

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

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,464	10,920	10,943	11,226	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,464	10,920	10,943	11,226	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,464	11,416	11,437	11,718	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	10,464	11,416	11,437	11,718	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,167	13,127	13,257	13,441	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,167	13,127	13,257	13,441	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 exposure amounts						
Total risk exposure amount	54,104	54,004	54,427	55,784	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,104	54,004	54,427	55,784	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	19.34%	20.22%	20.11%	20.12%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.34%	20.22%	20.11%	20.12%	(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	19.34%	21.14%	21.01%	21.01%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.34%	21.14%	21.01%	21.01%	(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	22.49%	24.31%	24.36%	24.09%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.49%	24.31%	24.36%	24.09%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	230,017	235,542	233,447	236,382	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	4.55%	4.85%	4.90%	4.96%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,464	11,416	11,437	11,718	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,464	11,416	11,437	11,718	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	230,017	235,542	233,447	236,382	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	230,017	235,542	233,447	236,382	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.8%	4.9%	5.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.8%	4.9%	5.0%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Nykredit Realkredit A/S

March Marc	13) point (b) and 37 point (b) and 637 point (c) point (b) (b) 2032) point (d) point (b) (b) 2032) point (d) point (b) (d) 2032 (d) 2032 (
A	13) point (b) and 37 point (b) and 637 point (c) point (b) (b) 2032) point (d) point (b) (b) 2032) point (d) point (b) (d) 2032 (d) 2032 (
Accordance Acc	13) point (b) and 37 point (b) and 637 point (c) point (b) (b) 2032) point (d) point (b) (b) 2032) point (d) point (b) (d) 2032 (d) 2032 (d) 2032 (d) 2032 (
A	13) point (b) and 37 point (b) and 637 point (c) point (b) (b) 2032) point (d) point (b) (b) 2032) point (d) point (b) (d) 2032 (d) 2032 (d) 2032 (d) 2032 (
ALI	3) point (3) (8), 23(1) point (3) (8), 23(1) point (3) (7), 24(1) point (3) (7), 24(1) point (3) (8), 24(1) point (3) (8), 258 of CRR.
ALI	3) point (3) (8), 23(1) point (3) (8), 23(1) point (3) (7), 24(1) point (3) (7), 24(1) point (3) (8), 24(1) point (3) (8), 258 of CRR.
ALS	3) point (3) (8), 23(1) point (3) (8), 23(1) point (3) (7), 24(1) point (3) (7), 24(1) point (3) (8), 24(1) point (3) (8), 258 of CRR.
A 12 Novel y strengt per margelini in CET called 20 7 7 8 8 7 \$1.00 (20.00 (20.00) Annual of 20 Annual Act	3) point (3) (8), 23(1) point (3) (8), 23(1) point (3) (7), 24(1) point (3) (7), 24(1) point (3) (8), 24(1) point (3) (8), 258 of CRR.
A17 Adjustments of CTT or the processing for content of the process of the pr	3) point (3) (8), 23(1) point (3) (8), 23(1) point (3) (7), 24(1) point (3) (7), 24(1) point (3) (8), 24(1) point (3) (8), 258 of CRR.
A 18 () Exemple amont (reclainly Goodwill) 1-26 (202	3) point (3) (8), 243(1) point (3) (8), 243(1) point (3) (7) (7) (7), 744(3) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7
ALS	3) point (3) (8), 243(1) point (3) (8), 243(1) point (3) (7) (7) (7), 744(3) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7
A 13	258 of ORR
ALI	258 of ORR
A132 (c) Recognotion belongs in CTT Capital 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	258 of ORR
A119 () Describe the state from AT1 items one AT1 Coptal 4	258 of ORR
Alia () (inductions related to passes, which can alternatively be subject to a 1.20% risk weight 0 0 0 0 0 0 0 0 0	258 of ORR
Ali	258 of ORR
A15 () Middley of CETT capital antiminents of financial actor extictes where the institution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CRR
Alife C) Deducable Diffe that refy on fature profitability and aims from temporary differences 0 0 0 0 0 0 0 0 0	
Alife C) Deducable Diffe that refy on fature profitability and aims from temporary differences 0 0 0 0 0 0 0 0 0	TCRR
A 1.18	
A 15A C Proofficient coverage for non-performing exposures 0 C 5.00 (r/13,dell) Article (31), part (n) and Arcia AC; (28)	(3) and 79 of CRR
Note	
A 1.18	
A.19	
A 20 CET capital elements or deductions - other 0 0 0 0 0 CELBO (PSIA,000) -	
A 21 Transitional adjustments due to grandishment CTT Capital Instruments (x/y)	
A 121.1 Transitional adjustments due to grandifiched CETI Capital instruments (x/y) 0 0 0 0 0 CEE 00 200,4500 Antion 450; to (3), and 40 to 407 ATR A 121.2 Transitional adjustments due to additional invarinty interests (x/y) 0 0 0 0 0 CEE 00 (400,4500) Antion 470 and 401 of CEE A 121.3 Other transitional adjustments to CETI Capital (x/y) 0 0 0 0 0 CEE 00 (400,4500) Antion 470 and 401 of CEE A 2 ACCUITONAL TIER I CAPITAL (cet of deductions and after transitional adjustments) 0 456 455 452 CEE 00 (500,4500) Antion 470 and 401 of CEE A 2.1 Additional Tier I Capital instruments 1 591 592 590 CEE 00 (400,4500) CEE 00	
A 1.1.2 Transitional adjustments due to additional immorthy interests (i/f) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
A 1 1 Transformal adjustments to due to additional immunity informatis (+/-)	
A 121.3 Other transitional adjustments to CET1 Capital (+/-) 0 0 0 0 Cat.80 (+00.4mb) Antion 400 to C2, 478 and 61 of OR	
A2 ACCITIONALTER I CAPTRA (not of deductions and after transitional adjustments) 0 496 495 492 C 0.00 (c50.0400) Ancio 61 d OR A2.1 Additional Tear I Captal instruments 1 501 502 500 C 0.00 (c50.0400) C 0.00	
A2.1 Additional Tier 1 Capital Instruments	
A 2.2 (c) Diceas deduction from 12 items over 17 capital 0 0 0 C61.00 (724,d101) C61.00 (724,d101) C61.00 (704,d101) + C61.0	
C 00.00 (reflection) × C 00.00 (r/R0.cd00) +	
A 2.3 Other Additional Ter 1 Capital components and deductions -1 -5 -7 -6 Cit. (bit (744,datiti)) = Cit. (bit (744,datiti	
A.2.4 Additional Tier 1 transitional adjustments 0 0 0 0 0 C 66.00 (MSA,cett) = C 66.00 (MSA,	
A.3 TEER I CANTAL (out of disductions and after transitional adjustments) 10,444 11,416 11,427 11,718 cst.05(cst.clin) Anno 2s of Oil.	
A4 11ER 2 CAPITAL (net of deductions and after transitional adjustments) 1,704 1,710 1,819 1,723 CBISS (SSURIES) ARXO 71 of CR.	
A-1.1 Tier 2 Capital instruments 1,451 1,450 1,549 1,450 CBLBD (RBLDBB) -	
A.4.2 Other Tier 2 Gaphal components and deductions 253 260 271 273 c 0.00 (r/sh_cdm) + C 0.00 (r/sh_cdm)	
A.4.3 Tier 2 transitional adjustments 0 0 0 Cot.00 (r600,data) + Cot.00	
Control of the Contro	
OWN FUNDS REQUIREMENTS B TOTAL RISK EXPOSURE AMOUNT 54,004 54,004 54,427 55,704 C0.00 (nits),cits) Ancies (0,0), %, % and % of OW B.1 Of which: Transformal adjustments included 0 0 0 0 C6.58 (nits),cits)	
CAPITAL RATIOS (%)	
Transitional period C.2. TERT CAPTAL DATA (transitional period) 19349 21019 21019 21019 21019 21019	
C3 TOTAL CAPITAL RATIO (transitional period) 22.49% 24.33% 24.35% 24.09% C01(3) . CETL Capital CETL Capital D COMMON EQUITY TIER 1 CAPITAL (fully issued) 10,464 10,920 10,943 11,226 (3.1-3.1-3.1-3.1-3.1-3.1-3.1-3.1-3.1-3.1-	
[A.4.20.01]	
Fully loaded Communication (in a Certific Ratio (latty loaded) 17:3478 20:2278 20:1278 20:1279 [http://www.j.com/documents/	
F Adjustments to CTT, due to 1FRS 9 transitional arrangements 0 0 0 C651 (HAUGE)	
F Adjustments to ATI due to 1975 9 transitional arrangements	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 0 0 0 C65.01 (448,030)	
F Adjustments included in RWAs due to PRS 9 transitional arrangements 0 0 0 0 C0531 (140,040)	

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



Overview of Risk exposure amounts

					1
	. (20/20/2000	RW	<u> </u>		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	41,563	42,318	44,371	44,499	C 200 (r949, cti0) - (C 07.00 (r99, 220, 501) + C 07.00 (r10, 220, 500) + C 07.00 (r130, 220, 500) + C 080 (r940, 269, 500) + C 801 (r960, 269, 5002) + C 80.01 (r960, 269, 5002) + C 80.01 (r960, 260, 5002) + C 80.01 (r960, 5002) + C 80.01 (r960, 5002) + C 80.01 (
Of which the standardised approach	2,917	2,851	2,720	2,591	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	33,499	33,820	33,649	33,633	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	2,161	2,392	2,414	2,457	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,448	2,447	2,088	3,229	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	76	68	67	118	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	6,242	5,393	4,238	4,274	C 02.00 (R520, c010)
Of which the standardised approach	1,185	1,332	1,249	1,758	C 02.00 (R530, c010)
Of which IMA	5,058	4,061	2,990	2,517	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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	0	0	C 02.00 (R680, c010)
Operational risk	3,775	3,778	3,663	3,664	C 02.00 (R590, c010)
Of which basic indicator approach	3,775	3,778	3,663	3,664	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	54,104	54,004	54,427	55,784	

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.



2021 EU-wide Transparency Exercise P&L Nykredit Realkredit A/S

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	AS 01 30/09/2020	AS 01 31/12/2020	MS 01 31/03/2021	AS 01 30/00/2021
Interest income	2,481	3,289	813	1,629
Of which debt securities income	0	0	0	0
Of which loans and advances income	2,410	3,193	788	1,581
Interest expenses	1,346	1,771	429	861
(Of which deposits expenses)	24	12	3	6
(Of which debt securities issued expenses)	1,268	1,688	411	823
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	7	7	15
Net Fee and commission income	1	9	7	13
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	-18	-22	-5	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	38	58	55	77
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-155	-34	76	134
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	25	32	7	10
Net other operating income /(expenses)	139	188	43	95
TOTAL OPERATING INCOME, NET	1,170	1,755	574	1,102
(Administrative expenses)	527	711	178	361
(Cash contributions to resolution funds and deposit guarantee schemes)	17	23	0	16
(Depreciation)	29	39	11	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	9	14	8	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	9	14	8	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	52	-13	-12
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	52	-13	-12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-3	2	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	541	913	393	712
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	455	762	321	586
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	455	762	321	586
Of which attributable to owners of the parent (1) Information available only as of end of the year	452	760	320	583

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	/03/2021			As of 30	06/2021						
		Fi	ir value hieraro	hy		Fa	Fair value hierarchy			Fa	ir value hierar	thy		Fa	Fair value hierarchy		Fair value hierarchy		Fair value hierarchy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References				
Cash, cash balances at central banks and other demand deposits	4,830				7,469				5,256				5,542				IAS 1.54 (i)				
Financial assets held for trading	3,035	11	2,771	252	2,981	5	2,971	5	2,584	3	2,567	14	2,372	15	2,134	223	IFRS 7.8(a)(ii);IFRS 9.Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	15,391	2,678	12,298	415	15,245	3,480	11,336	430	15,941	2,580	12,907	454	13,939	4,074	9,371	493	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	179,308	0	179,308	0	181,672	0	181,672	0	181,566	0	181,566	0	182,743	0	182,743	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	15,428				15,217				16,449				16,577				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	87	0	87	0	58	0	58	0	63	0	63	0	54	0	54	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹	1,218				1,166				1,390				1,206								
TOTAL ASSETS	219,298				223,808				223,248				222,432				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	EUR)		ı	As of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021			As of 30/06/2021						
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	86	0	0	0	0	0	136	0	0	0	0	0	136	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		14,923	564	338	-101	-31	-266	13,551	1,640	347	-59	-78	-269	14,641	1,765	297	-61	-111	-218	14,676	1,857	305	-56	-114	-227	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2,636	2,947	3,424	2,879	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	180,705	184,415	183,757	182,133	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	23,320	23,654	23,231	24,322	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	35	5	14	20	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	97	82	75	79	IAS 37.10; IAS 1.54(I)
Tax liabilities	116	63	72	89	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	619	575	584	569	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	207,528	211,743	211,157	210,090	IAS 1.9(b);IG 6
TOTAL EQUITY	11,769	12,065	12,092	12,342	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	219,298	223,808	223,248	222,432	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)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,617	1,639	1,466	1,204	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,053	1,313	1,972	1,695	Annex V.Part 1.31
	Central banks	574	524	353	336	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	574	524	353	336	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	37	31	48	40	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	37	31	48	40	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,858	1,442	1,427	1,418	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,536	1,013	687	893	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,611	3,395	2,467	3,094	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,654	1,701	1,815	1,997	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,495	3,448	3,025	3,525	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,228	3,348	2,959	3,238	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,869	6,295	6,480	6,580	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,470	5,929	6,100	6,202	Annex V.Part 1.42(f), 44(c)
Debt securities issued		188,582	192,935	193,188	191,462	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	1,496	1,481	1,587	1,468	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		206,696	211,022	210,426	209,353	



2021 EU-wide Transparency Exercise Market Risk Nykredit Realkredit A/S

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1	SA					l)	IM									IM						
			VaR (Memoral	ndum item)	STRESSED VaR (Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	endum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPIT	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	830	1.055	166	38	215	51							117	17	164	24						
Of which: General risk	98	294	166	38	215	51							117	17	164	24						
Of which: Specific risk	731 301	761 243	42	12	0	0 7							0	0	42	0						
Of which: General risk	501	7	42	12	21	7							44	9	42	9						
Of which: Specific risk	296	237	0	0	0	Ö							0	ō	0	o o						
Foreign exchange risk	0	0	1	0	1	0							1	0	1	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,131	1,298	178	40	227	52	0	0	0	0	0	5,058	139	25	186	32	0	0	0	0	0	4,061
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	6/2021					
Traded Debt Instruments	983	1,442	68	5	122	34							27	9	145	41						
Of which: General risk	219	329	68	5	122	34							27	9	145	41						
Of which: Specific risk	763	1,113	0	0	0	0							0	0	0	0						
Equities	240	279	37	4	38	7							21	4	28	7						
Of which: General risk	6	8	37	4	38	7							21	4	28	7						
Of which: Specific risk	234	272	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	1	1	3	2							3	1	6	2						
Commodities risk	0 1,222	1,722	89	0	0	38			0	0		2,990	20	11	0	45	0	0	0	0	0	2.517
Total	1,222	1,722	89	8	150	38	0	U	. 0	0	0	2,990	38	11	163	45	. 0	0	0	1 0	0	2,517

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nykredit Realkredit A/S

			As of 30)	09/2020										
			As of 30/09/2020 As of 31/12/2020											
		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					
	(min EUR, %)	5,966	11.995											
	entral governments or central banks	5,966	11,995	15		7,573	14,255	0						
	iblic sector entities		0	0			0	0						
	utilateral Development Banks	ů	0	i o		ŏ	0	0						
	ternational Organisations	ō	ō	ō		ō	ō	ō						
	stitutions	1,435	1,640	502		1,419	1,482	459						
Corp	prporates	860	860	716		2,553	1,679	805						
	of which: SME	538	538	410		459	459	350						
Reta		213	213	160		227	227	170						
	of which: SME	0	0	0		0	0	0						
Secu	cured by mortoages on immovable property	1,924	1,515	1,025		1,815 221	1,419	967						
	of which: SME	222 17	222	138		221	221	137						
	ems associated with narticularly high risk		3	3		,	1							
	ems associated with particularly high risk overed bonds	4.041	4.041	404		3,576	3,576	358						
	aims on institutions and cornorates with a ST credit assessment	0	1,011	0		0	0	0						
	ollective investments undertakings (CIU)	ō	0	0		0	ō	0						
Equi		165	165	165		179	179	179						
Othe	ther exposures	0	0	0		0	0	0						
Stan	andardised Total ²	14,621	20,432	2,990	0	17,346	22,818	2,938						

					Chandration	d American	Standardised Approach								
					Standardist	и арричиси									
			As of 30)	09/2020			As of 31,	/12/2020							
		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 Regional governments or local authorities	4,557	11,129	0		7,398	14,080	0							
	Regional governments or local authorities Public sector entities	0	0					0							
	Multilateral Development Banks	ů	0	0		0	0	ı o							
	International Organisations	ō	0	0		ō	ō	0							
	Institutions	864	1,257	349		761	1,115	309							
	Corporates	860	860	716		918	918	789							
	of which: SME	538	538	410		459	459	350							
	Retail	213	213	160		227	227	170							
DENMARK	of which: SME	1,924	1.515	0 1.025		0 1.815	1.419	0 967							
	Secured by mortgages on immovable property of which: SME	1,924	1,515	1,025		1,815	1,419	967							
	or which: SME Exposures in default	17	3	130	0	4	1	137							
	Items associated with particularly high risk		0	ō		ò	ō	o o							
	Covered bonds	3,484	3,484	348		2,995	2,995	300							
	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	73	73	73		88	88	88							
	Other exposures	0	0			0	0	0							
	Standardised Total ²	Marrie			0										

		exposures, but includes gene			Standardise	d Anoroach			
			As of 30	/09/2020			As of 31,	12/2020	
		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
SWEDEN	Control communication Control Control Control communication Control Control Public excepts entities Public excepts entities Public excepts entities Control Control Control Control Contr	596 0 0 0 0 86 6 0 0	53 0 0 0 0 35 0 0	1 0 0 0 0 17 0 0		21 0 0 0 0 94 934 0 0	21 0 0 0 0 335 60 0 0	0 0 0 0 15 1 0 0	
SWEDEN	Secured by mortoaces on immovable encentry or shirth, 1956 Exposures in default, Disma securized with particularly bloh risk Covered bonds. C	0 0 0 100 0 0 7 7	0 0 100 0 0	0 0 0 10 0 7	0	0 0 0 100 0 0 7	0 0 0 100 0 0 7	0 0 0 10 0 7	

			al credit risk adjustments.		Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Ton Diff. No. Ton Di	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0

		(7) Total value adjustments and crevisions oer country of countermarky excludes those for securistization excosures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 4	Control Communities or sented the Control Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	
	Standardised Total ²				0	ar ar could rick militation to be			0	

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nykredit Realkredit A/S

NyNeuit Kelineuit A(3								
				Standardise	d Approach			
		As of 30	/09/2020			As of 31	/12/2020	
	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 an provisions ²
(min EUR. %) Central governments or central banks			0		0			
Regional governments or local authorities			0		0	0	0	
Public sector entities	9		0		0	0	0	
Multilateral Development Banks International Organisations			0		0			
Institutions		i i	ō		0	ō	0	
Corporates			0		0	0	0	
of which: SME Retail	9		0		0	0	0	
of which: SME			0		0			
art 5 Secured by mortgages on immovable property			0		0	0	0	
of which: SME			0		0	0	0	
Exposures in default Items associated with particularly high risk			0	0	0			
Covered bonds			0		ő	· ·		
Claims on institutions and corporates with a ST credit assessment			0		0	0	0	
Collective investments undertakings (CIU)			0		0	0	0	
Equity			0		0	0		
		,			U			
Other exposures Standardised Total ²		⁽¹⁾ Original exposure, unlike						To Chainal assource, unitse Econous value, is recorded before liabiles into account on willout due to credit make modern or credit mis intolation including uniformities.

		exposures, but includes general credit has adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min PIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²		
	Central accuments or central banks. Relocated soverments or focal authorities Public soctor entities Multitated Devisionment Banks International Oreanisations Controlled Society Soci	0 0 0	0 0 0 0	0000		0	0000	0 0 0 0 0 0 0			
Country of Counterpart 6	of which: SME Retail of which: SME Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0			
	Ecocurus in default Remer associated with particularly high risk Covered bonds Claims on institutions and corporates with a 5T credit assessment Claims on institutions and corporates with a 5T credit assessment Claims on institutions and creations (CEU) South Other concourses	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0	0		
	Standardised Total ²				0				0		
		(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	provisions per country of cou			al valuation adjustments (AWA)					

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(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
Country of Counterpart 7	Control oversements or control suches Actional oversements or closed authorities standard accessment in face of actional control standard accessment facetor control of actional control control of actional control of which control of which control actional control of actional control of which control actional control of actional control of which control actional control of actional control of which control of which control of which control of which control con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidation encounters, additional valuation adjustments (ANNA) and other own funds reductions related to the

		** I class value adultation for control of counterparty excludes those for securestaston excounts, adultation adultation for control of counterparty excludes those for securestaston excounts. ** I class value adultation for control of counterparty excludes those for securestaston excounts. ** The control of the counterparty excludes those for securestaston excounts. ** The counterparty of the counterparty excludes those for securestaston excounts. ** The counterparty of the counterparty excludes those for securestaston excounts. ** The counterparty of the counterparty excludes those for securestaston excounts. ** The counterparty of the counterparty excludes the coun									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		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										
	Regional governments or local authorities	ő	ŏ	ŏ		o o	ŏ	ő			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	0	ő	o o		0	o o	ő			
	of which: SME	0	0	0		0	0	0			
Country of	Retail	0	0	0		0	0	0			
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 8	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	ō	ō	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	0	0			0		0			
	Other exposures	0	ő	o o		0	o o	ő			
	Standardised Total ²				0				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.g., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		** Total valid abstraction of the district of the control of the c									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		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										
	Regional governments or local authorities Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	o o				
	International Organisations Institutions	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	9	0			
Country of	Retail of which: SME	0	0	0		0					
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0		0	0		0		
	Items associated with particularly high risk	o o	0	0	Ů	0	ŭ	o o	, and the same of		
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0				
	Other exposures	0				0	0				
	Standardised Total ²										

O Original excourse, untile Excourse value, is reconstable before taking into account any effect due to coast convenience factors or credit risk missation suchnisses (a.o. substitution effects).

Total value adjustments and provisions per country of countements excludes those for securitalisation excourses, additional valuation adjustments (ANA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure*								
	Control concentrated or central banks Control control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control control Control control control control Control control control control Control control control control Control control control Control control control Control control Control control Control control C	0 0 0 0	0	0		0 0 0 0	0	0			
Country of Counterpart 10	Curplorate of which: SME Read which: SME Read which: SME Secured by nontrasses on immovable property of which: SME Exception in default	0	0	0 0 0	0	00000		0 0 0	0		
	Rems sesociated with particularly high risk Copered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Other responsers	0 0 0	0	0		0000	0	0			
	Standardised Total ²	Ü			0				0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	d Approach						
			As of 31	/03/2021			As of 30	/06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions			
	(min EUR, %)											
	Central governments or central banks	4,975 12,755 0 5,529 13,063 0										
	Regional governments or local authorities	0		0		0						
	Public sector entities Multilateral Development Banks	o o		0		0	0					
	International Organisations	0	1	0		0	0	0				
	Institutions	1,910	1,561	483		1,815	1,428	438				
	Comorates	2,421	1,585			2,112	1,334	758				
	of which: SME	411	411			456	456	348				
	Retail	237	237	178		250	250	188				
Consolidated data	of which: SME	0		0		0	0	0				
COI ISOIIUALEU UALA	Secured by mortgages on immovable property	1,190	1,190			1,269	1,269	745				
	of which: SME	339	339	184		365	365	193				
	Exposures in default	46	44	44	2	45	43	43				
	Items associated with particularly high risk	0										
	Covered bonds Claims on institutions and comprates with a ST credit assessment	3,762	3,762	376		4,003	4,003	400				
	Claims on institutions and commorates with a ST credit assessment Collective investments undertakings (CIU)	0	1 2				0					
	Collective investments undertakings (CLU) Equity	162	167	162		124	124	124				
	Other exposures	0		0		0	0	0				
	Standardised Total ²	14,704	21.297	2.788	2	15.146	21.513	2.695				

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30;	06/2021	
		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	4.801	12,581	0		5.354	12.888		
	Regional governments or local authorities	9,002	11,301	ı o		3,334	11,000	0	
	Public sector entities	0	0	0		ō	0		
	Multilateral Development Banks	0	0	ō		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	924	1,238	370		718	880	214	
	Corporates	862	862			877	877	749	
	of which: SME	411	411	313		456	456	348	
	Retail	237	237	178		250	250	188	
DENMARK	of which: SME	0 1,190	0 1,190	780		0 1,269	1,269	745	
	Secured by mortgages on immovable property of which: SMF	1,190	339			1,269	1,269	193	
	Exposures in default	46	44	44	2	45	43	43	
	Items associated with particularly high risk	0	0	0			0		
	Covered bonds	3,170	3,170	317		3,412	3,412	341	
	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	89	89	89		87	87	87	
	Other exposures		0	0			0		
	Standardised Total ²				2				

		exposures, but includes gene	ral credit risk adjustments.								
					Standardisc	d Approach					
		As of 31/03/2021 As of 30/06/2021 Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and providence* Exposure Value* Risk exposure amount: Value adjustments and Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and Original Exposure* Original Exposure* Value* Original Exposure* Original Exposure* Value* Original Exposure*									
	(min EUR. %)	Original Exposure ^s	Exposure Value ^t	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWEDEN	Contral coversments or control basis Actional coversments or local authorities Multitatived Development Basis Multitatived Development Basis Basis and Control Control Control Grant	21 0 0 0 130 900 0 0 0 0 85 85 85	21 0 0 0 28 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	21 0 0 455 886 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0 0 97 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
ı	Standardised Total ²				0				0		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		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 a provisions ²
	(min EUR. %) Central governments or central banks	0						0	
	Regional governments or local authorities	0	ò	i i		o o	0	ő	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		9			0	0	
	Institutions Corporates	0						0	
	of which: SME	0		1				0	
	Retail	0	· ·	0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
	Exposures in default			1	U			0	
	Items associated with particularly high risk Covered bonds	0		1				0	
	Claims on institutions and corporates with a ST credit assessment	o o		1 .		0	0	i o	
	Collective investments undertakings (CIU)	0	· ·	0		0	0	0	
	Equity	0				0	0	0	
	Other exposures	0		0		0		0	
	Standardized Total ²								

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

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	securistisation exposures, additio	nal valuation adjustments (AV	As) and other own funds reduc	tions related to the	
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(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
Country of Counterpart 4	Control overcomments or control banks Another control or control or control or control Another control or control Another control or control Banks Bentrations Control or control Banks Bentrations Control or control Banks Control or control Banks Control or control Banks Control Control Banks Control Control Banks Control Control Banks Control Control Control Banks Control Control Control Banks Control Contro	0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Standardised Total ²								0

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behaviours (e.g. authentitus effects).
(2) Tale vius applicaments and proviours per convey of countryparty exclusion from the scondition exposure, additional substantion applicaments ((ridge) and other core fronts resolutions resoluted to the country account of the applicament control and applications.)



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nykredit Realkredit A/S

	Nyki cuit Realki cuit Ay 3								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %L)	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
	(m) 10(x-w) Central governments or central banks Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0		0	
	Multilateral Development Banks International Organisations	0		0		0		0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	i i			0			
Country of	Retail	0	0	0		0	0	0	
Counterpart 5	of which: SME Secured by mortoages on immovable property	0		Ü		0			
counterpart 5	of which: SME	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk	0		0	U	0		0	
	Covered bonds	0		0		0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0		0	
	Equity	0		0		0		0	
	Other exposures Standardised Total ²					0			
	Samonosia total	(1) Original exposure, unlike 8	exposure value, is reported be	fore taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation ted	hniques (e.g. substitution effe	cts).	
				unterparty excludes those for s					

				Standardise	ed Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(100.4)	Original Exposure ^t	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
	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	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0					0	0	
	0		,				0	
	o n		i i		ı o	0	0	
	ō	i o	ō		i i	i i	ō	
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	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0						0	
	0		i i		0	0	0	
	Ů		Ü	0			Ů	
	Additional Tourism entities Additional Tourism entities Composition of which SHE Securism of which SHE of which SHE of which SHE	Central covernments or central basis Palidic sector entitles or local authorities Palidic sector entitles Palidic sector sector entitles Palidic sector sector entitles Palidic sector entitles	Control decommends or control hands (15 G, 5)) Control decommends or control hands (15 G, 5)) Residual decommends or control hands (15 G, 5)) Residual decommends or control hands (15 G, 5)) Residual decommends (15 G, 5) Residual decommends (15 G, 5) Control decommends (15 G, 5) Control decommends (15 G, 5) Residual (15 G, 5) Control decommends (15 G, 5)	Central covernments or central banks Politic sector entities Politic entities Politi	As of 31/03/2011 Original Exposure* Exposure Value* Milk exposure amount Value adjustments and providence* Contract covernments or contract banks Contract covernments or contract banks Contract covernments or contract banks Contract covernments are contract banks Contrac	Original Exposure* Original Exposure* Control innoverments or central seek of the control of t	As of 31/03/2021 As of 30/03/2021 Original Exposure* Displace Exposure Value* Risk exposure amount Value adjustments and provisional Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisional Original Exposure* Exposure Value* Original Exposure* Exposure Value* Original Exposure* Original Exposure*	As of 31/03/2021 As of 31/03/2021 Criginal Exposure* Criginal Exposure* Criginal Exposure* Control conveniments or control basis Control

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

Country of Country of Countries		enosures, but includes ceneral credit risk adustments.											
Control overmental or control being (10, %) Control overmental or but alknowness All or control overmental or but alknowness All or control overmental or but alknowness All or control overmental or but alknowness Country of Country of Countrepart 7 Country of Countr					Standardise	d Approach							
Country of			As of 31	/03/2021			As of 30	/06/2021					
Country of		Original Exposure ^s	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 overmentals or central taskins allocated overmental or robal authorities should be of robal authorities should be overment and some facilities facilitations for extinations facilitations formations formation	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o	000000000000000000000000000000000000000		000000000000000000000000000000000000000					

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

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	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
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	Ü	ō	0	0	
ent	0	0	0		0	0	0	
	0	0	0		0	0	0	
				0				

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

		exposures, but includes gene		,,			e) and done demindred to		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Contral covernments or contral banks Police contraction of the contrac	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	
	of whit: SPE Frecourse in default Them associated with particularly high risk Covered bonds Claims on inclititions and comorates with a ST credit assessment Coloctive investments undertakinos (CUV) Equity Other associates	0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				. 0				0

		exposures, but includes general gradit risk adjustments. Standardised Approach											
					Standardise	d Approach							
			As of 31	/03/2021			As of 30	06/2021					
		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				
Country of Counterpart 10	Control Construction of the Control Co	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Eoultv Other exposures Standardised Total ²	0	C	0		0	0	0					

Credit Risk - IRB Approach

	Nyn edit Nedin edit 193													
							IRB A	proach						
		As of 30/09/2020 As of 31/12/2020 Original Exposure* System Plak exposure amount System Associations System Syste												
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments Tostitutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	79,808	1.540	70.117	20.288	1.346	737	81.074	1.737	71.021	20.354	1,331	777	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	43,514	1,326	37,327	9,967	1,070	531	44,346	1,525	37,814	9,925	1,109	554	
	Retail	124,886	1,497	122,978		1,560	570	126,628	1,495	124,693		1,579	549	
	Retail - Secured on real estate property	122,974	1,411	121,531		1,513	491	124,597	1,406	123,129	15,252	1,519	472	
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	8,881 114,093	225 1.186	8,280 113,251	1,170 13.885	228 1.285	94 397	8,877 115.720	228 1.178	8,280 114,850	1,168 14.084	249 1.270	90 383	
	Retail - Qualifying Revolving	114,093	1,100	113,231	13,003	1,203	0	115,720	1,170	114,650	14,004	1,270	0	
	Retail - Other Retail	1.912	86	1.447	505	47	80	2.031	90	1.563	547	60	76	
	Retail - Other Retail - Of Which: SME	0	0	o o	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,912	86	1,447	505	47	80	2,031	90	1,563	547	60	76	
	Equity	0	0	0	0			. 0	0		0			
	Other non credit-obligation assets			.	2,985		.				3,255		_	
	IRB Total ²				38,834						39,409			

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
DENMARK	Control banks and central governments Companies - Of Whitel: Sponsisted senting Companies - Of Whitel: Sponsisted senting Companies - Of Whitel: Sponsisted senting Retail - Sentence of or red cettals property Retail - Sentence of or red cettals property - Of Whitel: SHE Retail - Of Sentence of or red cettals property - Of Whitel: SHE Retail - Of Sentence or red cettals property - Of Whitel: Not Sentence - Of Sentence -	0 70,136 0 41,035 123,827 121,953 8,833 113,120 0 1,874 0	0 1,461 0 1,322 1,420 1,339 222 1,117 0 81 0 81	0 60,515 0 34,870 121,939 120,519 8,233 112,286 0 1,420 0	0 0 17,868 0 9,551 15,328 14,833 1,159 13,674 0 495 0	0 1,217 0 1,065 1,521 1,475 226 1,249 0 46 0	0 674 0 523 544 688 93 375 0 75 0	0 70,832 0 42,008 125,654 123,658 8,828 114,830 0 1,996 0	1,325 225	0 60,858 0 35,499 123,729 122,192 8,231 113,961 0 1,536 0	0 17,857 0 9,578 15,995 15,060 1,157 13,904 0 535 0 535	0 0 1,222 0 1,101 1,538 1,482 247 1,235 0 56 0	0 709 0 547 522 448 89 360 0 73 0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2020		As of 31/12/2020						
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Original	Original Exposure ¹ Ex		Risk exposure	amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
					0			0			0	20	
	Corporates	5,380	21	5,362	1,327	33	27	5,601	21	5,588 0	1,421	20	31
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.230	0	1.222	244	0		850	0	841	170	0	3
	Retail	1,230		1,222	244	3	7	830		5	1/0	0	0
	Retail - Secured on real estate property	10	0	3	3			9		3	3	1	0
	Retail - Secured on real estate property - Of Which: SME	â	0	n	i i	0	0	n	0	n n	î	i	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sf	2	ō	1	1	ō	ō	2	ō	1	i	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	n	0	0
	Retail - Other Retail	8	1	4	2	1	ō	6	i	3	2	1	ō
	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	1	0	6	1	3	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country 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-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Pathil - Other Pathil - Of Which: SME		0					0			0		

IRI Approach

								1КВ АР	proacti					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and cent	ral 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
		- Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		- 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 - So	cured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 4		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		salifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - O		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
	Other non credit-obliga	tion assets												
	IRB Total													

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e 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 ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME	ő	ő	ő	ŏ	ő	ő	ő	ő	ő	o o	0	ő
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0
		credit-obligation assets		0		, i						, i		,
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0
	Retail	corporates * Or Wildi: SME		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
		Retail - Secured on real estate property - Of Which: SME		0	0	n n	0	0	0	0	0	0	0	o o
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• = 100		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Institutio		0	0	0	0	0 0 0	0 0 0	0	0 0	0 0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	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
		credit-obligation assets					·			·				

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
Country of Counterpart 8	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	ō	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Or Wnich: SME	0	0	0	0	0	0	0	0		0	0	0
	Recall	Retail - Secured on real estate property	0	0	0	ő	0	0	0	ő	0	0	0	ő
Country of Country on O		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-St	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	0	0	0	0	0		0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets	Ů	Ü	ŭ				, i	Ů	Ü	- U		, in the second
	IRB Total													

(1) Original exposu	ure, unlike Exposur	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0		0	0		0			0		0
		Retail - Secured on real estate property		0			0		0			0		0
Country of Counterpart 10		Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-Sf	0	0		0	0		0			0		0
country or counterpart to		Retail - Secured on real estate property - Ut Which: non-st Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail		0		0	0					0		0
1		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	I 0		0	0				0	0	1 0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0		0
	Equity	Retail • Other Retail • Of Wilds Indi-She	0	0	0	0	0	0	n	0	0	0	0	0
1		credit-obligation assets	_		Ů		Ů	-	_	Ů	Ů			L i
1	IRB Total													

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

Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		1
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	79.872	1.807	69.829	19.962	1.218	763	80.943	1.759	70.658	21.124	1.364	772
	Corporates - Of Which: Specialised Lending	79,072	1,007	09,029	19,902	1,210	0	0,743	1,759	70,030	21,124	1,304	0
	Corporates - Of Which: SME	43.472	1.560	37.032	9.380	1.001	545	43.324	1.552	36.836	10.018	1.206	541
	Retail	126,598	1,423	124,686	15,685	1,633	557	129,376	1,412	127,429		1,573	552
	Retail - Secured on real estate property	124,515	1,345	123,070	15,109	1,559	482	127,216	1,342	125,739	15,034	1,511	484
Consolidated data	Retail - Secured on real estate property - Of Which: SME	8,650	315	8,043	1,237	412	91	8,130	303	7,522	1,200	415	91
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-Sh	115,865	1,030	115,026	13,872	1,148	392	119,085	1,039	118,217	13,834	1,095	393
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,082	78	1,616	576	73	74	2,161	70	1,691	578	62	68
	Retail - Other Retail - Of Which: SME	2.082	78	0 1.616	0 576	0 73	0	2.161	70	1.691	0 578	62	68
	Retail - Other Retail - Of Which: non-SME	2,082	78	1,616	5/6	73	м	2,161	70	1,691	5/8	62	68
	Equity Other non credit-obligation assets	- 0	0	- 0	5.588	0			0	- 0	5.817	0	
	IRB Total ²				41.236						42,554		

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.
 (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	1/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	69,818	1,764	59,883	17,696	1,202	714	70,494	1,723	60,334	18,682	1,354	728
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41,150	1,556	34,728	9,078	994	537	40,919	1,548	34,448	9,691	1,199	533
	Retail	125,663	1,333	123,760	15,469	1,576	531	128,454		126,519	15,424	1,561	528
	Retail - Secured on real estate property	123,610	1,259	122,167	14,903	1,506	459	126,322	1,287	124,851		1,502	462
DENMARK	Retail - Secured on real estate property - Of Which: SME	8,601	313	7,996	1,227	410	90	8,082	301	7,475	1,190	414	90
DENIMA	Retail - Secured on real estate property - Of Which: non-Si	115,009	947	114,172	13,677	1,097	370	118,240	986	117,376	13,666	1,088	372
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,053	74	1,593	566	70	72	2,132	67	1,668	567	59	66
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,053	74	1,593	566	70	72	2,132	67	1,668	567	59	66
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Origi	nal Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	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 Lend Corporates - Of Which: SME	ing 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 prope	rty 0	ō	ō	0	ō	ō	0	ō	ō	ō	ō	ō
Country of Counterpart 3		state property - Of Which: SME 0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 3		state property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of 1	Which: SMF	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of 1		0	ő	0	ő	o o	ő	ő	o	ō	ō	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

| As of 31/03/2021 | As of 30/06/2021 | As of 30/06

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0		0	0	0	0	0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0		0		0	0	0	0	0	0	0
	Retail	n	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0			0		0		0	0		0	
	Equity Other non credit-obligation assets		0	0	0		- 0		0	- 0		0	
	IRB Total												1

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		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
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0			0		0		0	0		0	0
Country of Counterpart 6			0			0		0			0		0	0
		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving				0		0		0	0		0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0					0						
		Retail - Other Retail - Of Which: SME	0			U		0	0	0	0		0	0
	Facilities	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	n credit-obligation assets				U	- 0	- 0			0			-
														_
	IRB Total													4

		1						IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• and		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central ba	nnks and central governments	0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporate		0	0		0		0		0	0		0	
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	n n	0	0	0	0	0	n n	0	o o
		Corporates - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	1 0	l ŏ	1 0	l ő	l ő	0	0	ň	0	0
	Equity	Name - Other Name - Of Whitel, Herroric	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2021					As of	0/06/2021		
			Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e 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 Corporates		0	0	0	0		0	0	0	0	0	0	0
		orporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		orporates - Of Which: SME	0	0		0		0		0	0		0	
	Retail	Sipulates - Or Wilds. Site	0	0	0	0	0	0	0	0	0	n	0	0
		tetail - Secured on real estate property	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		tetail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	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
	Equity	dit-obligation assets	0	0	0	0	0	- 0		0	0	0	0	
	IRB Total	nt-obligation assets					-						_	
	IKB lotal		(1) Original exp											

							IRB Ap	proach					1
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	ő	ő	ő	o o	ő	o o	ő	ő	ő	ő	ő	ő
	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	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0		0	0		0	
	Other non credit-obligation assets	- 0		0			0	0	0	U		, and	
	IRB Total												

		į						IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	o o	0	0	0
		Corporates - Of Which: SME	ō	0	ō	0	ō	ō	ō	ō	0	ō	ō	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-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Facilities.	Retail - Other Retail - Of Which: non-SME	0	0		Ü		0	0	0	0		0	0
	Equity	credit-obligation assets	0			U		0	0	0	0		0	-
	IRB Total													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	0 0 0 20 0 12 0	0 0 0 20 0 12 0	0 0 0 0 0 12 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
[0 - 3M [13M - 1Y 1 1 1 2 1 1 1 1 1 1	Belgium													
To - 3M	Bulgaria													
[0 - 3M	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [Denmark	7,294 101 5 2 7 63 22 7,493	7,294 101 5 2 7 63 22 7,493	1 101 4 0 2 50 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	49 8 0 0 0 5 5	0 0 0 0 0	133 1 0 0 0 0 0 0	0 36 4 94 182 1,386 4,768	0 0 0 0 0	102
[0 - 3M] [3M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	1/423	1(23)	A37		J	Ü	•	37	j		5,753	,	202



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 18 29 94 466 919	1,381 1,452 1,494 2,488 5,251 10,339 3,649	-3 -22 -47 -52 -113 -754 -1,732	2,807 2,190 2,650 2,177 5,441 13,332 4,793	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6
[0 - 3M [Germany	112 50 278 49 87 186 52	112 50 278 49 87 179 52	112 50 278 49 57 136 52 735	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 1 1 1 1 1 1 1 1 1	Croatia													
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
10 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg	0 0 0 8 21 61 0	0 0 0 8 21 61 0	0 0 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
10Y - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	citivo fair valuo	Dovingtings with	negative fair value			
								Derivatives with po	siuve iaii value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			,,	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[1Y - 2Y [Spain													
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total														
Total [0 - 3M [895 0	895 0	0	0	0	895 0	0	0	0	0	0	0	
[0 - 3M [Sweden	21 0	21 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [15Y - 10Y 10Y - more		0 0 0	0 0	0	0 0	0	0	0	0 0	0	0	0 0	0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [916 179 0	916 179	0	0	0	895 0	4 6	678 1,474	-5 -12	955 1,024	0	0	0
[1Y - 2Y	United Kingdom	0	0	0	0	0	0	23 25	1,846 864 2,852 4,402	-12 -32 -50 -188 -447	1,717 1,265 4,681 5,130	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	omea kinguoni	0 0 0	0 0 0	0	0 0	0	0	25 82 281 392	2,852 4,402 1,506	-188 -447 -1,017	4,681 5,130 2,548	0	0	
Total [0 - 3M [179	179	0	0	0	0	814	13.621	-1,751	17.321	0	0	6
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Iceland													
[3Y - 5Y 5Y - 10Y 10Y - more	Teciulia													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Liechtenstein													
[3Y - 5Y [15Y - 10Y 10Y - more	Electriciscon													
Total 0 - 3M 2M - 1V														
[1Y - 2Y [Norway													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Australia													
[3Y - 5Y] [5Y - 10Y]	Australia													
Total To 3M F														
[3M - 1Y [Canada													
[3Y - 5Y [5Y - 10Y [10Y - more	Canada													
Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Hong Kong													
[3Y - 5Y [[5Y - 10Y [nong kong													
f 10Y - more Total														



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	<u> </u>													
												Off-balance sh	ieet exposures	
								Derivatives with pos	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	Total carrying amount of non-derivative financial assets (net of short											
		derivative intalicial assets	positions)									Nominal	Provisions	
				of which: Financial assets	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			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[0 - 3M [Japan													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total f 0 - 3M f		146	146	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		146	0 146	0	0	0	0	0	0	0	0	0	0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [5Y - 10Y [China													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
	Switzerland													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
[1Y - 2Y [Other advanced economies													
[3Y - 5Y] [5Y - 10Y] [10Y - more	non EEA													
Total														
[0 - 3M [Other Central and eastern													
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Europe countries non EEA													
l 10Y - more														
[0 - 3M [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Middle East													
l 10Y - more														
[0 - 3M [[3M - 1Y [_	_						
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [[10Y - more														
Total	1													



General governments exposures by country of the counterparty

Nykredit Realkredit A/S

								nykiedit kealkiedit Aj	3						
								As of 31/12/2020)						
							Direc	t exposures							
		(min EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
		(min zory											Off-balance sh	neet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Resi	dual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Africa													
	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	0 0 0 0 9	0 0 0 0 9	0 0 0 0 9	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	10Y - more Total		0	10	0 9	0	0	0	0 0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off halanco d	heet exposures	
												OII-Dalatice si	eet exposures	
								Derivatives with pos	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)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at 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 [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	20 0	20	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0 12	0 12	0 12	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 32	0 12	0	0	0	0	0	0	0	0	0	3
[0 - 3M [3M - 1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [Bulgaria													
121 - 31 137 - 57 157 - 107 107 - more Total	Dalgaria													
Total														
[3M - 1Y [
[3Y - 5Y [Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Czech Republic													
[10Y - more Total														
[0 - 3M [3M - 1Y [5,279 189	5,279 189 6	16 189 5	0	0	0	0	55 0	0	138 0	0 2	0	
「 1Y - 2Y 「 「 2Y - 3Y 「 「 3Y - 5Y 「	Denmark	1 296	1 296	0	0	0	0	0	0	0	0	89 249	0	
[5Y - 10Y [10Y - more Total		90 40 5,902	90 40 5,902	290 73 20 592	0	0	0	0	4 5 64	0	0 0 138	1.703 5,505 7,551	0	1
Total [0 - 3M [[3M - 1Y [5,902	5,902	592	0	0	0	1	64	0	138	7,551	0	1
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total	1													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M	France	0 0 0 0 0 75 0 75	0 0 0 0 0 75 0	0 0 0 0 0 75 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 10 18 26 80 368 688 1,191	1.178 1.088 3.423 2.151 6,340 14.409 3.542 32,131	-5 -30 -24 -41 -120 -640 -1.437 -2,298	2.395 2.941 2.880 2.718 6,699 16.277 6.032 39,943	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	0 186 170 31 131 106 8	0 186 170 31 131 106 8	0 0 75 75 75 75 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Croatia													
[0-3M] 3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y	Greece													
13Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [1Y - 10Y [1Y - 10Y	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 8 21 141 0	0 0 0 8 21 141 0	0 0 8 0 81 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 13Y - 5Y	Romania													
10Y - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	S						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Spain													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 110Y - more Total	Sweden	821 0 21 0 0 0 0 0 0 842	821 0 21 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	821 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom	162 0 0 0 0 0 0 0 0	162 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 10 12 25 108 151 279 591	1.124 1,332 1.210 624 3.441 3,269 1.151	-4 -16 -19 -51 -163 -339 -768	360 1,289 1.252 1.183 5.349 4,782 2.539	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland			•										
[0 - 3M [Liechtenstein													
13Y - More Total [0 - 3M [Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
[0 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min Edity													
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
						I								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											exposure amount
Residual Placelity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[2Y - 3Y [13Y - 5Y [Japan													
[5Y - 10Y [10Y - more														
[0 - 3M [[3M - 1Y [135 0	135 0	0 0	0 0	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		0	0	0	0	0	0 0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [135	135	0	0	0	0	0	0	0	0	0	0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [5Y - 10Y [China													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
	Switzerland													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
3M - 1Y 1Y - 2Y 2Y - 3Y [3Y - 5Y	Other advanced economies													
「5Y - 10Y 「	non EEA													
[10Y - more Total														
「0-3M「 「3M-1Y「 [1Y-2Y[
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Other Central and eastern Europe countries non EEA													
l 10Y - more														
[0 - 3M [
「1Y - 2Y 「 「2Y - 3Y 「	Middle East													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
T10Y - more														
[1Y - 2Y [Latin America and the													
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Latin America and the Caribbean													
[10Y - more Total	-													



General governments exposures by country of the counterparty

Nykredit Realkredit A/S

							Nykredit Realkredit A/	5						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(<u>-</u>											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0 24 31 21	0 0 0 0 24 31 21	0 0 0 0 24 31 21	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Notes and definitions
Information 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Nykredit Realkredit A/S

Г					As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amou	unt			ed impairment, acci fair value due to cr		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning ¹	On performing	On non-performin	ng exposures³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-perforn	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	4,760	0	0	0	0	4		0	0	7,401	0	0	0	0	3	0	0	0
Debt securities (including at amortised cost and fair value)	14,492	0	0	0	0			0	0	14,384		0	0	0			0	
Central banks	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0
General governments	1,936	0	0	0	0	0	0	0	0	1,377	0	0	0	0	0	0	0	0
Credit institutions	12,410	0	0	0	0	0	0	0	0	12,849	0	0	0	0	0	0	0	0
Other financial corporations	95	0	0	0	0	0	0	0	0	117	0	0	0	0	0	0	0	0
Non-financial corporations	52	0	0	0	0	0	0	0	0	41	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	196,017	73	2,952	2,934	338	132	1,150	266	1,672	198,103	60	3,125	3,106	347	151	1,150	269	1,855
Central banks	41	0	0	0	0	0	0	0	0	162	0	0	0	0	0	0	0	0
General governments	1,274	0	2	2	0	1	. 2	0	0	1,324	0	2	2	0	0	2	0	0
Credit institutions	703	0	0	0	0	2	. 0	0	0	344	0	0	0	0	2	0	0	0
Other financial corporations	7,379	0	31	31	22	18	26	19	3	7,062	0	50	49	39	18	38	31	4
Non-financial corporations	57,205	22	841	823	191	80	416	136	339	58,291	20	889	871	179	101	396	129	411
of which: small and medium-sized enterprises at amortised cost	1,808	0	106	99	89	24	94	89	1	1,736	2	96	91	89	29	74	72	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,309	0	80	75	80	27	70	65	0	1,273	0	75	72	66	57	56	54	0
Households	129,414	51	2,078	2,078	126	31	705	110	1,330	130,919	40	2,184	2,184	129	30	714	109	1,440
of which: Loans collateralised by residential immovable property at amortised cost	1,141	1	48	48	45	14	33	33	0	1,131	2	49	49	45	13	30	30	0
of which: Credit for consumption at amortised cost	893	1	85	85	81	17	78	77	0	920	2	89	89	84	18	79	79	0
DEBT INSTRUMENTS other than HFT	215,269	73	2,952	2,934	338	135	1,150	266	1,672	219,887	60	3,125	3,106	347	154	1,150	269	1,855
OFF-BALANCE SHEET EXPOSURES	6,805		45	45	35	20	8	7	1	6,685		57	57	43	22	10	9	1

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Nykredit Realkredit A/S

T T					As of 31/03/202	1								As of 30/06/202	1			
		Gro	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accum fair value due to cred	ulated it risk and	Collaterals and financial		Gro	ss carrying amou	ınt ^s		Accumulat changes in provisions	ed impairment, a fair value due to s,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of v	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	5,188	0	0	0	0	3		0	0	5,456	0	0	derdance	0	2	0	0	,
Debt securities (including at amortised cost and fair value)	15,085	0	0	0	0		0	0	0	13,117		0		0		0	0	3
Central banks	0	0	0	0	0	(0	0	0	. 0	0	0	(0	0	0	0	0
General governments	1,825	0	0	0	0	(0	0	0	1,559	0	0	(0	0	0	0	0
Credit institutions	13,130	0	0	0	0	(0	0	0	11,408	0	0	(0	C	0	0	0 (
Other financial corporations	39	0	0	0	0	(0	0	0	38	0	0	(0	O	0	0	0 (
Non-financial corporations	90	0	0	0	0	(0	0	0	112	0	0	(0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	199,166	148	3,255	3,241	297	179	1,108	218	2,027	200,472	76	3,173	3,150	305	166	1,122	227	7 1,947
Central banks	0	0	0	0	0	(0	0	0	0	0	0	(0	c	C	0	a (
General governments	1,501	0	10	9	0	(9	0	1	1,462	0	11	11	0	O	9	0	o :
Credit institutions	1,958	0	0	0	0	:	2 0	0	0	970	0	1	1	0	1		o o	o (
Other financial corporations	7,396	0	100	87	80	15	5 52	37	8	8,291	0	96	96	68	14	53	38	8 1
Non-financial corporations	57,076	94	931	931	110	107	372	101	505	57,516	23	981	958	3 140	103	391	113	3 540
of which: small and medium-sized enterprises at amortised cost	4,281	0	44	44	41	49	38	37	2	5,696	1	117	117	112	95	95	94	4 :
of which: Loans collateralised by commercial immovable property at amortised cost	1,370	0	66	66	63	58	52	52	1	0	0	0	c	0	0	0	0	,
Households	131,235	54	2,214	2,214	107	56	675	80	1,513	132,233	53	2,084	2,084	98	49	669	76	6 1,390
of which: Loans collateralised by residential immovable property at amortised cost	1,113	2	30	30	30	27	16	16	0	1,097	1	29	29	28	24	15	15	5 (
of which: Credit for consumption at amortised cost	895	3	77	77	77	28	65	64	0	914	2	71	71	70	25	61	61	4 (
DEBT INSTRUMENTS other than HFT	219,439	148	3,255	3,241	297	182	1,108	218	2,027	219,045	76	3,173	3,150	305	169	1,122	227	7 1,947
OFF-BALANCE SHEET EXPOSURES	6,275		47	47	42	30	10	10	0	6,603		54	54	50	30	10	10	,

⁽¹⁾ For the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (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 exported. Institution in the contractive and institution of the contract



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	o	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
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)	1,058	830	212	212	818	602	1,049	885	206	204	811	660
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	2	0	0	0	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	3	3	2	1	0	4	4	3	3	1	1
Non-financial corporations	486	397	112	111	357	275	503	435	102	101	379	318
of which: small and medium-sized enterprises at amortised cost	58	51	43	43	0		57	52	38	36	0	
Households	568	429	98	98	459	326	539	446	100	100	428	342
DEBT INSTRUMENTS other than HFT	1,058	830	212	212	818		1,049	885	206	204	811	
Loan commitments given	0	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	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



Forborne exposures

Nykredit Realkredit A/S

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		0	0	0		0	0	0	0	0		
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)	887	744	176	170	703	563	929	789	183	179	738	594
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	. 2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	4	3	3	0	0	5	5	4	4	1	1
Non-financial corporations	483	393	95	93	386	291	506	415	100	99	405	304
of which: small and medium-sized enterprises at amortised cost	12	12	9	9	0		57	51	38	37	1	
Households	398	345	78	73	314	269	416	366	79	76	330	288
DEBT INSTRUMENTS other than HFT	887	744	176	170	703		929	789	183	179	738	
Loan commitments given	0	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	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Nykredit Realkredit A/S

			AS 01 3	J/09/2020					AS OF 3	1/12/2020					AS 01 3	1/03/2021					AS OF 30	7/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		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 non- performi	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 non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair
A Agriculture, forestry and fishing	1,227	42	42	200	5	14	1,283	34	34	207	5	18	1,307	48	48	233	5	19	1,344	53	53	254	4	18
B Mining and guarrying	20	1	1	7	0	0	19	1	1	7	0	0	97	1	1	85	0	0	92	1	1	81	1	0
C Manufacturing	2.669	48	48	915	34	6	2.679	50	50	952	35	4	2.590	19	19	907	22	6	2.564	22	22	917	23	6
D Electricity, gas, steam and air conditioning supply	1,309	2	2	761	4	1	1,450	2	2	910	4	1	1,013	2	2	436	8	1	1,043	1	1	474	3	1
E Water supply	17	1	1	5	1	0	16	1	1	5	1	0	18	1	1	7	1	0	16	1	1	6	0	0
F Construction	1.084	31	31	273	21	5	1.073	32	32	250	20	6	1.126	36	36	272	21	5	1.174	39	39	284	25	5
G Wholesale and retail trade	2.314	28	28	924	36	9	2.245	23	23	861	40	11	2.457	28	28	1.096	38	12	2.458	31	31	1.101	43	12
H Transport and storage	992	1	1	644	8	2	1,077	2	2	734	11	2	1,077	2	2	709	7	1	1,109	3	3	749	8	1
I Accommodation and food service activities	438	14	14	26	4	4	438	8	8	29	4	4	463	22	22	36	5	5	450	19	19	25	5	5
3 Information and communication	702	7	7	404	12	1	617	6	6	322	9	1	761	7	7	379	12	1	826	7	7	427	10	1
K Financial and insurance activities	57	12	12	57	3	0	67	15	15	67	2	0	38	8	8	38	1	0	27	5	5	27	1	0
L Real estate activities	43,630	628	628	1,383	63	226	44,578	682	682	1,463	57	222	44,228	716	716	1,457	59	224	44,464	762	762	1,484	69	221
M Professional, scientific and technical activities	475	8	8	168	8	1	483	10	10	176	9	2	515	11	11	222	8	1	537	11	11	245	8	1
N Administrative and support service activities	543	7	7	388	11	2	525	10	10	373	12	2	478	13	13	333	10	1	511	9	9	370	14	1
O Public administration and defence, compulsory social security	29	0	0	29	0	0	8	0	0	8	0	0	20	0	0	19	0	0	16	0	0	15	0	0
P Education	13	1	1	1	0	0	520	0	0	0	0	2	15	0	0	1	0	0	13	0	0	0	0	0
Q Human health services and social work activities	200	2	2	38	2	1	668	2	2	36	1	3	392	3	3	38	1	2	394	2	2	34	1	2
R Arts, entertainment and recreation	1.272	7	7	15	2	8	331	11	11	17	3	5	265	15	15	20	1	3	258	15	15	16	1	3
S Other services	213	ò	0	182	1	0	214	0	0	183	1	0	215	1	1	179	0	0	219	0	0	183	0	0
Loans and advances	57.205	941	841	6.419	215	291	58 291	999	889	6,600	216	281	57 076	931	031	6.466	198	291	57 516	981	091	6.691	217	277

⁽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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30	09/2020															As of 31/	12/2020							
							Accumulated impartment, accumulated registrie changes in fair value due to credit nick guartete that greater that greater that greater that greater that greater that greater than the controlled. Reference To the polytoming To t						Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount				
(min EUK)		Performing	Of which: exposures will forbeirance measures	Of which: Instruments with significant increase in credit risk sinou initial recognition but not credit- impained (Stage 2)	Non-perform	of which: esposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbserance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures we forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with ferbourance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbussince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ing Of which: exposures with forburance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria		0	0		0		0		0	0	0	0		0		0	0				0	۰	0	0	0	0		0	0	0	0	0
of which: Households		0	۰		0	۰	0	۰	0	0	0	0		0	۰	0	0		0	۰	0	۰	0	0		0		0	0	0	0	
of which: Collateralised by residential immovable property		0	۰	0	0		0		0	0		0			۰	0	0	0	0		0	۰	0	٥		0		0	0	0		
of which: Non-financial corporations		0	٥	0	0		0		0	0	0	0			۰	0	0	0	0		0		0	٥		0		0	0	0		
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0		0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	۰	0	0		0		0	۰	0	0	0	0		0	۰	0	0		0		0		0	0		0	0	0	0	0	0	0

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi				Performing			Non-performi	rg					Performing			Non-perform							Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbianance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the contact of the COVID-19 crisis	
ans and advances with expired EBA-compliant monitoria	0	0	۰	0		۰	٥	۰	۰	۰	0		۰	٥	0	۰	0	۰	۰		0	0	٥	0	۰	0	۰	۰	0	0	۰	۰
of which: Households		0	0		0		0	0	0	0	0	0	۰	0		0	0		0	0	0		0	0	0	0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	0	0	0		0	0	۰		0	0	0	٥	0	۰
of which: Non-financial corporations		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	0	0	0		0	0	۰		0	0	0	٥	0	۰
of which: Small and Medium-sized Enterprises		0	0		0		0		0	0	0	0		0	0	۰	0	۰	0	0	0	0	0	0	۰	0		0	0	٥	0	۰
of which: Collateralised by commercial immovable property		0	0		0		0		0	0		0		0			0		0		0		0	0				0	0			

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: epposizes with forbarance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	21	21	0	1	0		0	0	0	0	0	0	۰	0	19	0	26	26	0	2	0		0	0		0		0	0	0	19	
of which: Households		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	21	21	0	1	0	0	0	0	0	0	0	0	۰	0	19	0	26	26	0	2		۰	0	0	۰	0		0	0	0	19	0
of which: Small and Medium-sized Enterprises	15	15										0				0	15	15			0							0				0
of which: Collaboralised by commercial immovable property		0							0			0				0	0				0							0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GI, 2020/02 Newfork Residents A/S

ı								As of 31,	(03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures w forbearance measures	Of which: Instruments with significal increase in cred risk sin initial recognition is not credit- impained (Stage 2)	ce C	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		0	0	۰	0	0	0	0	0	0	۰	0		0	0	0	0	0	٥	0	0	0		0	0	0	۰	0	0	0	0	۰
of which: Households		0	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0	0	0	0	0	0	0		٥	0	0		0	0	0	0	0
of which: Collaboralised by residential immovable property		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Non-financial corporations		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Small and Medium-sized Enterprises	0	0	0		0	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	۰	0	0	۰	0		٥	0	٥	0	۰	0		0	0	0	0		0	۰	0	0		0		0		0	0	0	0	۰

								As of 31	/03/2021															As of 30	/05/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Missimum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Purforming			Non-performi	19			
(min EUR)			Of which: exposures wi forbatriance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Skage 2)	•	Of which: exposures wit fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Skape 2)		Of which: exposures with forbatrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unidealy to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	۰	٥		۰	۰	۰	0	۰	0			0	۰	0	0	0	0	۰	0	۰	۰		0	0	۰	۰	۰	0		۰		۰
of which: Households		0	0		0		0	0	0	0	0	0	0	0	0	0	0		0		0	0		0	0	0	0	0	0		0	
of which: Collaboralised by residential immovable property		0	0	۰	0	۰	0	0	0	0	0	0		0	0	0	0		0			0		0	0	0		0	٥		0	0
of which: Non-financial corporations		0	0	۰	0	۰	0	0	0	0	0	0		0	0	0	0	۰	0	۰		0		0	0	0		0	٥		0	0
of which: Small and Medium-sized Enterprises	۰	۰	0	۰	0	۰	0	0	0	0		0		0	0	0	0	۰	0	۰	0	0	0	0	0	0		0	0	۰	0	
of which: Collaboratised by commercial immovable property					0		0	0	0		۰	0		0	0	0			0		0	0			0	0					0	

								As of 31,	/03/2021															As of 30	/06/2021						
															Maximum amount of the guarantee that can be considered	Gross carrying amount													k	Missimum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trealined (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures of forbearance measures	Non-perform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	51	42	0	3	9	1	0	5		0		5			20	4	53	42	0	6	11	1		4	1	0	3	0		42	
of which: Households								0				0				۰	0				0			0	0						0
of which: Collateralised by residential immovable property					۰			0	0			0				۰	0							0			۰				
of which: Non-financial corporations	51	42	0	3	9	1	0	5	0	0		5	۰	0	20	1	53	42	0	6	11	1	0	4	1	0	3	0	0	42	0
of which: Small and Medium-sized Enterprises	17	16			1			1	0			0				1	34	31			3			2	1		1				0
of which: Collaboralised by commercial immovable property	2	2			۰				0			0				۰	0	0			٥			0			۰				