

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UK
Country Code	DK

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

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.

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KHD557



Key Metrics

Nykredit Realkredit A/S

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	10,317	10,463	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,317	10,463	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,811	10,955	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,811	10,955	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,501	12,658	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,501	12,658	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	50,842	54,475	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,842	54,475	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.29%	19.21%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.29%	19.21%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.26%	20.11%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.26%	20.11%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.59%	23.24%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.59%	23.24%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	226,612	228,019	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.77%	4.81%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Nykredit Realkredit A/S

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,810	10,955	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,810	10,955	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	226,612	228,019	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	226,612	228,019	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	4.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	4.8%	C 47.00 (r330,c010)	



Capital

Nykredit Realkredit A/S

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	А	OWN FUNDS	12,501	12,658	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,317	10,463	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	158	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	3,954	4,086	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	1	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	6,545	6,558	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	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	7		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-287		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		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-2		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	-46		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		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	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 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 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 institiution 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 institiution 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	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	493	492	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	501	500	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	-8		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)	10,811	10,955	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,690	1,703	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,448	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	242	253	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	50,842	54,475	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)	20.29%	19.21%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.26%	20.11%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.59%	23.24%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,317	10,463	[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)	20.29%	19.21%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
Momo itema	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	
				-		

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



Overview of Risk exposure amounts

Nykredit Realkredit A/S

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	39,905	41,407	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	2,857	2,899	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	34,299	33,241	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,152	2,224	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,458	2,587	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	92	94	C 02.00 (R640, c010)
Settlement risk	4	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	4,790	6,615	C 02.00 (R520, c010)
Of which the standardised approach	1,588	1,573	C 02.00 (R530, c010)
Of which IMA	3,202	5,042	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,593	3,772	C 02.00 (R590, c010)
Of which basic indicator approach	3,593	3,772	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	50,842	54,475	

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

² 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.



2020 EU-wide Transparency Exercise P&L Nykredit Realkredit A/S

	As of 31/03/2020	As of 30/06/2020
(mln EUR)	AS 01 51/03/2020	AS 01 30/00/2020
Interest income	815	1,651
Of which debt securities income	0	0
Of which loans and advances income	791	1,605
Interest expenses	435	899
(Of which deposits expenses)	4	22
(Of which debt securities issued expenses)	413	842
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	5
Net Fee and commission income	10	9
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	-9	-13
Gains or (-) losses on financial assets and liabilities held for trading, net	-42	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-359	-208
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	22	19
Net other operating income /(expenses)	42	90
TOTAL OPERATING INCOME, NET	46	653
(Administrative expenses)	175	346
(Cash contributions to resolution funds and deposit guarantee schemes)		11
(Depreciation)	10	20
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	1	16
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	1	16
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	28	19
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	28	19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	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	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-168	238
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-118	211
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-118	211
Of which attributable to owners of the parent (1) Information available only as of end of the year	-119	209

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

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



Total Assets: fair value and impairment distribution

Nykredit Realkredit A/S

(mln EUR)	β	As of 31/03/20	20			As of 30,	/06/2020		
		Fa	ir value hieraro	chy		Fa	air value hierar	chy	
ASSETS:	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	5,148				4,079				IAS 1.54 (i)
Financial assets held for trading	3,119	48	2,832	239	3,177	16	2,911	251	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	15,802	6,166	9,219	417	15,315	5,089	9,813	413	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	172,481	0	172,481	0	176,429	0	176,429	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	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	15,083				14,166				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	76	0	76	0	85	0	85	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,370				1,209				
TOTAL ASSETS	213,079				214,460				IAS 1.9(a), IG 6

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

(min E	Ą	s of 31/03/202	20											
		Gross carr	Accu	Accumulated impairment			ss carrying amo	ount	Accu	mulated impair	ment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	14,424	658	368	-61	-33	-273	13,638	570	324	-71	-35	-260	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)			_
	Carrying) amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	2,839	2,809	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	175,748	176,948	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	22,526	22,367	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	17	31	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	94	105	IAS 37.10; IAS 1.54(I)
Tax liabilities	32	78	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	641	608	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	201,898	202,946	IAS 1.9(b);IG 6
TOTAL EQUITY	11,181	11,514	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	213,079	214,460	IAS 1.IG6

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



Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

		Carryin	g amount	
Breakdown of financial liab	ilities by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		1,922	1,781	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	934	1,060	Annex V.Part 1.31
	Central banks	997	186	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	997	186	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	41	40	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	41	40	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,046	1,754	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,626	1,372	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,580	3,444	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,910	1,765	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,818	3,364	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,748	3,205	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,921	6,190	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,510	5,691	Annex V.Part 1.42(f), 44(c)
Debt securities issued		182,871	184,337	Annex V.Part 1.37, Part 2.98
Of which: Su	bordinated Debt securities issued	1,503	1,485	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		201,131	202,156	

EBA EUROPEAN BANKING AUTHORITY

	SA				Т	м									TM				
			VaR <i>(Memorandum item)</i>	STRESSED VaR (- Memorandum item)	INCREMENTAL DEI AND MIGRATION CAPITAL CHAR	RISK		CE RISKS C RGE FOR C	ТР		VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	emorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		CE RISKS CAPITAL ARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE 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	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT E
	As of 31/03/2020	As of 30/06/2020			As of 31/	03/2020									As of 30/0	06/2020			
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1,066 213 854 415 4 411 0 0	1,191 302 888 326 1 324 0 0	67 0 18 18 0 2 0	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	69 69 0 3 3 0 1 0							168 168 0 19 19 0 1 1 0	41 41 0 8 8 0 0 0 0	209 209 0 16 16 0 1 0	52 52 0 5 5 0 0 0				
Total	1,481	1,516	74	6 182	72	0	0	0	0	0	3,202	181	45	222	57	0 0	0	0 0	5,042

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 OV1 template.

2020 EU-wide Transparency Exercise

Market Risk Nykredit Realkredit A/S



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardis	ed Approach					
			As of 31	./03/2020		As of 30/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(mln EUR, %)										
	Central governments or central banks	6,465	11,794	14		6,161	11,722	15			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,720	1,740	569		1,373	1,572	497			
	Corporates	938	938	852		919	919	779			
	of which: SME	286	286	219		511	511	389			
	Retail	193	193	145		202	202	151			
Concolidated data	of which: SME	0	0	0		0	0	0			
Consolidated data	Secured by mortgages on immovable property	2,155	1,614	1,075		2,066	1,612	1,091			
	of which: SME	249	249	150		222	222	137			
	Exposures in default	4	1	1	0	17	4	4	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	2,884	2,884	288		3,324	3,324	332			
	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	5	5	5		120	120	120			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²	14,364	19,169	2,949	0	14,182	19,475	2,988	0		

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

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

Standardised Approach

			As of 31/03/2020			As of 30/06/2020			
	(mln 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	4,703	10,962	0		4,489	10,848	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,081	1,356	411		794	1,163	330	
	Corporates	938	938	852		919	919	779	
	of which: SME	286	286	219		511	511	389	
	Retail	193	193	145		202	202	151	
DENMARK	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortgages on immovable property	2,155	1,614	1,075		2,066	1,612	1,091	
	of which: SME	249	249	150		222	222	137	
	Exposures in default	4	1	1	0	17	4	4	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2,320	2,320	232		2,768	2,768	277	
	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	5	5	5		72	72	72	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
	(mln EUR, %)								
	Central governments or central banks	1,011	81	1		869	71	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	25	10		86	39	14	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	113	113	11		100	100	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0
		(1) a to			-				

(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).

			Standardie of Appressie						
			Standardised Approach						
			As of 31/03/2020				As of 30,	/06/2020	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Constant	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽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

⁽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 exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

			Standardised Approach						
			As of 31	/03/2020			As of 30	/06/2020	
		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
	(mln 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	
	Institutions	0	0	0		0		0	
	Corporates	0	0	0		0		0	
	of which: SME	0	0	0		0		0	
	Retail	0	0			0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	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	(
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, 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 exposures, but includes general credit risk adjustments.

Standardise	ed Approach
As of 31/03/2020	As of 30/06/2020

	(mln 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 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
councerpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

	posures, l	but incl	udes general	credit risk	adjustme
--	------------	----------	--------------	-------------	----------

		Standardised Approach								
			As of 31	1/03/2020		As of 30/06/2020				
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail	0	0	0		0	0	0		
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		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

⁽¹⁾ Original exposure, 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 exposures, but includes general credit risk adjustments.

			Standardised Approach							
			As of 31	./03/2020		As of 30/06/2020				
		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	
	(mln EUR, %)		Â			0	Â			
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	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 7	Secured by mortgages on immovable property	0	0	0		0	0	0		
counterpart /	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	U	U		0	U	0		
	Collective investments undertakings (CIU)	0	U	0		0	0	U		
	Equity Other expectives	0	0			0	0			
	Other exposures Standardised Total ²		U		0	0	0		0	

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



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

			Standardised Approach						
			As of 31	/03/2020			As of 30	/06/2020	
		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
	(mln 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	
	Multilateral Development Banks International Organisations	0	0	0		0		0	
	Institutions		0	0		0		0	
	Corporates		0	0		0		0	
	of which: SME		0	0		0		0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	(
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	_
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, 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 exposures, but includes general credit risk adjustments.

Standardise	ed Approach
As of 31/03/2020	As of 30/06/2020

		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		
	Public sector entities	0		0		0	0		
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	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	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, 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 tments.

exposures, but includes general credit risk adjust

					Standardised Approach								
			As of 31	1/03/2020			As of 30)/06/2020					
		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				
	(mln EUR, %)												
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
Country of	Retail	0	0	0		0	0	0					
Country of	of which: SME	0	0	0		0	0	0					
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0	-	0	0	0					
	Exposures in default	0	0	0	0	0	0	0					
	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		U		0	0	U					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0								

⁽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 exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Nykredit Realkredit A/S

		IRB Approach													
				As of 31	/03/2020					As of 30	/06/2020				
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	aujustments		
	(mln 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 Corporates	0	0	0	0	0	0	9	0	9	2	0	0		
	77,590	1,506	68,157	21,541	1,142	692	78,992	1,487	69,098	20,421	1,177	706			
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	42,487	1,260	36,598	11,058	879	516	42,706	1,275	36,627	9,918	973	521		
	Retail	119,859	1,519	117,972	15,103	1,544	540	122,776	1,548	120,883	15,289	1,590	580		
	Retail - Secured on real estate property	117,910	1,428	116,471	14,561	1,495	457	120,805	1,461	119,385	14,772	1,538	501		
	Retail - Secured on real estate property - Of Which: SME	8,697	209	8,099	1,238	244	79	8,815	217	8,242	1,198	233	92		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	109,214	1,219	108,371	13,323	1,251	378	111,991	1,244	111,143	13,574	1,305	409		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets		1,948	91	1,501	542	50	83	1,971	87	1,498	518	52	80		
		0	0	0	0	0	0	0	0	0	0	0	0		
		1,948	91	1,501	542	50	83	1,971	87	1,498	518	52	80		
		0	0	0	0	0		0	0	0	0	0			
					596						3,044				
	IRB Total ²				37,240						38,756				

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 Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

		IRB Approach														
			As of 31/03/2020							As of 30/06/2020						
		Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment			
	(mln 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	9	0	9	2	0	0			
	Corporates	68,755	1,425	59,443	18,967	1,008	647	69,466	1,429	59,639	17,800	1,113	650			
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates - Of Which: SME	39,555	1,255	33,697	10,531	877	509	40,422	1,273	34,367	9,498	971	515			
	Retail	118,771	1,462	116,903	14,867	1,516	519	121,685	1,473	119,810	15,053	1,550	554			
	Retail - Secured on real estate property	116,860	1,376	115,430	14,335	1,467	440	119,753	1,392	118,341	14,545	1,499	479			
DENMARK	Retail - Secured on real estate property - Of Which: SME	8,637	206	8,040	1,224	242	78	8,757	214	8,185	1,184	230	91			
	Retail - Secured on real estate property - Of Which: non-SME	108,223	1,170	107,390	13,111	1,226	362	110,996	1,178	110,156	13,360	1,268	388			
	Retail - Qualifying Revolving Retail - Other Retail	1,911	86	0 1,474	U 522	49	79	1,931		1,469	508	51	75			
	Retail - Other Retail - Of Which: SME	1,911	00	1,4/4	532	49	/9	1,951	02	1,409	508	51				
	Retail - Other Retail - Of Which: non-SME	1,911	86	1,474	532	49	79	1,931	82	1,469	508	51	75			
	Equity	0	0	0	0	0		0	02	0	0	0				
	Other non credit-obligation assets							Ű.					Ĭ			
	IRB Total															

							IRB Ap	proach					
				As of 31,	/03/2020					As of 30/	/06/2020		
		Origir	Exposure				Value adjustments	Original Exposure ¹		Exposure	e Risk exposure amour		Value adjustme
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	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	U	U	U	U	U	U	U	U	U	U	U	
	Other non credit-obligation assets											_	4
	IRB Total												

	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	
iterpart 3	Retail - Secured on real estate property - Of Which: non-SME	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	
	Other non credit-obligation assets												
	IRB Total												
		⁽¹⁾ Original exposi	ure, unlike Exposur	re value, is reporte	d before taking inte	o account any eff	ect due to credit c	onversion factors	or credit risk mitiga	ation techniques (e.g. substitution ef	fects).	

				As of 31	/03/2020		As of 30/06/2020								
		Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments		
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
Country of Countornaut 2	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-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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 Approach

							IRB Ap	proach						
				As of 31	/03/2020					As of 30,	/06/2020			
		Original	Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expos	sure amount	aujustmen	
	(mln EUR, %)		Of which: defaulted	– Value ¹		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	(
	Institutions	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	4,694	22	4,649	1,360	50	17	5,387	19	5,355	1,504	41	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1,061	0	1,053	239	0	2	1,131	0	1,122	247	0		
	Retail	9	1	5	3	1	1	10	1	6	3	1		
	Retail - Secured on real estate property	2	1	2	1	0	1	2	1	2	1	0		
	Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	1	1	1	0	0		
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	7	0	4	2	1	0	8	1	4	2	1		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	7	0	4	2	1	0	8	1	4	2	1		
	Equity	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets													
	IRB Total													

(1) C	Driginal exposure, u	nlike Exposure value	e, is reported before taki	ng into account any ef	fect due to credit con	nversion factors or credit	risk mitigation techniques	(e.g. substitution effects).



Credit Risk - IRB Approach Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 31/	/03/2020					As of 30/	/06/2020		
		Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustments
	(mln 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 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	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 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0		0	0	0		0	0	0	0
	Retail - Other Retail	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												

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

							IRB Ap	proach					
				As of 31	/03/2020					As of 30/	/06/2020		
		Origin	al Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment
	(mln 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	(
	Institutions	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	0	
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	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	
	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 Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origi	nal Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	Value ¹		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	
	Institutions	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
country of counterpart /	Retail - Secured on real estate property - Of Which: non-SME	0	0	0			0	0		0	0		
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0		0	0	0		0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0				0	0		0			
	Equity	0	0										
	Other non credit-obligation assets			Ŭ			J J	Ŭ		5			
	IRB Total												

							IRB Ap	proach					
				As of 31,	/03/2020					As of 30/	/06/2020		
		Orig	jinal Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart of	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	U	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	U	0	0	0	0	0
	Equity	0	0	0	U	0	0	U	0	0	0	U	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 Ap	oproach					
				As of 31,	/03/2020					As of 30,	/06/2020		
		Origi	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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												

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

							IRB Ap	proach					
				As of 31,	/03/2020					As of 30/	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	osure amount	adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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												

⁽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).



						General governme	nts exposures by count	ry of the counterpar	τy					
							Nykredit Realkredit A/S							
							As of 30/06/2020							1
						Dire	ct exposures							-
	(mln EUR)		1	On balance sh	neet				Deriva	tīves		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n 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)									Nominal	Provisions	
				of which: Financial assets held for trading			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0 0	0 0	0	0 0	0 0	0	0	0	0	0 0	
[2Y - 3Y [[3Y - 5Y [Austria	20 0	20 0	0	0	0	0	0 0	0	0 0	0	0 0	0 0	
[5Y - 10Y [[10Y - more Total	_	12 0 33	12 0 33	12 0	0	0 0	0 0 0	0	0	0 0 0	0	0 0 0	0	2
[0 - 3M [[3M - 1Y [33	33	12	0	0	0	0	0	0	0	0	0	3
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1X - 2X [
[11 - 21 [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
Total		4,266	4.266	1	0	0	0	0	1	0	99	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [911 30	4,266 858 30 36	746 30 33	0	0	0	0	0	0	0	37	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark	28 201	28 201	23 191	0	0	0	0 0 1	05	0	0	05 151 1,325 4,557 6,139	0 0	
[10Y - more Total	-	25 5,497	25	3 1,026	0 0	0 0	0	0 1	5 11	0	0 99	4,557 6,139	0 0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [F at a set of													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia													
[10Y - more Total	1													



						General governme	nts exposures by count	try of the counterpart	У					
							Nykredit Realkredit A/S	5						
							As of 30/06/2020							
						Dire	ct exposures	_						
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with i	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which, Financial access	of which. Financial access at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fail value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[2Y - 3Y [[3Y - 5Y [Finland													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more		0	0	0	0	0	0	1 6	3,275 2,596 1,274 2,077 3,758 9,355 3,387	-4 -14	4,991 2,689	0 0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	0 0	0		0 0	0 0	0 0 0	22 23 74	1,274 2,077 3.758	-73 -35 -110	2,199 1,426 3.661	0 0 0	0 0 0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	439 899	9,355 3,387	-763 -1,790 -2,788	2,689 2,199 1,426 3,661 11,882 4,816 31,664	0	0	
I I I I I I I I I I I I I I I I I I I		0 0 121	0 0 87	0 0 87	0 0 0	0 0 0	0 0 0	1,463 0 0	25,722 0 0	- 2,788 0 0	31,664 0 0	0 0 0	0 0 0	5
[1Y - 2Y [[2Y - 3Y [Germany	101 18	101 18	101 18	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		118 177 0	118 177 0	88 135 0	0	0 0 0	0	0 0 0		0 0 0	0 0 0	0 0 0	0 0 0	
Total [0 - 3M [535	502	430	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Citatia													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece													
[10Y - more Total	-													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[2Y - 3Y [[3Y - 5Y [Ireland													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Italy													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Latvia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
Total	1													



						General governmer	nts exposures by count	try of the counterpart	Y					
							Nykredit Realkredit A/S	5						
							As of 30/06/2020)						
						Dire	ct exposures	_				_		
	(mln EUR)			On balance sl	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
									:::					
								Derivatives with pos	itive fair value	Derivatives with r	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	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	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			
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[27 - 37 [[37 - 57 [[57 - 107 [Lithuania													
[10Y - more Total	-					0			0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0 0 0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Luxembourg	0 70 36	0 70 36	0 49 16	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	_	0 106	0 106	0 65	0 0 0	0 0 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 [Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands													
[5Y - 10Y [[10Y - more														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Poland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
Total [0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Portugai													
Total [0 - 3M [1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[21-31] [3Y - 5Y [[5Y - 10Y [Romania													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Slovakia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[2Y - 3Y [[3Y - 5Y [Slovenia													
[5Y - 10Y [[10Y - more Total	4													
	1													



						General governmel	Its exposures by count		У					
							Nykredit Realkredit A/S							
						Dira	As of 30/06/2020 ct exposures	,						
				On balance sl	heet	Dire			Derivat	ives		Off balar	ice sheet	-
	(mln EUR)													-
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with n	legative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	through profit or loss	comprehensive income	amortised cost	, ,		, ,				
[0 - 3M]														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[27 - 37 [[3Y - 5Y [[5Y - 10Y [Spain													
[10Y - more Total [0 - 3M [816	816	0	0	0	816	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Guadan	0 0 21	0 0 21	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	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Sweden	0 0 0	0 0	0 0 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 [838 183		0	0 0	0 0	816	0	637	-6 19	0 1,716	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [United Kingdom	0	0	0	0	0	0	12 27 19	1,676 2,509 1,107	-18 -39 -30	2,433 1,714 1,277	0 0	0 0	
10Y - more		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	86 288 409	1,890 4,689 1,464 13,970	-194 -503 -1,046	1,716 2,433 1,714 1,277 3,861 6,717 2,661 20,379	0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [183	183	0	0	0	0	844	13,970	-1,835	20,379	0	0	6
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Norway													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[27 - 37 [[3Y - 5Y [[5Y - 10Y [Australia													
[10Y - more Total [0 - 3M [-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Canada													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada													
Total [0 - 3M [[3M - 1V [1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total														



						General governmer	ts exposures by count		Y					
							Nykredit Realkredit A/S							
							As of 30/06/2020							
						Dire	t exposures							
	(mln EUR)		1	On balance sh	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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, Einancial accorts	of which, Einancial accets at						Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Japan													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [161 0	161 0	0	0	0	0 0	0 0	0	0	0	0 0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [U.S.	0 0	0	0 0	0	0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	
[5Y - 10Y [[10Y - more Total		0 0 161	0 0 161	0 0	0	0 0 0	0	0 0	0	0	0 0	0	0 0 0	
[0 - 3M [[3M - 1Y [101	101	<u> </u>					0	0	0	0	U	3
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
[5Y - 10Y [[10Y - more Total	_													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Switzerland													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA													
<u>_10Y - more</u> Total	_													
[3M - 1Y [[1Y - 2Y [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Middle East													
10Y - more	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the													
[3Y - 5Y [[5Y - 10Y [Caribbean													
Total	1													



					Nykredit Realkredit A/S				
					As of 30/06/2020				
				Di	ect exposures				
	(mln EUR)		On balance s	sheet		Deriva	tives	Off balance shee	:
								Off-balance sheet exposu	res
						Derivatives with positive fair value	Derivatives with negativ	ve fair value	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets (net of short positions)	al	d of which: Financial assets designated at fair value through profit or loss of which: Financial assets fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount Noti	tional amount	ions 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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 on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The 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 Arabia, Sudan, Syria, United Arab Emirates and Yemen. Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia. (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.

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique,

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe,

(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.

EBA EUROPEAN BANKING AUTHORITY

					As of 31/03/202	.0								As of 30/06/202	D			
		Gross carryiı	ng amount			Accumulated in in fair value due		mulated changes nd provisions⁴	Collaterals and financial		Gros	s carrying amou	nt		Accumulated in in fair value due	npairment, accun e to credit risk an		Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹		On performing	On non-perfor	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perfori	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on nor performing
		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage	exposures		days and <=90 days	[Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(mln EUR) Cash balances at central banks and other demand deposits	_									4,002	0	0	0	0	4	0	0	0
Debt securities (including at amortised cost and fair value)	14,989	0	0	0		0	0		0	14,424	0	0	0	0	0	0	0	0
Central banks	0	0	0	0		0	0		0	0	0	0	0	0	0	0	0	0
General governments	1,366	0	0	0		0	0		0	2,555	0	0	0	0	0	0	0	0
Credit institutions	13,526	0	0	0		0	0		0	11,768	0	0	0	0	0	0	0	0
Other financial corporations	33	0	0	0		0	0		0	45	0	0	0	0	0	0	0	0
Non-financial corporations	63	0	0	0		0	0		0	56	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	193,858	78	3,135	3,135		68	1,143		1,788	191,848	90	3,117	3,099	324	99	1,154	260	2,336
Central banks	1,446	0	0	0		1	0		0	133	0	0	0	0	0	0	0	0
General governments	1,314	0	2	2		0	2		0	1,311	0	0	0	0	1	3	0	1
Credit institutions	3,965	0	2	2		3	2		0	188	0	0	0	0	2	2	0	0
Other financial corporations	7,454	0	27	27		8	21		1	7,014	16	29	29	22	10	26	20	6
Non-financial corporations	54,887	9	980	980		36	420		492	56,020	15	931	916	170	63	424	131	609
of which: small and medium-sized enterprises at amortised cost	1,653	0	129	129		8	62		0	1,599	2	111	111	100	20	94	89	1
of which: Loans collateralised by commercial immovable property at amortised cost	1,298	ο	95	95		8	50		0	1,223	1	81	81	70	9	68	63	0
Households	124,792	69	2,125	2,125		20	698		1,295	127,182	59	2,157	2,153	132	23	700	110	1,721
of which: Loans collateralised by residential immovable property at amortised cost	1,135	1	50	50		9	38		o	1,136	1	50	50	46	11	35	35	o
of which: Credit for consumption at amortised cost	1,046	2	86	86		13	82		0	898	3	93	93	86	12	83	81	0
DEBT INSTRUMENTS other than HFT	208,846	78	3,135	3,135		68	1,143		1,788	210,274	90	3,117	3,099	324	103	1,154	260	2,336
OFF-BALANCE SHEET EXPOSURES	5,612		46	46		13	7		0	6,690		43	43	29	26	8	7	0

2020 EU-wide Transparency Exercise

Performing and non-performing exposures Nykredit Realkredit A/S

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

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

⁽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 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

EBA EUROPEAN BANKING AUTHORITY

	As of 31/03/2020						As of 30/06/2020						
	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 guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial gua received on exposures of forbearance measure		
		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 w collater finar guara received perfor exposur forbea meas	
(min EUR) Cash balances at central banks and other demand deposits							0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	848	362	85	85	736		1,137	603	162	161	946	432	
Central banks	0	0	0	0	0		0	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	0	
Other financial corporations	2	1	0	0	2		3	1	1	1	2	0	
Non-financial corporations	398	109	26	26	365		609	282	82	81	512	195	
of which: small and medium-sized enterprises at amortised cost	10	9	8	8	0		18	15	15	14	0		
Households	449	252	59	59	370		525	319	79	79	432	237	
DEBT INSTRUMENTS other than HFT	848	362	85	85	736		1,137	603	162	161	946		
Loan commitments given	0	0	0	0	0		0	0	0	0	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice	ans and advances that have been forborne more than twice												
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria													

2020 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

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

⁽²⁾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.

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2020 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Nykredit Realkredit A/S

	As of 31/03/2020							As of 30/06/2020						
(mln EUR)	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated		
		Of which: non-	oerforming of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: n performing	on- of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		
A Agriculture, forestry and fishing	1,169	344		185	8	12	1,202	61	61	190	6	13		
B Mining and quarrying	18	16		5	0	0	18	1	1	5	0	0		
C Manufacturing	2,974	74		1,197	29	5	2,880	28	28	1,102	30	5		
D Electricity, gas, steam and air conditioning supply	762	3		243	2	1	823	2	2	272	3	1		
E Water supply	19	2		7	1	0	19	1	1	7	1	0		
F Construction	1,058	46		317	23	8	1,070	34	34	288	23	5		
G Wholesale and retail trade	2,122	104		865	32	7	2,149	28	28	902	29	7		
H Transport and storage	889	3		648	3	1	999	2	2	696	5	1		
I Accommodation and food service activities	384	17		44	5	4	443	14	14	30	5	4		
J Information and communication	539	7		306	11	0	531	8	8	298	11	1		
K Financial and insurance activities	117	0		117	3	0	99	6	6	99	3	0		
L Real estate activities	41,901	304		1,388	60	209	42,982	717	659	1,208	57	246		
M Professional, scientific and technical activities	566	20		259	8	2	463	7	7	153	7	2		
N Administrative and support service activities	562	9		408	9	1	579	9	9	423	8	1		
O Public administration and defence, compulsory social security	8	0		8	0	0	8	0	0	8	0	0		
P Education	17	11		4	0	0	13	2	2	1	0	0		
Q Human health services and social work activities	202	9		40	2	1	199	3	3	38	2	1		
R Arts, entertainment and recreation	1,363	10		20	2	7	1,330	7	7	18	2	8		
S Other services	216	1		186	0	0	212	0	0	181	0	0		
Loans and advances	54,887	980		6,247	198	258	56,020	931	872	5,920	191	296		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.