

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK



2018 EU-wide Transparency Exercise Capital

Nykredit Realkredit

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	11,444	11,587	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
		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	9,354	9,601	C 01.00 (r020,c010)	Article S0 of CRR
	A.1.1	instruments)	159	159	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,264	4,414	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	3	1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4,888	5,104	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	82	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-8	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-25	-27	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-41	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (q) and 44 of CRR
	A.1.13		0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.15	(-) Excess deduction from AT1 items over AT1 Capital	U	0	C 01.00 (1440,C010)	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 326 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	- (-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	37	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		28	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)				
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	9	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	498	484	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	518	496	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-21	-12	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,852	10,085	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,592	1,502	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,547	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	62	53	$\begin{array}{l} C \; 0\; 1.00 \; (910, c010) + C \; 0\; 1.00 \; (920, c010) \\ + \; C \; 0\; 1.00 \; (930, c010) + C \; 0\; 1.00 \; (930, c010) + C \\ (940, c010) + \; C \; 0\; 1.00 \; (950, c010) + C \\ 0\; 1.00 \; (970, c010) + C \; 0\; 1.00 \; (974, c010) + C \\ C \; 0\; 1.00 \; (9776, c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-17	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	45,214	46,658	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.69%	20.58%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.79%	21.61%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.31%	24.83%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,317	9,601	[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- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.61%	20.58%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Nykredit Realkredit

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,852	10,085	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,815	10,085	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	205,352	203,093	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	205,339	203,093	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.0%	C 47.00 (r330,c010)	



Risk exposure amounts

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(min EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	38,968	39,729
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	10	9
Risk exposure amount Other credit risk	38,958	39,720
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,321	3,363
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	71	115
Risk exposure amount for operational risk	2,854	3,450
Other risk exposure amounts	0	1
Total Risk Exposure Amount	45,214	46,658

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



Nykredit Realkredit

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	3,733	1,775
Of which debt securities income	0	0
Of which loans and advances income	3,621	1,737
Interest expenses	2,217	1,068
(Of which deposits expenses)	20	13
(Of which debt securities issued expenses)	2,106	1,009
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	14
Net Fee and commission income	-31	-29
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	7	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	503	121
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-80	7
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	11	9
Net other operating income /(expenses)	33	50
TOTAL OPERATING INCOME, NET	1,977	870
(Administrative expenses)	609	307
(Depreciation)	26	6
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	1	-2
(Commitments and guarantees given)	1	-2
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-26	14
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	7	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	3	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,366	544
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,085	439
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,085	439
Of which attributable to owners of the parent	1,085	439

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

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

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2018 EU-wide Transparency Exercise

Market Risk Nykredit Realkredit

	SA			ІМ										IM								
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
					STRESSED VaR (INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK		PRICE RISKS C CHARGE FOR C				
(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		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
Traded Debt Instruments	949	920	22	6	131	33							28	7	139	36						
Of which: General risk	190	227	22	6	131	33							28	7	139	36						
Of which: Specific risk	759	694	0	0	0	0							0	0	0	0						
Equities	285	291	12	3	37	9							3	0	10	1						
Of which: General risk	24	23	12	3	37	9							3	0	10	1						
Of which: Specific risk	261	268	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	1	7	3							4	0	9	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,234	1,211	28	8	136	34	0	0	0	0	0	2,048	29	7	139	36	0	0	0	0	0	2,104



Credit Risk - Standardised Approach

Nykredit Realkredit

					Standardis	ed Approach	Standardised Approach										
			As of 31/12	/2017													
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions								
	Central governments or central banks	6,343	10,445	10		3,941	8,451	10									
	Regional governments or local authorities	0	0	0		0	0	0									
	Public sector entities	0	0	0		0	0	0									
	Multilateral Development Banks	0	0	0		0	0	0									
	International Organisations	0	0	0			0	0									
	Institutions	3.142	2.468	581													
	Corporates	1,122	864	731													
	of which: SME	410	410	313													
	Retail	106	106	80		140	140	105									
	of which: SME	0	0	0		0	0	0									
Consolidated data		69	69	24		0	0	0									
	of which: SME	0	0	0		0	0	0									
	Exposures in default	5	4	4	1	0	0	0	0								
	Items associated with particularly high risk Covered bonds	2,493	2,493	249		0	0	0									
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2.493	2.493	249		1.820	1.820	190									
	Collective investments undertakings (CIU)	0	0	0		0	0	0									
	Equity	35	35	35		20	20	20									
	Securitisation					20	20	20									
	Other exposures	, i i i i i i i i i i i i i i i i i i i	0	0		0	0	0									
	Standardised Total	13,314	16.484	1,714	1	9,614	13,430	1,628	0								

					Standardis	ed Approach					
			As of 31/12	2/2017			As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	5,116	9,919	0		2,714	7,605	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2.027	1.675	444		2.039	1.793	458			
	Corporates	1,082	824	711		845	845	724			
	of which: SME	410	410	313		408	408	311			
	Retail	106	106	80		140	140	105			
	of which: SME	0	0	0		0	0	0			
DENMARK	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	2,358	2,358	236		1,666	1,666	167			
	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	35	35	35		20	20	20			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²								1		

Ordprint exposure, while Exposure while, includes a provide large transfer of exposure with a stransfer of exposure while exposure, but includes general credit risk adjustments.
 (a) Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments (VMk) and other own funds reductions related to the exposure, but includes general credit risk adjustments.

		Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018				
	(min EUS, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	747	46	0		442	60	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	54	54	9		33	33	9				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	76	76	8		76	76	12				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Securitisation	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
		0	0	0		0	0	0				
	Standardised Total ²				0				0			

⁽¹⁾ Original exposure, unalle Exposure have provide balance into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitations exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		â	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	U	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	ő	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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Credit Risk - Standardised Approach

Nykredit Realkredit

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/2018		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0			0	0	
	Other exposures Standardised Total ²	0	0	0		0	0	0	
									0

Contract Contrect Contract Contract Contract Contract Contract Contract Contrac

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

0 0 0 0 mitigation techniques (e.g. substitution effects). Standardised Total² Original exposure, unlike Exposure, ⁽²⁾ Total value adjustments and p conversion factors or credit risk eral credit risk adii.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	U	U	U		U	0	U	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	_	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽⁴⁾ Onlianal exosume, unlike: Exosume value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitioaation techniques (e.g., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revolue, is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

To Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crisinguise (i.e. accounts), additation effects).
 ⁽²⁾ Ordari alguare value, adjustments and provisions per country of counterparty excludes those for accountingation exposures, additional valuation adjustments. (*Viko*) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Standardised Total ²				0				0

Original exposure, while: Exposure while, and the origin into account any effect due to realit conversion factors or orefit risk mitigation techniques (e.g. subdituition effects).
 Original exposure, while Exposure while, and the origin into account any effect due to realit conversion factors or orefit risk mitigation techniques (e.g. subdituition effects).
 Original exposure, while Exposure while, and the origin or exposure, additional while the origin or exposure, additional while the origin or exposure or exposure

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	ő	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
ounterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
ouncerpart 10		0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	, i i i i i i i i i i i i i i i i i i i				0	Ŭ		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Characterization of the second s



Credit Risk - IRB Approach Nykredit Realkredit

							IRB Appro	ach					
				As of 31/12	/2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmer
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	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	65.539	1.985	58.030	19.663	2.919	566	67.154	1.979	59.935	20.129	2.963	550
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43.669	1.655	38.946	12.559	2.287	495	44.241	1.563	39.520	12.756	2.268	451
	Retail	113,257	1,493	110,231	15,141	1,452	496	113,793	1,474	111,415	15,148	1,457	530
	Retail - Secured on real estate property	111.400	1.407	108.823	14.580	1.362	442	111.970	1.388	110.027	14.620	1.389	464
Concellated date	Retail - Secured on real estate property - Of Which: SME	10,786	282	10,157	1,889	447	76	14,245	392	13,671	2,259	562	99
Consolidated data	Retail - Secured on real estate property - Of Which: non-	100,615	1,125	98,666	12,691	915	366	97,725	996	96,356	12,361	827	364
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1.857	86	1.408	561	89	55	1.823	86	1.388	528	68	67
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.857	86	1.408	561	89	55	1.823	86	1.388	0	68	67
	Equity	1.85/	86	1.408	561	89	55	1.823	85	1.388	528	68	6/
	Securitisation	0	0	0	0	0	0	0	0	0	0	U	0
	Other non credit-obligation assets	U		0	301		0	0		U	335		0
	TRB Total				35,106						35,611		

							IRB Appro	acn					
				As of 31/12	/2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	aure amount	Value adjustmen
	(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	58,469	1,938	51,431	17,779	2,883	541	60,335	1,924	53,342	18,117	2,889	524
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40.240	1.640	35.661	11.890	2.263	490	40.756	1.544	36.094	12.114	2.249	443
	Retail	112,045	1,449	109,045	14,815	1,411	486	112,598	1,418	110,244	14,844	1,416	511
	Retail - Secured on real estate property	110.231	1.367	107.668	14.266	1.323	433	110.814	1.337	108.882	14.330	1.353	447
	Retail - Secured on real estate property - Of Which: SME	10,697	281	10,070	1,875	446	75	14,154	390	13,582	2,246	560	99
DENMARK	Retail - Secured on real estate property - Of Which: non-	99,533	1,086	97,597	12,391	877	358	96,660	947	95,300	12,084	793	348
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.814	82	1.377	549	88	52	1.784	81	1.362	514	63	64
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1.814	82	1.377	549	88	52	1.784	81	1.362	514	63	64
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exposure ¹ Exposure Value ¹					Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4.399	13	4.056	1.226	1	12	4.160	17	4.062	1.162	29	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1.791	0	1.719	389	0	0	1.869	4	1.870	405	3	1
	Retail	15	1	11	3	0	1	16	1	12	3	0	1
	Retail - Secured on real estate property	7	0	7	1	0	0	9	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	6	0	0	0	8	0	7	1	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: nor	2	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	8	1	4	2	0	1	7	1	4	2	0	1
	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	8	1	4	2	0	1	7	1	4	2	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ich					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisati		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												4
iginal exposure, unlike Exposure value, is reported b	IRB Total													1



Credit Risk - IRB Approach Nykredit Realkredit

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation tee												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitie													
		on credit-obligation assets												
	IRB Tota	al nto account any effect due to credit conversion factors or credit risk mitigation tech												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Expo	sure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)			Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property -		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-	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: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure 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	Exposure nd Construction Construction </td <td>0</td>		0							
	Institutions	0	0	As of 31/12/2017 As of 31/12/2017 As of 31/12/2017 As of 31/12/2018 Exposure tradit Risk exposure amount defaulted Value (of which: pervisions Original Exposure ortrauted Exposure Value ² Risk exposure amount Value ² Value (of which: pervisions Original Exposure (of which: pervisions Exposure Value ² Risk exposure value ² Risk exposure value ² 0 0		0	0						
	Corporates	default default default default default 0 <t< td=""><td>0</td><td>0</td></t<>		0	0								
	Corporates 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
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
iginal exposure, unlike Exposure value, is reported l	IRB Total												



Credit Risk - IRB Approach Nykredit Realkredit

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	Arisk exposure amount Arisk exposure amount Arisk exposure adjustments adjustments of which: Criwhich: Oriwhich: Original Exposure		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	Of which: Of which: <t< td=""><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>		0	0	0	0	0					
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	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
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	sure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
Securitation Other non credit-obligation assets														
	IRB Tot	al												

							IRB Appro	ach					
				As of 31/12,	/2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value"		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	Of which:		0	0
	Institutions	0	0	0	0	0	0	0	Exposure ¹ Of which:		0	0	0
	Corporates	0	0	0	0	0	0	0	Of which:		0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0 0			0	0	
	Corporates - Of Which: SME	0	0 0			0	0						
	Retail	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0				
	Retail - 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: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												



Sovereign Exposure

Nykredit Realkredit

(min EUR)									As of 31	/12/2017								
	_			Memo: brea	kdown by acc	ounting portfo	olio											
Country / Region	Financial as	sets: Carrying	Amount	Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,946.9	1,334.3	1,612.6	1,649.2	36.6	1,612.6	1,238.3	1,238.3	0.0	0.0	0.0	0.0	59.4	59.4	0.0	0.0	0.0	0.0

 Note:
 Information disclosed in this template is sourced from FINRPE templates F 04.
 Information disclosed in this template is sourced at a cost-based method" and provide companies and private companies held by these administrations from FINRPE templates for a first or template is sourced from FINRPE templates for this mapping is a different or template in the material and template is sourced from FINRPE templates for this mapping is a different or template in the material and templates for the material and templates for the material addition of the material additis additis addition of the material additis addition of the materi

2018 EU-wide Transparency Exercise

(0.00) (0.00)								As of 30/06/2018					Nykredit Realkredit		
							,		Dire						
Notice in the second of the								ct exposures	Dire						
Relative for the state of the sta		ce sheet	Off balan		tives	Deriva				heet	On balance sl	1		(min EUR)	
Reside Matury Contry Age Margin part of all grass carrying ansatz for effective margin part of all of all grass carrying ansatz for effective margin part of all grass carrying ansatz for effective margin part of all for all grass for effective margin part of all for all grass for all for all grass for effective margin part of all for all grass for all		eet exposures	Off-balance sh												
Reside Matrix Contry Age Reside grass strategrass from other information and the formation and the				negative fair value	Derivatives with	ritive fair value	Derivatives with nos								
Related Harder basical data bits which financial axame basical data field patientRescale statistication patient of the statistication patientof which financial axame basical data field (which financial axame (which					Derivatives with		Derivatives with pos								
Residue Hatting participant participa															
Note with Wale General Matrix splicit framedial assets with problem with the problem with with an end assets with the problem with with the problem	Risk weighted exposure amount											Total carrying amount of			
Image: series of series												assets (net of short	Total gross carrying amount of non- derivative financial assets	Country / Region	Residual Maturity
Image: Construct participation of the state of		Provisions	Nominal									positions)			
1 1				Notional amount	Carrying amount	Notional amount	Carrying amount	or which: Financial assets at	fair value through other	of which: Financial assets designated at fair value					
18-37 18-37 18-37 19-37 1								amortised cost	comprehensive income	through profit or loss	neid für trading				
18-37 18-37 18-37 19-37 1															
18-37 18-37 18-37 19-37 1															
10*-20 12*-37 13*-371 1								0	-	0			0		[0-3M]
Name Observed Observed <th< td=""><td></td><th></th><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>[1Y - 2Y [</td></th<>			0	0	0	0	0	0	0	0	0	0			[1Y - 2Y [
IOV-more .		0	0	0				0	-			20		Austria	[3Y - 5Y [
Total $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$		0	0	0	0	0	0	0	0	0	0	0	0		
17.21 17.21 197.107 107 107 107 107 107 107 107 107 107	4	0	<u> </u>	0	Ō	Ō	0	0	0	0	41	41	41		Total [0 - 3M [
$\left[\begin{array}{c c c c c c c c c c c c c c c c c c c $															[1Y - 2Y [
India Image: constant of the second se														Belgium	[3Y - 5Y [[5Y - 10Y]
$ \left \begin{array}{cccccccccccccccccccccccccccccccccccc$															[10Y - more Total
12* 3Y1 Bugaria															[0-3M] [3M-1Y]
ISY-10Y1														Bulgaria	[2Y - 3Y [[3Y - 5Y]
$ \begin{bmatrix} 1 & -3 & 1 & 1 \\ 1 & 3 & -1 & 1 \\ 1 & 7 & 7 & 1 \\ 1 & 7 &$															[5Y - 10Y [
[27-37] Cyprus Cyprus Cuprus															10tal 10-3M [13M-17]
197 - 1971 197 - 1971 197 - 1971 198 - 198														Gumma	[2Y - 3Y [
10-301 [34-7Y] 134-7Y[[34-7Y] 134-2Y[[34-7Y] 134-2Y[[34-32] 134-2Y[<t< td=""><td></td><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Cyprus</td><td>[3Y - 5Y [[5Y - 10Y]</td></t<>														Cyprus	[3Y - 5Y [[5Y - 10Y]
1 Y - 2Y 1 1 Y -															Total
12Y-3Y1 Caceh Republic 13Y-5Y1 Caceh Republic 15Y-10Y1 Image: Campa mark															[1Y - 2Y [
[10Y - more														Czech Republic	[3Y - 5Y [
Total															[10Y - more
[10-3M (0	0 35	87 0	0	0	0	0	0	0	154 376	2,778 376	2,778 376		[0-3M] [3M-1Y]
[1Y-2Y] 1 1 1 0 0 0 0 0 0 0 3 0 [2Y-2Y] 56 56 55 0 0 0 0 0 0 0 0 8 0		0	3	0	0	0	0	0	0	0	55	1 56	1	Denmark	[1Y - 2Y [[2Y - 3Y [
157-1071 116 116 98 0 0 0 1 6 0 0 1059 0		0	1.059 3.758	0	0 0	0 6 6	0 1 0	0	0	0	98	116 31	116 31		[5Y - 10Y [
IQV-more 31 31 0 0 0 0 5 0 0 3758 0 Total 3,396 3,398 717 0 0 0 1 12 0 67 4,933 0 Total 3,398 3,398 717 0 0 0 1 12 0 67 4,933 0 I SM-1 YI 1	0	ō	4,933	87	ő	12	1	0	0	0	717	3,398	3,398	1	
[1Y-2Y]															[1Y - 2Y [
1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 5U 1 5 5Y - 10Y 1														Estonia	1 2Y - 3Y 1 [3Y - 5Y] [5Y - 10Y]
107 - some -															[10Y - more

2018 EU-wide Transparency Exercise

		Nykredit Realkredit					As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Finland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France													1
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	13 38 328 57 97 304 0 840	0 15 30 328 22 97 304 0 796	0 30 177 22 97 211 0 536										0
Total [0-3M] [3M-1Y] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia		/30	330										
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													

2018 EU-wide Transparency Exercise

		Nykredit Realkredit					As of 30/06/2018	3						
						Dire	ct exposures	<u>.</u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	ative fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
[0 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Lithuania													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Luxembourg	0 0 14 30 45 162 0 252	0 0 14 30 45 162 0 252	0 14 30 45 119 0 209		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 Total	Malta													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													

2018 EU-wide Transparency Exercise

		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures	<u> </u>						
	(min EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
	(min core)											Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of						1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	roual can ying 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	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Slovakia													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	365 0 0 22 0 0 387	365 0 0 22 0 0 387				365 0 0 0 0 0 0 0 365			0 0 0 0 0 0 0 0 0		0 0 0 0 48 48		
10041 [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	United Kingdom	367 142 0 0 0 0 0 0 0 0 142	367 142 0 0 0 0 0 0 0 0 142				303 0 0 0 0 0 0 0 0	21 79 64 68 181 306 587 1,307	4.081 7.367 4.035 2,263 3.817 6.269 2.710 30,542	-16 -92 -110 -130 -332 -759 -1.474 -2,913	2.990 7.936 3.808 3.783 6.449 9.374 5.292 39,633			7

2018 EU-wide Transparency Exercise

		Nykredit Realkredit					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Norway													
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Australia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													

2018 EU-wide Transparency Exercise

		Nykredit Realkredit					As of 30/06/2018	1						
						Dire	ct exposures	·						
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	-
	(min EDR)												neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	U.S.	150 0 0 0 0 0 0 150	150 0 0 0 0 150				000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0		0 0 0 0	000000000000000000000000000000000000000	3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Switzerland													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Other advanced economies non EEA													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													

General governments exposures by country of the counterparty

$ \ \ \ \ \ \ \ \ \ $												Nykredit Realkredit		
$(\text{Mr ELR}) = \underbrace{(\text{Mr ELR})}_{\text{Residual Mature}} \left[\begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\$							As of 30/06/2018							
(unit dols) (unit dols) </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>ct exposures</th> <th>Dire</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>							ct exposures	Dire						
Residual Maturity Country / Region Total gross carrying amount of non- derivative financial assets (er v data) Total corrying amount of non- on-derivative financial assets (er v data) of which: Financial assets asset) (ref of halance of which: Financial assets (britog) profit or loss) of which: Financial assets (britog) profit or l	ance sheet	Off bala		itives	Deriva				heet	On balance s			(min EUR)	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial ass	sheet exposures	Off-balance st												
Residual Maturity Country / Region Total gross carrying amount of non- derivative financial assets montspositions) non-derivative financial assets positions) of which: Financial assets bed for tradings of which: Financial assets assignated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets associated at fair value through profit or loss of which: Financial assets a			h negative fair value	Derivatives with	sitive fair value	Derivatives with po								
[1Y-27] Africa [2Y-37] Africa [3Y-57] Africa [10Y-more [10Y-more Total	Risk weighted exposure amount Provisions	Nominal	Notional amount	Carrying amount	Notional amount	Carrying amount	of which: Financial assets at amortised cost				non-derivative financial assets (net of short	Total gross carrying amount of non- derivative financial assets	Country / Region	Residual Maturity
Total													Africa	[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]
	0		0	0	0	0	0	0	0	0	0	0		Total
1 (1/- 2/1) 0 <th< th=""><th>0</th><th>0</th><th>0</th><th>000000000000000000000000000000000000000</th><th>0</th><th>0</th><th>0 0 0 0</th><th>0</th><th></th><th>0 0 0</th><th>0 0 0 0</th><th>000000000000000000000000000000000000000</th><th>Others⁽⁵⁾</th><th>[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]</th></th<>	0	0	0	000000000000000000000000000000000000000	0	0	0 0 0 0	0		0 0 0	0 0 0 0	000000000000000000000000000000000000000	Others ⁽⁵⁾	[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]
O O	0 0	0	0	0	0	0	0	0	0	0	0	0		Total

EBA EUROPEAN BANKING AUTHORITY

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

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the disclosed the exposures is only available for institutions that have expendent to other the advantation of the expendent on the expense of the disclosed the exposures is only available for institutions that have expendent to other the expension of accounting comparison of the other than a horizon tables of another than a horizon tables of another than the expense is to be included in the column. This tem dises that have expense to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem does not have exposures to be included in the column. This tem does not have exposures to be included in the column. This tem does not house exposures to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem does not house exposures to be advantation of the ex

(3) Recial acustries not reported segarately in the Transguency exercise Reports Other advanced non EEX: Israel, Korna. New Zealand, Russia. San Marin, Sinacone and Taivan, Other CEF non EEX: Abrain, Boolwin, Barry, Hill, Marin, Morteneoro, Serbia and Turky, Middle East: Birlinia, Dilloxid, Iran, Irao, Jordan, Kuwat, Lebano, Libav, Oman, Oatar, Saudi Atabia. Sudan, Swita. United Anb Emirates and Yenen. Latin America: Argentina, Birlinia, Vargentina, Birlinia, Colombia, Casta Ritar, Dominica, Republic, Club, Republic, Club, Feer, Nadade, Raba, Savatina, Surantina, Republic, Club, Savatina, Garata, Savatina, Republic, Dira, Garata, Savatina, Republic, Club, Republic, Clad, Conoros, Congo, Congo



Performing and non-performing exposures

Nykredit Realkredit

	As of 31/12/2017						As of 30/06/2018							
	Gross carrying			ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Gross carryi	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	1-performing ¹	On performing	On non- performing	
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	12,179	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	1,669	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	9,968	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	386	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	155	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	165,993	113	3,837	3,658	367	688	2,863	175,374	104	3,591	3,577	106	964	2,253
Central banks	710	0	0	0	0	0	0	691	0	0	0	0	0	0
General governments	1,298	0	1	0	0	0	0	1,293	0	0	0	0	0	0
Credit institutions	198	0	17	0	0	9	0	3,237	0	5	5	3	5	0
Other financial corporations	2,160	0	19	0	1	16	0	6,436	0	24	10	20	10	0
Non-financial corporations	45,801	82	2,418	2,418	96	247	1,946	46,340	47	2,511	2,511	24	340	1,870
of which: small and medium-sized enterprises at amortised cost	2,722	12	230	230	32	106	3	2,725	4	199	199	16	81	0
Households	115,825	31	1,383	1,240	270	415	917	117,376	57	1,051	1,051	60	608	383
DEBT INSTRUMENTS other than HFT	165,993	113	3,837	3,658	367	688	2,863	187,552	104	3,591	3,577	106	964	2,253
OFF-BALANCE SHEET EXPOSURES	4,268		43	43	0	4	1	4,002		21	20	14	0	1

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

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

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

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

	Nykre	dit Re	alkredit
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			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amo with forbearance n		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR, %) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
	•		-	-	U	0	U	v	U	U		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,213	695	139	118	1,024	1,022	482	109	108	872		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,025	573	104	87	880	855	369	79	78	751		
of which: small and medium-sized enterprises at amortised cost	42	38	21	18	0	27	23	16	15	0		
Households	189	122	36	31	143	167	113	30	30	121		
DEBT INSTRUMENTS other than HFT	1,213	695	139	118	1,024	1,022	482	109	108	872		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

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