5,950 5,950	57 5,950			0	0		77	0	0	5,691 <b>8,085</b>		0
1Y - 2Y     2Y - 3Y	Estonia													
[3Y - 5Y [ 	Estonia													
Total														



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	5						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ıce sheet	
	(min EOK)				Non-derivative financial as	sets by accounting portfolio	)	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
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] [17-2Y] [37-5Y]	Finland													
[10Y - more Total														
[ 0 - 3M	France	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 16 55 144 486 1.992 865 <b>3.566</b>	16.164	-2 -25 -82 -144 -606 -2.132 -1.074	465 3.530 4.591 3.377 9,604 16.856 5.245 43,668	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M   [ 3M - 1Y	Germany	0 118 204 82 5 51 9 0	0 118 204 82 51 19 0	41 19 0	0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0	(	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total  [ 0 - 3M	Croatia	3/3	4/9	4,10		u u	,	Ü	,	v	y	U	U	
Total [0 - 3M [ 1 3M - 1Y [ 1 1Y - 2Y [ 1 2Y - 3Y [ 1 2Y - 3Y [ 1 5Y - 10Y [ 1 10Y - more Total	Greece													
10 - 3M	Hungary													
[ 0 - 3M     13M - 1Y     11 - 2Y     22 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Ireland													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]   Total	Italy													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Latvia													



General governments exposures by country of the counterparty

							As of 30/06/2022							
						Pin-		·						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
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	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	0 0 8 220 17 86 6 0	0 0 8 20 17 86 0 131	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0	0	0 0 0 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	Malta		AVA		·		,			·	,	Ç	·	Ů
Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[ 0 - 3M [	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 30/06/2022	!						
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive 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	exposure amount
[ 0 - 3M [	Spain													
To - 3M	Sweden	20 0 0 0 0 0	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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   [ 10Y - more	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 10 18 54 188 274 226 771	1.669	-1 -7 -19 -77 -210 -335 -377	237 1,529 1,279 2,029 4,094 3,481 1,878 14,528	0 0 0 0 0		
0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - more	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Canada													
Total   Total   Tam	Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	>						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total coming amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive 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	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
0 - 3M	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Nykredit Realkredit A/S

							nykredit Realkredit Ay	15						
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amour
[ 0 - 3M [	Africa													
[ 0 - 3M	Others	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0		

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

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationisi Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Servegal, Sportfeler, Servegal, Sportfeler, Serves Lever, South Of Salos, Navestained, Transmissain, United Republic Of Trop, Uganish, Zamarina, United Republic Of Trop, Uganish, Ugani

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Nykredit Realkredit A/S

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amou	int		Accumulated imp	nairment, accumulated negative lit risk and provisions <sup>6,8</sup>	e changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	lamount		Accumulated imp	sairment, accumulated neg fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of whi	ch non-performing	1	On performing exposures <sup>2</sup>	On non-performing e	exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	1	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min ESP)		and <=90 days	Of v	which: defaulted	Of which Stage 3		01	of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,820			0	0	3			0	5,836					3	0		0
Debt securities (including at amortised cost and fair value)	11,877									11,528								
Central banks				0	0	0		0	0			0	0					
General governments	1.00		0	0				0	0	1.274							-	
Credit institutions	10,78	5 0	0	0				0	0	10.140		0						
Other financial corporations	31	9 0	0	0	0		0	0	0	74	0	0	0			0	-	0
Non-financial corporations	5:	3 0	0	0	0	0	0	0	0	40		0	0			0		0
Loans and advances(including at amortised cost and fair value)	201,734	1,797	3,195	3,158	302	160	1,102	217	1,996	204,399	1,683	3,148	3,114	272	156	1,090	214	2,050
Central banks																		
Control Carron			, and the second	Ü			Ĭ	Ü	· ·		, and a			1		, and a		, and a
General governments	1,41	4 0	10	10	0	0	9	0	3	1,419		4	4			8	0	3
Credit institutions	983	2 0	0	0	0	1	0	0	0	201	0	0	0		0	0	0	0
Other financial corporations	9,133	1,725	97	97	68	14	54	40	16	9,407	1,609	71	71	43	16	43	32	27
Non-financial corporations	58,056	6 26	1,007	973	149	97	393	114	567	59,338	33	996	962	146	91	392	118	588
of which: small and medium-sized enterprises	50,584	4 25	841	841	116	90	209	96	452	51,832	33	830	830	112	83	202	97	474
						1												1
of which: Loans collateralised by commercial immovable property	5,683	1	132	132	0	0	16	0	115	5,699	1	132	132		٥	19	0	113
			2.081			l _		_	1 409			2.077	2.077				-	1 433
Households	132,150	46	2,081	2,078	85	47	646	63	1,409	134,033	41	2,077	2,077	84	49	648	65	1,433
of which: Loans collateralised by residential immovable property	118,79		1 344	1 244	36		151	13	756	120,998	36	1.262	1 262	26		170	14	900
or which, come constrained by resources attritionable property	110,791	23	1,244	1,244			151	13	730	120,990	26	1,202	1,202	20	1	170	14	900
of which: Credit for consumption	9,271	0 15	834	834	57	27	168	47	653	9,046	14	815	815	56	27	170	48	533
						1												
DEBT INSTRUMENTS other than HFT	218,430	1,797	3,195	3,158	302	163	1,102	217	1,996	221,763	1,683	3,148	3,114	272	159	1,090	214	2,050
OFF-BALANCE SHEET EXPOSURES	5,572	2	54	54	46	29	11	11	0	5,963		57	57	56	32	13	13	1

The tack administ and extractions assume above the britis of XTII of Resistant St 3 bit 5 52001 (SR)

\*\*Postulations must be been considered assumed as a most of exacted code bits assis as mile account for frame of information shades to include assistant to inc

# Performing and non-performing exposures Nykredit Realkredit A/S

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions<sup>4,8</sup> Of which: defaulted Of which Stage 3 Of which: defaulted Of which Stage 3 Of which Stage 3 Central banks
General governments
Credit institutions
Other financial corporations
Non-financial corporations
and advances (including at amort 1,076 10,833 27 193,095 199,919 1,621 2,988 1,570 2,817 57.038 131,947 124,196 117.719 109.175

pourses plasses after to Action (ACL) of the Appalation (ID) to \$57,920.05 (200).

ment of expected orable toxics serice initial enception for infrancial instruments subject to impairment and provisions for off-ballence sheet empourses.

ment of expected orable toxics are initial encopyrition for francial instruments subject to impairment, the accumulated regulate changes in file value to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-ballence sheet exposures.

(f) for the makes taken, accomminated imparations and accommination imparations and accommination in the proposal according to the PREPS fearmonth, (imparities F 11.00) F 19330, which follows a sign convention based on a conditional connection, as explained in free V, the 1 pumpings 12 and 11 of Regulation (III) 2021/S1-175 on Supervisory reporting. Promose, for the off-bases about committening to the proposal according to the PREPS fearmonth, (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contraining with a contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contraining with a contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contraining with a contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose of the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose for the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose for the proposal according to the PREPS fearmonth (imparities F 11.00) F 19330, which follows a sign convention based on a conditional contrained and promose for the proposal a



#### Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with emeasures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	939	807	186	182	746	609	938	826	182	178	776	656
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	4	3	3	1	1	5	4	3	3	1	1
Non-financial corporations	502	416	99	98	403	305	489	423	95	94	409	329
of which: small and medium-sized enterprises	489	404	97	96	392		477	412	93	92	399	
Households	430	384	84	81	340	301	442	397	83	81	364	323
DEBT INSTRUMENTS other than HFT	939	807	186	182	746		938	826	182	178	776	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

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

commitments are generally reported with a positive sign.

The positive sign is a commitment of the positive sign is a commitment of the positive sign is a commitment of the positive sign is a commitment of the positive sign is a commitment of the positive sign is a commitment of the positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of the positive sign is a commitment of the commitment of



#### Forborne exposures

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	645	551	115	112	551	446	429	340	62	61	383	276
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	2	2	1	1	2	1	1	1	1	1
Non-financial corporations	274	220	53	53	234	167	166	108	23	23	159	82
of which: small and medium-sized enterprises	264	212	52	51	226		159	101	21	21	153	
Households	366	326	59	57	313	277	260	228	38	37	222	192
DEBT INSTRUMENTS other than HFT	645	551	115	112	551		429	340	62	61	383	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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

Ī			AS OF 3	J/09/2021					As of 3	1/12/2021					AS 01 3	1/03/2022					AS OF 31	0/06/2022		
	Gross carry	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
A Agriculture, forestry and fishing	1,367	54	54	275	4	19	1,392	43	43	286	6	15	1,354	39	39	290	6	15	1,407	39	39	306	5	16
B Mining and guarrying	92	1	1	74	0	0	85	1	1	67	0	0	57	0	0	47	1	0	63	1	1	48	1	0
C Manufacturing	2.468	32	32	904	24	6	2.695	26	26	1.104	24	6	3.094	47	47	1.496	48	6	2.830	44	44	1.355	44	5
D Electricity, gas, steam and air conditioning supply	1,554	1	1	583	5	1	1,620	1	1	641	3	1	1,292	1	1	751	7	1	1,810	0	0	769	7	2
E Water supply	16	1	1	7	1	0	14	1	1	6	1	0	15	1	1	5	2	0	14	1	1	6	2	0
F Construction	1.189	38	38	258	22	5	1.189	37	37	251	21	5	1.026	32	32	260	21	5	1.308	35	35	273	37	8
G Wholesale and retail trade	2.428	39	39	1.083	47	12	2.420	41	41	1.041	65	11	2.446	39	39	1.130	56	6	2.630	36	36	1.324	49	6
H Transport and storage	1,085	2	2	731	8	1	1,069	3	3	733	5	1	1,077	2	2	720	11	2	1,103	2	2	800	14	2
I Accommodation and food service activities	443	20	20	23	4	5	446	39	39	22	5	5	435	37	37	21	6	8	418	22	22	21	10	7
3 Information and communication	734	7	7	346	11	1	729	6	6	249	7	1	775	7	7	437	7	1	967	7	7	462	7	1
K Financial and insurance activities	31	4	4	31	1	0	45	3	3	45	0	0	49	8	8	49	0	0	68	2	2	68	0	0
L Real estate activities	44,788	773	773	1,499	59	221	45,546	759	759	1,582	48	222	43,333	682	682	1,420	43	206	44,460	606	606	1,595	40	166
M Professional, scientific and technical activities	527	12	12	239	9	1	564	11	11	281	9	1	542	13	13	256	10	1	505	12	12	254	10	1
N Administrative and support service activities	461	7	7	322	15	1	599	6	6	462	10	1	658	8	8	515	10	1.	623	9	9	496	11	1
O Public administration and defence, compulsory social security	1	0	0	0	0	0	34	0	0	32	0	0	2	0	0	0	0	0	1	0	0	0	0	0
P Education	13	0	0	0	0	0	12	0	0	0	0	0	14	1	1	0	0	0	12	0	0	1	0	0
Q Human health services and social work activities	390	2	2	33	1	2	413	4	4	39	1	2	389	4	4	42	1	1	523	6	6	162	2	1
R Arts, entertainment and recreation	250	14	14	13	1	3	249	14	14	15	2	3	261	12	12	18	1	11	239	13	13	14	1	10
S Other services	218	0	0	183	0	0	216	0	0	181	0	0	220	0	0	187	0	0	230	0	0	201	0	0
Loans and advances	58.056	1.007	1.007	6.604	213	277	59 338	996	996	7.037	209	274	57.038	933	933	7.643	230	265	59 211	834	834	8 153	241	225

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (IV) 2014/1-1115 on Superviory reporting.