

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** 

Nykredit Realkredit A/S

(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

Nykredit Realkredit A/S

	(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

	1	(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
	A	OWN FUNDS	12,167	13,127	13,257	13,441	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,464	10,920	10,943	11,226	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	159	159	159	159	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,090	5,476	5,048	5,334	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CBR
	A.1.3	Accumulated other comprehensive income	1	1	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	6,563	5,613	6,046	6,047	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	7	7	8	7	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-4	-6	-8	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-296	-282	-265	-269	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-3	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-45	-45	-44	-43	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-8	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) \ + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(36), 36(1) point (b) (i) and 89 to 98 of CRV, Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) (iii) and 258 of CRV, Articles 36(1) point b) (iii) and 257(3) of CRV, Articles 36(1) point b) (iv) and 155(3) of CRV, Articles 36(1) point b) (iv) and 155(4) of CRV.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	496	495	492	C 01.00 (r530,c010)	Article 63 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1	501	502	500	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tiler 1 Capital components and deductions	-1	-5	-7	-8	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,464	11,416	11,437	11,718	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,704	1,710	1,819	1,723	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	1,451	1,450	1,549	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		253	260	271	273	$\begin{array}{c} C \; 01.00 \; ( 910, c010 ) + C \; 01.00 \; ( 920, c010 ) + \\ C \; 01.00 \; ( 930, c010 ) + C \; 10.00 \; ( 940, c020 ) + \\ C \; 01.00 \; ( 950, c010 ) + C \; 10.00 \; ( 970, c020 ) + \\ C \; 01.00 \; ( 970, c010 ) + C \; 01.00 \; ( 978, c010 ) \\ C \; 01.00 \; ( 974, c010 ) + C \; 01.00 \; ( 978, c010 ) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	54,104	54,004	54,427	55,784	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.34%	20.22%	20.11%	20.12%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.34%	21.14%	21.01%	21.01%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	22.49%	24.31%	24.36%	24.09%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,464	10,920	10,943	11,226	[A1-A1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.34%	20.22%	20.11%	20.12%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	- F -	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
Who fully loaded CETI sales is an a	allowed as a standard	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re			and the third selected as			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Nykredit Realkredit A/S

		RW	As		
(min 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) <sup>1</sup>	41,563	42,318	44,371	44,499	C 02.00 (040, c010) -[C 07.00 (049, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r049, c280, s001) + C 08.01 (r049, c280, s001) + C 08.01 (r049, c280, s002) - C 08.01 (r040, c280, s00
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) <sup>2</sup>	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, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, 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 (8470, 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	٥	0	C 1900_010_601*12.5+C 20.00_010_459*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	

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

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



# 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)	2,481	3,289	813	1,629
Of which debt securities income	2,101	5,255	015	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	411	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 <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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	452	760	320	583

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Total Assets: fair value and impairment distribution

Nykredit Realkredit A/S

(min EUR)	,	As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy		Fa	ir value hierarc	ihy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount			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 <sup>1</sup>	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)		٨	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impa	irment	Gr	oss carrying amo	ount	Acci	umulated impair	ment	Gross	s carrying amo	unt <sup>(2)</sup>	Accun	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	credit risk since	increase in credit risk since	assets	Stage 1 Assets without significant di increase in credit risk since initial recognition	increase in credit risk sino	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk sincu initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
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	Loans and advances	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.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



### Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 <sup>1</sup>	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 <sup>1</sup>	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 liabilities l	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
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	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: Subordin	nated 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
TOTAL FINANCIAL LIABILITIES		206,696	211,022	210,426	209,353	

### 2021 EU-wide Transparency Exercise Market Risk

### Market Risk Nykredit Realkredit A/S

	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPII FOR CTP	TAL CHARGE		VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LASI	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	830 98 731 301 5 296 0 0	1.055 294 761 243 7 237 0 0	166 166 42 42 0 1 0	38 38 0 12 12 0 0 0	215 215 0 21 21 21 0 1 0	51 51 7 7 0 0 0							117 117 0 44 44 0 1 0	17 17 9 9 0 0 0	164 164 0 42 42 0 1 0	24 24 0 9 9 0 0 0 0						
Total	1,131 As of 31/03/2021	1,298 As of 30/06/2021	178	40	227	52 As of 31/	03/2021	0	0	0	0	5,058	139	25	186	32 As of 30/0	0 6/2021	0	0	0	0	4,061
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodties risk Total	983 219 763 240 6 234 0 0 0 1.222	1,442 329 1,113 279 8 272 0 0 1,722	68 68 0 37 37 0 1 0	5 5 4 4 0 1 0	122 122 0 38 38 0 3 0 0	34 34 0 7 7 0 2 0 2 0	0		0		0	2.990	27 27 0 21 21 21 0 3 0	9 9 4 4 0 1 0	145 145 0 28 28 0 6 0 6 0	41 41 0 7 7 0 2 0	0	0		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 OV1 template.



Credit Risk - Standardised Approach Nykredit Realkredit A/S

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	5.966	11.995			7.573	14.255		
	Central governments or central banks Regional governments or local authorities	5,966	11,995	15		/,5/3	19,255	0	
	Regional obvernments or local authorities Public sector entities	0				0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		ő	0	0	
	International Organisations	0	ő	ő		ŏ	ő	ő	
	Institutions	1,435	1,640	502		1,419	1,482	459	
	Corporates	860	860	716		2,553	1,679	805	
	of which: SME	538	538	410		459	459	350	
	Retail	213	213	160		227	227	170	
Consolidated data	of which: SME	0	0	0		0	0	0	
consolidated data	Secured by mortgages on immovable property	1,924	1,515	1,025		1,815	1,419	967	
	of which: SME	222	222	138		221	221	137	
	Exposures in default	1/	3	3	0	4	1	1	
	Items associated with particularly high risk Covered bonds	4.041	4.041	404		3.576	3.576	358	
	Covered bonds Claims on institutions and comorates with a ST credit assessment	4,041	4,041	101		3,5/6	3,3/6	336	
	Collective investments undertakings (CIU)	0	ő	ő		ő	ő	ő	
	Equity	165	165	165		179	179	179	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	14,621	20,432	2,990	0	17,346	22,818	2,938	0
	Sandardized Total				t due to credit conversion facto	ors or credit risk mitigation techn			

posure, unlike boosure value, is reported before taking into account any effect due to credit conver and Trital intes not include the Servitarization mobilion unlike in the results role to the 2019 everyise

		Standardised Approach							
			As of 30/	09/2020			As of 31,	/12/2020	
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,557	11,129	0		7,398	14,090	C	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	864	1,257	349		761	1,115	309	
	Institutions	860	1,237	716		918	918	789	
	of which: SMF	538	538	410		916 459	459	350	
	Retail	213	213	160		227	227	170	
	of which: SME								
DENMARK	Secured by mortgages on immovable property	1.924	1,515	1.025		1.815	1,419	967	
	of which: SME	222	222	138		221	221	137	
	Exposures in default	17	3	3	0	4	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	C	
	Eaulty	73	73	73		88	88	88	
	Other exposures	U	U	0		0	0	, i	
	Standardised Total <sup>2</sup>				U				0

Orderal esseure, unite deseaver value, a resorted belev talien inte account any office de to tred conversion factors or overti nà instandro inclusionas (e.a. substitution office).
 Orderal esseures, talta inclusione entre estate de tred d

		Statuarubeu Approacti								
			As of 30)	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central oovernments or central banks	596	53	1		21	21	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Public Sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	ő	0	0		0	ő	0		
	Institutions	86	39	17		84	35	15		
	Corporates	0	0	0		934	60	1		
	of which: SME	0	0	0		0	0	0		
	Retail of which: SME	0	0	0		0	0	0		
SWEDEN	Secured by mortgages on immovable property			0		0				
	of which: SME	0	ō	ō		0	ō	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	100	100	10		100	100	10		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	7	7	7		7	7	7		
	Other exposures	0	0	O		0	o	0		
	Standardised Total <sup>2</sup>				0					

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Resional sove Public sector e Multilateral De International 4 Institutions			As of 30)	/09/2020			As of 31,	12/2020				
Resional sove Public sector e Multilateral De International 4 Institutions	(mit EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 3 Counterpart 3 Covered bond Covered bond Cover	ul Development Banks and Devaluations 5 5:05 1:05 1:05 1:05 1:05 1:05 1:05 1:				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000				
Other exposur Standardised 1		0	0	0		0	0	0				

Order and an extension of the second se

					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control are exercised as to control tacking Residenai accommendar to facial attributitis Analise scott antitiste Analise facial Constantiste Maintania (Constantiste Secured Participation) Bestitutiones Generates Generates Resident Secured Parantistes Secured Parantistes Secured Parantistes Secured Parantistes Secured Parantistes	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Exosures in default Terms associated the particularly high risk Covered bools Calans on inclutions and concortes with a ST credit assessment Collective investments undertakings (CIU) Eaulty Other assocrate Standardised Trad <sup>a</sup>		0 0 0 0 0 0 0 0 0 0 0		0				0
			provisions per country of cou		ct due to credit conversion fact acuristisation exposures, additio				



### 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nykredit Realkredit A/S

		Standardised Approach									
			As of 30,	/09/2020			As of 31	/12/2020			
	(mh E86, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 5	Central anoxementatis or central basis Andre somermeter or local automatica Andre somermeter Marine Somer automatica Marine Somer and Somer automatica Marine Somer automatica			e taking into account any offic					0		
			d provisions per country of cou	interparty excludes those for se		al valuation adjustments (AVAs					

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(min E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>5</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 6	Cathrid exertments in cathrid basis Realized exercises in fold attribution Publisher Cathries Realized Exercises Realized Exercises Realized Exercises Cathridge Exercises Realized Exercises Realized Exercises Realized Exercises Realized Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Realized Exercises Cathridge Exercises Realized Exercises Reali	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 <sup>2</sup>				0				0		

<sup>10</sup> Obtained assesses, while Ensures value, is received and we have a sum of an end of the sum of the sum of an end of the sum of an end of the sum of an end of the sum of the sum of an end of the sum of t

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(min E.R. %)	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 7	Catrial accomments or catrial basis Records accomments or local authorities Parallelited Consenses Parallelited Consenses Parallelited Consenses Exercised Consenses Exercised Consenses Parallelited Consenses Parall				•••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			e	
	Standardized Total <sup>2</sup>				0					

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					Standardise	a Approacn			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Cantral accomments or cantral tasks Regional accomments Regional accomments Regional Regions Regional Regions Regional Regiona								• • •

Otroit exempts which we are cardinated by the second and the second are effect on the second are exempted and the second are exempted are exempted

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanas Interactional Oracanas Interaction				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total <sup>2</sup>				0						

Control essence, while Essence value, is resorted horizon takes one control and the second takes one control and takes one function while the second takes one control and takes one function while the second takes one control and takes one function which the second takes one function which the second takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which takes one function of takes one function

					Standardise	d Approach			Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020										
	(min 505, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>									
Country of Counterpart 10	Control encommentaria or control havines Andre some methods Andre some methods Andre some methods Sectore and an andre some and andre some Sectore and and and and and and and and and Sectore and																	
	Standardised Total <sup>2</sup>				0				0									

<sup>10</sup> Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi fectore condit dal educatione intervisione in au adultatione effetta.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nykredit Realkredit A/S

		Standardised Approach								
			As of 31/	03/2021			As of 30,	06/2021		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	(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		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	Muthateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	1.910	1,561	483		1,815	1.428	438		
	Corporates	2,421	1,585	764		2,112	1,334	758		
	of which: SMF	411	411	313		456	455	348		
	Retail	237	237	178		250	250	188		
Consolidated data	of which: SME	0	0	0		0	0	0		
Consolidated data	Secured by mortgages on immovable property	1,190	1,190	780		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	0	0		0	0	0		
	Covered bonds	3,762	3,762	376		4,003	4,003	400		
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU) Equity	162	162	162		124	124	124		
	Eduity Other exposures	102	102	102		124	124	124		
	Standardised Total <sup>2</sup>	14,704	21,297	2,788	2	15,146	21,513	2,695	2	
		(1) Original exposure, unlike E:	posure value, is reported befo	ore taking into account any effe	ect due to credit conversion fact	tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).		
		(2) Standardised Total does no								

		Standardised Approach							
			As of 31,	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Valu	ue adjustments and provisions <sup>2</sup>
	Central governments or central banks	4.801	12,581	0		5.354	12.888		
	Regional governments or local authorities	9,001	11,301			3,334	11,000	, i i i i i i i i i i i i i i i i i i i	
	Public sector entities						-		
	Multilateral Development Banks	0	0	0		0	0	ě.	
	International Organisations	0	0	0		0	0	ē.	
	Institutions	924	1,238	370		718	880	214	
	Corporates	862	852	750		877	877	749	
	of which: SME	411	411	313		455	456	348	
	Retail	237	237	178		250	250	188	
DENMARK	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortgages on immovable property	1,190	1,190	780		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	0	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	1 2	
	Collective investments undertakings (CIU)	0	0	0		0	0	87	
	Equity Other exposures	89	89	89		8/	87	87	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	2		0		

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWEDEN	Certal accommendation of activate basissis baseline accommendation of the activation of the activation production account of the activation of the activat	21 0 0 130 900 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 0 28 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	21 0 0 0 835 835 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 0 209 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 97 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	0	U	0	0	0	Ū	0	

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					Standardis	ed Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Activation services and the Cole No. Activation and antimatical set of lead and activations Public sector activities Public Sector Activities Pu				0				0

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 Total value adjustments and p exmansions, but included

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control experiments or control banks Received experiments Multitude Calculations Multitude Calculations Multitude Calculations Advances of Calc				0				0
									. 0
		(2) Total value adjustments a			ect due to credit conversion fact acuristisation exposures, additio				

(1) Organia oppositivity, uniter oppositivity wave, is represente before using initial account, any emics care to charac common accurs or chair me impartent increases (e.g., scandardant initial).
(2) Tatit value adjustments and provide per contribution of counterparty excludes those for securitidization exposures, additional valuation adjustments. (AVAe) and other own funds reduce appounds, but includes general credit risk adjustments.



### 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	č	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	-	0	
	Corporates of which: SME	0		0		0			
	Retail	0		0		0			
Country of	of which: SME	0	0	0		0	č	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
councerpare 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0		0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0	č	0	
	Equity	0	0	0		0		0	
	Other exposures	0	0	0		0		0	
	Standardised Total <sup>2</sup>				0				0
		(1) Original exposure, unlike 8	Exposure value, is reported bef	ore taking into account any effe	ect due to credit conversion fact	tors or credit risk mitigation tech	iniques (e.g. substitution effe	cts).	
		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for se	ecuristisation exposures, additio	nai valuation adjustments (AVA	s) and other own funds reduc	tions related to the	

n techniques (e.g. substitutio i (AVAs) and other own funds Criginal exposure, unitie Exposure value, is reported beto
 Total value adjustments and provisions per country of cou exposures, but includes general credit risk adjustments. those for securistisation export

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
	(m)n EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
Country of Counterpart 6	Can't al exercisants or central tasks Exclusion community of local authorities Multiketor Canada authorities Multiketor Canada authorities Multiketor Canada authorities Multiketor Canada authorities di entrol: 558 Concord for montanas a inmovable presenty of entrol: 558 Concord for montanas a inmovable presenty of entrol: 558 Concord brand authorities Multiketor Canada authorities Concord brand authorities Concord brand auto-Authorities Concord authorities Concord authorities Concord authorities Concord authorities Concord authorities Concord authorities Concord authorities Multiketor Mul					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

Output oppose, while forware when, is reported there taking are account on the other taking are accounted by the other taking are account

				Standardise	d Approach			
		As of 31	/03/2021			As of 30,	/06/2021	
(mb Fig. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Country of				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			o
Other exposures	0	(	0		0	0	0	

					Standardist	id Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh £88, %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks Realonal oovernments or local authorities Public sector entities Multilateral Develooment Banks	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0	0 0 0 0	0 0 0	
	International Oroanisations Institutions Corporates of which: SME	000000000000000000000000000000000000000	0 0 0	0 0 0		0	0000	000000000000000000000000000000000000000	
Country of Counterpart 8	Retail of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Excosures in default Items associated with particularly high risk Covered bonds Calains on institutions and coreorates with a ST credit assessment	0 0 0	0 0 0	0	0	0	0 0 0	0	0
	Collective investments undertakinos (CIU) Eoultv Other exoosures	0	0 0	0		0	0 0 0	0	

Compared and the second and the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(mh 2.96, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Control oversmensk er control banks Residenti oversmensk er ford authorites Residentioner Hullinske Statistics Residentioner Control oversmensk er forder Kantoner Ka				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Relations of which Still Earconnel is colorable Resources for a choice and constantiation choice Constantiation Constantiations Eartholitations and constantiation (Cliff) Collisions in collisions Collisions (Cliff) Constantiations Collisions (Cliff) Constantiations Collisions (Cliff) Constantiations Collisions (Cliff) Collisions Collisions (Cliff) Collisions Collis				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early relative behaviour (e.g., a shaftschort effect); (2) Takin value adjustments and providers converting on contriguent exclusion torus or cosist relative adjustments (Hol) and ther can funds reductives related to the expansive, bit holding end cosist adjustments.



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

								IRB Ap	proach					
					As of :	30/09/2020		As of :	31/12/2020					
			Original Exposure <sup>1</sup> Exposure Risk exposure amount Value Value <sup>1</sup>						Original E	xposure1	Exposure Value <sup>1</sup>	Risk exposur	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
	Institutio		79,808	1.540	70.117	20.288	1.737	71.021	20.354	1,331	0			
	Corporati	Corporates - Of Which: Specialised Lending	79,608	1,540	70,117	20,200	1,346	737	81,074	1,737	71,021	20,334	1,331	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		124,885	1,497	122,978	15,560	1,560	570	126,628	1,495	124,693	15,800	1,579	549
		Retail - Secured on real estate property	122,974	1,411	121,531	15,055	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	8,881	225	8,280	1,170	228	94	8,877	228	8,280	1,168	249	90
COnsolidated data		Retail - Secured on real estate property - Of Which: non-SI	114,093	1,185	113,251	13,885	1,285	397	115,720	1,178	114,850	14,084	1,270	383
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	1,912	86	1,447	505	47	80	2,031	90	1,563	547	60	76
		Retail - Other Retail - Or Which: SME Retail - Other Retail - Of Which: non-SME	0	85	1,447	505	47	80	2.031	90	1.563	547	0 60	0
	Equity	Retail - Other Retail - Of Which: non-SME	1,912	0	1,017	505	11/	80	2,031	50	1,563	547	00	76
		credit-obligation assets			0	2.985	0		0	0		3.255		0
	TRR Total					38,834						39,409		
						eported before taking it position unlike in the r				tors or credit ri	sk mitigation tech	iniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	0/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	e Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	70,136	1,461	60,515	17,868	1,217	674	70,832	1,653	60,858	17,857	1,222	709
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	41,035 123.827	1,322	34,870 121,939	9,551 15.328	1,065	523 544	42,008 125.654	1,521	35,499 123,729	9,578 15.595	1,101 1.538	547 522
	Retail - Secured on real estate property	123,827	1,339	121,939	14,833	1,321	468	123,658		122,192	15,060	1,558	448
DENMARK	Retail - Secured on real estate property - Of Which: SME	8,833	222	8,233	1,159	226	93	8,828	225	8,231	1,157	247	89
DEINMARK	Retail - Secured on real estate property - Of Which: non-SI	113,120	1,117	112,286	13,674	1,249	375	114,830	1,100	113,961	13,904	1,235	360
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,874	81	1,420	495	46	75	1,996	85	1,536	535	56	73
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.874	81	1420	0 495	0 46	0 75	1.995	85	1.536	535	56	73
	Equity	0	0	0	0	0	0	0	0	0	0	õ	0
1	Other non credit-obligation assets		-			-			-				
1	IRB Total												

							IRB Ap	proach					
		As of 30/09/2020 As of 31/12/2020											
		Original Exposure <sup>1</sup> Exposure Risk exposure amount adjustments adjustments							Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,380	21	5,362	1,327	33	27	5,601	21	5,588	1,421	20	31
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,230	2	1,222	244	3	4	850	2	841	170	6	3
	Retail	10	1	5	3	1	1	8	1	5	4	2	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	2	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SP Retail - Secured on real estate property - Of Which: non-SP	2	0	1	1	0	0	2	0	1	1		0
	Retail - Qualifying Revolving	â	0			0	0	â				ő	0
	Retail - Other Retail	8	1	4	2	ĩ	0	6	1	3	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	n i	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	1	4	2	ī	ō	6	ī	3	2	i	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		<sup>(1)</sup> Original ecocure, unlike Ecocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).											

				As of	30/09/2020								
										As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR. 56)		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	Ö	0	0	0	0	0
Institut		0	0	0	0	0	0	0	0	0	0	0	0
Corpora		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP		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	ő	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	ő	0	ő	ő	0	0	0	0	0	0
Equity	NAME OF THE PARTY OF THE OF THE OF	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	on credit-obligation assets		-					-	-			-	
IRB Tot													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
country of counterpart 4	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	U	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0		0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending 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	0	0	0	0	0	0	0	0	ő	0	ő	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SI	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		1 EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central government	ts	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
			0	0	0	0	0	0	0	0	0	0	0	0
		E	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		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		ared on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		ared on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revo	lving	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
		er Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		er Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets													
	IRB Total													

								ікв ар	proacti					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment: and
		(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	· ·····		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	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 of counterpart /		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	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
		credit-obligation assets												6
	IRB Total													6

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0		0		0		ő	0		0
	Retail	ő	ő	ő	ő	ő	ő	0	ő	ő	0	ő	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0					0
	IRB Total												
		(1) Orininal press	une unlike Pennsee	ra valua lic ranvota	d hefore taking into accou	nt any effort due t	n mailt meuarsine	fartors or readily	ick mitination tark	ninues le n'aihati	ution afforts)		

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central bar Institutions	iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: 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-SP	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	U	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 a	redit-obligation assets	0		0	, in the second se		5	0			, i i i i i i i i i i i i i i i i i i i		
	IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is recorded before baking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB AF	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SPE	0	0	0	0	0	0	0	0	0	0		0
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
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 10	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												





### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

				44.46									
				ASOL	1/03/2021					As of 3	0/06/2021		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	stral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	titutions	0	0	0	0	0	0	0	0	0	0	0	0
Con	rporates Corporates - Of Which: Specialised Lending	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: SME	43.472	1.560	37.032	9,380	1.001	545	43.324	1.552	36.836	10.018	1,205	541
Beta		126,598	1,423	124,685	15.685		557	129.376	1,412	127.429	15,612	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	494
	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,082	78	1,616	576	73	74	2,161	70	1,691	578	62	68
Equ		0	0	0	0	0		0	0	0	0	0	
	er non credit-obligation assets				5,588						5,817		
IRB	3 Total <sup>2</sup>				41,236						42,554		

Instrument         Control banks, and contal generation         Operating of the state property of which the state property of the state prop								IRB Ap	proach					
Concentration         Concentr					As of 3	31/03/2021					As of 3	30/06/2021		
Charles (b)         Charles (b) <thcharles (b)<="" th=""> <thcharles (b)<="" th=""></thcharles></thcharles>			Original I	xposure <sup>1</sup>		Risk exposure	amount	adjustments	Original E	Exposure <sup>1</sup>		Risk exposur	e amount	Value adjustments and
DENMARK         Demosphere					- area		Of which: defaulted						Of which: defaulted	provisions
Denmark         Corporate         Corporate <thc< td=""><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></thc<>			0	0	0	0	0	0		0	0	0	0	0
DENMARK         of copuzets - 00 this: 392         of -0         of -0 <th< td=""><td></td><td></td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td></th<>			0		0	0	0	0			0	0	0	0
DENMARK         August bit of the second road stated property of Webs 250         500 / 500					59,883	17,696		/19			60,339	18,682	1,354	728
Retail         retail<			41 150	1 556	34 728	9.078	994	537		1548	34.448	9.691	1 199	533
Relat-Secure on real entry property isstal -Secure of real entry property isstal -Secure of real entry property of highlight isstal isstal -Secure of real entry property of isstal isstal -Secure of real entry property of highlight isstal isstal -Secure of highlight isstal -Secure of							1.576	531						528
DENMARK         Ratal -Score for red atta people's of Webb: no.0         11.000         90         11.677         11.870         96         110.200         96         110.200         96         100.00         0.00			123,610								124,851			462
Activity         Mail         Social         Social<	DENMARK													90
Real-other Real         2,00         74         1,90         566         70         72         2,112         677         1,668         5877         59         60           Real-other Real-Ore Much: 704         0,00         0	DENHARK		115,009		114,172	13,677	1,097	370			117,376	13,666	1,088	372
Real:         One Real:         Of Mode         One         O			0		0	0	0	0			0	0	0	0
Real - Other Real - Of Which: non-SHE         2,653         74         1,593         556         70         72         2,132         67         1,668         557         59         64           Cpuby         0			2,053		1,593	566	70	/2			1,668	56/	59	66
Early Other non code-ballyation savets         0			2.053		1 593	566	70	72			1668	567	59	66
Other non credit-obligation assets					0	0	0	0			0	0	0	0
TRE Total			-					-			-		-	
		IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0 0
		5.472	0	5.438	1,293	0	17	5.821	0	5,770	1.493	0	17
	Corporates Corporates - Of Which: Specialised Lending	5,4/2	2	5,438	1,293	6	1/	5,821	2	5,770	1,493	5	1/
	Corporates - Of Which: SPECiated Denting Corporates - Of Which: SME	842	2	839	139	6	2	917	2	915	146	5	2
	Retail	7		5	2	1	â	7	1	511	4	1	
	Retail - Secured on real estate property	2	0	2	1	â	0	3	â	3	i i	â	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
SWEDEN	Retail - Secured on real estate property - Of Which: non-St	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	3	2	1	0	4	0	2	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	3	2	1	0	4	0	2	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 :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e 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 go	vernments	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 W Corporates - Of W	hich: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	muit she	0	0	0	0	0	0	0		0	0	0	0
		on real estate property	ő	ő	ő	0	ő	ő	ő	ő	ő	ő	0	ő
		all - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Ret	all - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifyi		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other R		0	0	0	0	0	0	0	0	0	0	0	0
		all - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		all - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation a		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation a IRB Total	ssets												
	IRB TOTAL											niques (e.g. substitutio		

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4		Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-St	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	ő	0	0	ő	0	0	0	0	ő	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non c	redit-obligation assets												1
	IRB Total													
			(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	dit conversion fai	ctors or credit ris	k mitigation tech	hniques (e.g. substitutio	in effects).	



### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SPEciated Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	0	ő	ő	0	0	0	0	0	0	ő	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SH	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	•	0	U	0	0
	Other non-credit-obligation assets IRB Total												
											hniques (e.g. substitutio		

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		l .
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0		0	0	0	0
		Retail - Secured on real estate property - Ur Which: non-Si 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
		Retail - Other Retail - Of Which: SME	0	ő	0	0		0	0	ő	0	ő	0	0
		Retail - Other Retail - Of Which: non-SME	0	ő	ő	0	ő	0	ő	ő	0	0		ő
	Equity	Netal * Ond Netal * Of Which, horshe	0	ő	0	0	0	0	0	ő	0	ő	0	ő
		redit-obligation assets			-	-			-		-	-	-	
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-SP	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		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
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates 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
	Retail	0	ő	ő	0	ő	0	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	0	0	0	0	0
	IRB Total												

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

							ткв Ар	proacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: 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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total											-	

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

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												



							Nykredit Realkredit A/	s						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet 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)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		0 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 33	0 33	0 12	0	0	0 0	0	0	0	0	0	0	3
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y ]	Belgium													
f 10Y - more Total f 0 - 3M f														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]	Bulgaria													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	bulgunu													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
[5Y - 10Y [ [10Y - more Total	1													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Czech Republic													
Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		7,294 101 5	7,294 101 5	1 101 4	0 0 0	0 0	0 0	0 0	49 8 0	0 0 0	133 1 0	0 36 4	0 0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Denmark	2 7 63	2 7 63	0 2 50	0 0 0	0 0	0 0 0	0 0	0 0 5	0 0	0	94 182 1,386	0 0	
[0-3M[	-	22 7,493	22 7,493	0 157	0	0	0	0 1	5 67	0	0 134	4,768 6,469	0	102
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y ]	Estonia													
[10Y - more Total	1													



							Nykredit Realkredit A/	s						
							As of 31/12/2020							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off hales	ice sheet	
	(min EUR)			On balance si					Deriva	tives				
												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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 <b>1,535</b>	1,381 1,452 1,494 2,488 5,251 10,339 3,649 <b>26,054</b>	-3 -22 -47 -52 -113 -754 -1,732 -2,723	2,807 2,190 2,650 2,177 5,441 13,332 4,793 <b>33,389</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	6
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	112 50 278 49 87 186 52 <b>814</b>	112 50 278 49 87 179 52 <b>807</b>	112 50 278 49 57 136 52 <b>735</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Greece													
137 - 311 157 - 1071 107 - more Total 10 - 3M ( 137 - 271 127 - 271 137 - 571 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yethi	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y [ [ 2Y - 3Y f [ 5Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Latvia													



							Nykredit Realkredit A/	5						
							As of 31/12/2020							
				On balance sl	haat	Dire	ct exposures		Devivo	tives		Off halo	1ce sheet	-
	(mln EUR)			Un balance si	neet				Deriva	lives				
												Off-balance sl	neet 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] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [0-3M] [3M-1Y]	Luxembourg	0 0 8 21 61 0 <b>90</b>	0 0 8 21 61 0 <b>90</b>	0 0 8 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
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Nykredit Realkredit A/	s						
							As of 31/12/2020							
						Dire	ct exposures			tives		Offici	eo ekoet	
	(mln EUR)			On balance sl					Deriva	dives		Off balar	ice sheet	
												Off-balance st	eet exposures	
				[	1			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	Nctional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	895 0 21 0 0 0 0 916	895 0 21 0 0 0 916	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	895 0 0 0 0 0 895	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	179 0 0 0 0 0 0 179	179 0 0 0 0 0 0 179				0 0 0 0 0	4 6 23 25 82 281 392 <b>814</b>	678 1,474 1,846 864 2,852 4,402 1,506 <b>13,621</b>	-5 -12 -32 -50 -188 -447 -1,017 -1,751	955 1,024 1,717 1,265 4,681 5,130 2,548 <b>17.321</b>	0 0 0 0 0		6
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
137 - 311 157 - 1071 107 - more Total 10 - 3M1 13M - 171 127 - 271 137 - 571 137 - 571 137 - 571 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Nykredit Realkredit A/S	5						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	146 0 0 0 0 0 0 0 146	146 0 0 0 0 0 0 146			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		149											
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



### General governments exposures by country of the counterparty

							Nykredit Realkredit A/	S						
							As of 31/12/2020	)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10V ] [ 10Y - more Total	Others	0 0 0 9 0 0 10	0 0 0 9 0 0 0 0	0 0 9 0 0 <b>9</b>										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 "Othes".

(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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(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.



							Nykredit Realkredit A/	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	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	20	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 32	0 32	0 12	0	0	0 0	0	0	0 0	0	0	0	3
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Belgium													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]														
[3Y - 5Y ]	Bulgaria													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y ]														
[ 1Y - 2Y [ [ 2Y - 3Y [	Cyprus													
[3Y - 5Y ] [5Y - 10Y ] [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Czech Republic													
[5Y - 10Y [ [10Y - more Total	4													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		5,279 189 6	5,279 189 6	16 189 5	0	0	0	0	55 0	0	138 0	0 2 3	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Denmark	1 296 90	1 296 90	0 290 73 20	0	0	0	0	0	0	0	89 249 1.703 5,505 <b>7,551</b>	0	
[10Y - more Total		40 5,902	40 5,902	20 592	0	0	0	0	5 64	0	0 0 138	5,505 7,551	0 0 0	1
[0-3M[ [3M-1Y[ [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia													
Total	1													



							Nykredit Realkredit A/S	5						
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	uves		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	0 0 0 75 0 <b>75</b>	0 0 0 0 75 0 75	0 0 0 0 75 0 <b>75</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 10 18 26 80 368 688 688 1,191	1.178 1.088 3.423 2.151 6,340 14.409 3.542 <b>32,131</b>	-5 -30 -24 -41 -120 -640 -1.437 -2,298	2.395 2.941 2.880 2.718 6.699 16.277 6.032 <b>39,943</b>	0 0 0 0 0 0	0 0 0 0 0 0	0
10Call           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Germany	0 186 170 31 131 106 8 632	0 186 170 31 131 106 8 <b>632</b>	0 186 170 31 101 64 8 <b>560</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Greece													
101 - 011 15Y - 10Y ( 100 - more Total 10 - 3M ( 1 3M - 1Y ( 1 2Y - 2Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yethi	Ireland													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 7Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Nykredit Realkredit A/S	5						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet 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] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [0-3M] [3M-1Y]	Luxembourg	0 0 8 21 141 0 <b>170</b>	0 0 8 21 141 0 170	0 0 8 0 81 0 89	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Nykredit Realkredit A/S	5						
							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 po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
IO - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Sweden	821 0 21 0 0 0 0 842	821 0 21 0 0 0 0 842	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 0 821	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 0	1
[0 - 3M f [3M - 1Y [ [1Y - 2Y f [2Y - 3Y f [5Y - 10Y [ [10Y - more Total	United Kingdom	162 0 0 0 0 0 0 0 162	162 0 0 0 0 0 162		0 0 0 0 0 0	0 0 0 0 0 0		5 10 12 25 108 151 279 <b>591</b>	1.124 1.332 1.210 624 3.441 3.269 1.151 12.153	-4 -16 -19 -51 -163 -339 -758 -1.359	360 1,289 1.252 1.183 5.349 4,782 2,539 <b>16.754</b>	0 0 0 0 0		3
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
130Y - more Total [0 - 3M f [3M - 1Y f [3Y - 2Y [ [2Y - 3Y f [3Y - 3Y f [5Y - 10Y f [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Canada													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



	-						Nykredit Realkredit A/S	5						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)		1	On balance sh	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			posicions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[ 2Y - 3Y ] [ 3Y - 5Y ]	Japan													
Total		135	105						-	-			-	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [		0	135 0 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 3Y] [3Y - 5Y [ [5Y - 10Y [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[31 - 31] [57 - 10Y] [107 - more Total [0 - 3M] [3M - 1Y]		135	0 135	0	0	0	0 0	0	0	0	0	0	0	3
[ 1Y - 2Y ] [ 2Y - 3Y ]	China													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	chind													
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Switzerland													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Other advanced economies non EEA													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	Other Central and eastern													
[3Y - 5Y ] [5Y - 10Y ]	Europe countries non EEA													
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Middle East													
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	Miguie East													
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Latin America and the Caribbean													
[5Y - 10Y [ [10Y - more Total	cambean													



### General governments exposures by country of the counterparty

								Nykredit Realkredit A/	S						
								As of 30/06/2021							
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Re	sidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	0 0 24 31 21 <b>77</b>	0 0 24 31 21 <b>77</b>	0 0 24 31 21 <b>76</b>			000000000000000000000000000000000000000	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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

(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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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

					As of 30/09/202	0								As of 31/12/202	:0			
		Gro	ss carrying amo	unt		Accumulat changes in provisions	ed impairment, ac fair value due to o	cumulated credit risk and	Collaterals and financial		Gr	oss carrying amo	unt		Accumulate changes in provisions <sup>4</sup>	ed impairment, accu fair value due to cr	umulated edit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	vhich non-perform	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performin	ng exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		٥	of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,760	0	0	0	0	4	0	0	0	7,401	0	0	C	) (	3	0	0	0
Debt securities (including at amortised cost and fair value)	14,492	0	0	0	0	0	0	0	0	14,384	0	0	C		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	C	0	0	0	1,377	0	0	(		0 0	0	0	0
Credit institutions	12,410	0	0	0	0	a	0	0	0	12,849	0	0	(	0 0	0 0	0	0	0
Other financial corporations	95	0	0	0	0	C	0	0	0	117	0	0	(		0 0	0	0	0
Non-financial corporations	52	0	0	0	0	C	0	0	0	41	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	C	0	0	0	162	0	0			0 0	0	0	0
General governments	1,274	0	2	2	0	1	2	0	0	1,324	0	2	2	2 (	0 0	2	0	0
Credit institutions	703	0	0	0	0	2	0	0	0	344	0	0			2	o	0	0
Other financial corporations	7,379	0	31	31	22	18	26	19	3	7,062	0	50	49	9 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	8	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	1 129	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	of non-performing exp	45			20		7	1	6,685		57	57	43	22	10	9	1

<sup>10</sup> For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information in the specified information is discloaded with a policity sign. <sup>10</sup> For the specified information of the specified information information is discloaded with the specified information is discloaded and this sign (non-triange) in far value due to credit risk and provisions (in the specified information in the specified information in the specified information is discloaded in the policity sinter specified information in the specifie



Performing and non-performing exposures

### Nykredit Realkredit A/S

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, ac fair value due to (		Collaterals and financial		Gros	s carrying amou	ınt <sup>5</sup>			ed impairment, a fair value due to <sup>5</sup>		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	5,188	0	0	0	0	3	0	0	0	5,456	0	0	0	0	2	0	0	0
Debt securities (including at amortised cost and fair value)	15,085	0	0	0	0	0	0	0	0	13,117	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	C	0	0	0	0	0	0	0	0
General governments	1,825	0	0	0	0	0	0	0	0	1,559	0	0	0	0	0	0	0	, o
Credit institutions	13,130	0	0	0	0	0	0	0	0	11,408	0	0	0	0	0	0	0	. 0
Other financial corporations	39	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	. 0
Non-financial corporations	90	0	0	0	0	0	0	0	0	112	0	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	1,947
Central banks	0	0	0	o	0	o	0	0	0	a	0	0	0	o	0	0	0	. 0
General governments	1,501	0	10	9	0	o	9	0	1	1,462	0	11	11	o	0	9	0	. 3
Credit institutions	1,958	0	0	0	0	2	0	0	0	970	0	1	1	0	1	0	0	. 0
Other financial corporations	7,396	0	100	87	80	15	52	37	8	8,291	0	96	96	68	14	53	38	. 12
Non-financial corporations	57,076	94	931	931	110	107	372	101	505	57,516	23	981	958	140	103	391	113	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	2
of which: Loans collateralised by commercial immovable property at amortised cost	1,370	0	66	66	63	58	52	52	1	0	o	0	0	0	0	0	0	o
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	i 1,392
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	0
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	0
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	1,947
OFF-BALANCE SHEET EXPOSURES	6,275		47	47	42	30	10 of 9 January 2015, AN	10	0	6,603		54	54	50	30	10	10	0

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance is the terms of the collective allowance at the cost of the collective allowance at the sequence allowance is the terms of the collective allowance i

### EBA EUROPEAN BANKING AUTHORITY

# 2021 EU-wide Transparency Exercise

Forborne exposures

### Nykredit Realkredit A/S

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
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					

<sup>(1)</sup> 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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	
		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
(min EUR) 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	ů	0	°	0	0
Central banks	0	8	•	0	0	0	•	8	•	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	
Non-Infancial 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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing 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 of 30/09/2020 Gross carrying amount								As of 31	1/12/2020					AS OF 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	credit risk on non-performing		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing
(						exposures <sup>1</sup>						exposures <sup>1</sup>						exposures <sup>1</sup>						exposures <sup>1</sup>
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
J 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 artivities	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	0	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	841	841	6.419	215	281	58,291	889	889	6.600	216	281	57.076	931	931	6.466	198	281	57.516	981	981	6.691	217	277
																					• • • • •			· · · · · · · · · · · · · · · · · · ·

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.



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

Nykredit Realkredit A/S

								As of 30	/09/2020															As of 31	/12/2020							
		canying amoun							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying amount		i carrying amount							Accumulated imp			anges in fair vals			Maximum amount of the guarantee that can be considered	amount
(min 838)		Performing	Of which: expositions with forbarrance measures	Of which: Instruments with significant increase in orwalt risk since initial recognition but rot coeffi- impaired (Stage 2)	Non-perform	ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposions with forbarance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposions with forbairance melasures	Of which: Urdikely to play that are not past-due <= 90 days	Public guaranthic received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasinge maissang	Of which: Instruments with significant installes recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposiones with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)	Non-perform	ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant mositoria	٥	٥	٥	۰	0	۰	٥	۰	٥	0	٥	0	۰	٥	۰	٥	0	۰	۰	۰	٥	۰	٥	0	٥	٥	۰	٥	۰	٥	٥	۰
of which: Households	0	٥	٥	٥	0	0	0	0	0	0	٥	0	٥	0	0	٥	0	0	٥	٥	٥	0	0	0	0	٥	0	0	0	0	٥	٥
of which: Collateralised by residential immovable property	٥	0	٥	۰	٥	٥	٥	0	0	٥	٥	٥	۰	٥	0	0	0	0	٥	۰	٥	٥	٥	0	٥	٥	۰	0	0	٥	٥	۰
of which: Non-financial corporations	•	٥	٥	٥	0	۰	٥	0	0	0	٥	0	0	0	0	٥	0	0	٥	۰	٥	۰	٥	٥	•	٥	٥	٥	0	٥	٥	•
of which: Small and Medium-sized Enterprises	۰	٥	٥	۰	0	٥	٥	0	٥	0	٥	0	۰	0	0	٥	0	0	٥	۰	٥	۰	0	٥	۰	٥	۰	٥	0	٥	0	۰
of which: Collateralised by commercial immovable property	٥	٥	٥	۰	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	0	۰	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	۰

		Gross carrying amount Accumulated impairment, accumulated negative changes in fair value due to credit risk																						As of 31	/12/2020							
	Gross	i canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount		canying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing						ļ			Performing			Non-performi											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (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 with forbearance measures	Of which: Instruments with significant increate 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	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with expired EBA-compliant monatoria	•	0	0	0	٥	٥	0	۰	0	0	0	٥	0	٥	٥	0	٥	0	٥	0	0	0	0	0	۰	0	0	٥	٥	٥	٥	۰
of which: Households	۰	0	0	۰	٥	۰	0	۰	0	0	0	٥	۰	٥	۰	0	٥	۰	٥	٥	0	0	0	0	۰	0	0	٥	٥	٥	0	۰
of which: Collateralised by residential immovable property	•	0	0	0	٥	٥	0	۰	0	0	0	٥	0	٥	0	0	٥	0	٥	0	0	0	0	0	۰	0	0	٥	0	٥	٥	0
of which: Non-financial corporations	۰	0	0	0	٥	۰	0	۰	0	0	0	٥	0	٥	0	0	٥	0	٥	0	0	0	0	0	۰	0	0	٥	٥	٥	٥	0
of which: Small and Medium-sized Enterprises	٥	0	0	0	٥	0	0	0	٥	0	0	٥	0	٥	٥	0	0	0	0	0	٥	0	0	0	0	0	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	۰	٥	0	۰	٥	٥	٥	٥	0	٥	٥	٥	۰	0	۰	٥	0	۰	0	۰	٥	0	٥	0	٥	0	۰	0	0	٥	٥	۰

								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
(win EUR)		Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant increates in credit risk since initial necognition but not credit- impaired (Stage 2)	Non perform	ing Of which: exposions 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 oredit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposures with forbuirrance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance melaisones	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely 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	21	21	0	1	0	۰	٥	٥	٥	0	٥	٥	۰	٥	19	٥	26	25	٥	2	٥	0	٥	0	۰	٥	۰	0	٥	0	19	۰
of which: Households	۰	٥			0			۰	٥			٥				٥	٥	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				0	٥	۰			0			0	0			0				0
of which: Non-financial corporations	21	21	0	1	0	0	٥	0	0	0	0	٥	0	٥	19	0	26	26	٥	2	0	0	٥	0	0	٥	0	0	٥	0	19	0
of which: Small and Medium-sized Enterprises	15	15			٥			0	0			٥				0	15	15			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property	0	٥			0			٥	0			0				0	٥	•			0			0	۰			0				•



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

Nvkredit Realkredit A/S

								As of 31	/03/2021															As of 30	0/06/2021							
		carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated im			inges in fair val			Maximum amount of the guarantee that can be considered	d Gross carrying amount
(min fLR)		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: esposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: expositives with forbearance materianes	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance malaures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: In Shathamenta with significant increase in credit risk since initial necognition but not credit- impaired (Slage 2)	Non-parform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the cortant of the COVID-19 crisis	e performino
Loans and advances subject to active EBA-compliant monitoria	0	٥	٥	۰	٥	0	٥	0	٥	٥	۰	0	0	٥	0	٥	0	۰	0	٥	٥	٥	0	٥	٥	0	۰	٥	۰	۰	0	۰
of which: Households	0	0	٥	0	0	0	٥	0	0	٥	0	0	0	0	0	0	0	٥	0	0	0	0	0	٥	0	0	٥	0	٥	0	0	۰
of which: Collateralised by residential immovable property	۰	٥	٥	0	٥	0	٥	٥	٥	٥	0	0	0	0	0	0	0	۰	0	۰	٥	0	0	٥	٥	0	٥	٥	٥	۰	0	0
of which: Non-financial corporations	۰	٥	٥	0	0	0	0	٥	٥	٥	0	0	0	0	0	0	0	۰	0	۰	٥	0	0	٥	0	0	٥	0	٥	۰	0	0
of which: Small and Medium-sized Enterprises	٥	٥	٥	0	٥	0	0	0	٥	٥	0	0	0	0	0	0	0	۰	0	۰	٥	0	0	٥	۰	0	۰	٥	٥	0	0	0
of which: Collateralised by commercial immovable property	0	٥	٥	0	٥	0	0	0	٥	٥	0	٥	٥	٥	0	0	٥	٥	٥	٥	٥	0	0	٥	٥	٥	٥	٥	٥	0	٥	0

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated in			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair valu		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures with		Non-perform	Of which: exposures with				Of which: exposures wit		Non-perform	Of which: exposures with	1	Public			Performing	Of which: exposures with forbeasince		Non-perform	Of which: exposures with					Of which: Instruments		Of which: exposures with		Public	
(min EJR)			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee neceived in the context of the COVID-19	Inflows to non- performing exposures			forbearlance melakunos	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unikely to pay that are not past-due or past-due or past-due or past-due or		Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	٥	٥	0	0	٥	۰	0	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	0	۰
of which: Households	۰	0	0	٥	0	۰	0	0	0	٥	۰	0	۰	٥	٥	0	٥	۰	٥	٥	٥	0	۰	٥	۰	0	۰	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	0	0	۰	٥	۰	0	0	0	٥	۰	0	0	٥	٥	0	٥	0	٥	0	0	٥	0	٥	۰	0	۰	0	0	0	0	۰
of which: Non-financial corporations	۰	0	0	٥	٥	۰	0	0	0	٥	۰	0	0	٥	٥	0	٥	0	٥	0	0	٥	٥	٥	۰	0	۰	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	٥	٥	0	0	٥	٥	0	0	0	٥	0	0	0	0	٥	0	0	0	0	0	٥	٥	٥	0	0	٥	٥	٥	0	0	0	٥
of which: Collateralised by commercial immovable property	٥	٥	0	۰	0	۰	٥	0	0	٥	۰	0	۰	0	٥	٥	٥	۰	0	۰	٥	٥	۰	0	٥	٥	۰	٥	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
		Greas camping ansout Purforming Of inhibits Of inhibit													Maximum amount of the guarantee that can be considered	Gross canying amount	Gros													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform			1				Non-perform						Performing			Non-perform	-			Performing			Non-perform	-			
(min EUR)						Of which: exposures 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 credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance 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 forbeatance melaisures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days			Of which: exposures will forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	51	42	٥	3		1	٥	5	٥	٥	٥	5	۰	٥	20	4	53	42	٥	6	11	1	٥	4	1	٥	۰	з	0	٥	42	٥
of which: Households	۰	0			٥			0	٥			٥				٥	٥	٥			٥			0	٥			٥				۰
of which: Collateralised by residential immovable property	۰	0			٥			٥	٥			٥				٥	٥	٥			٥			0	٥			٥				۰
of which: Non-financial corporations	51	42	٥	3	9	1	٥	s	٥	٥	٥	5	٥	٥	20	1	53	42	٥	6	11	1	٥	4	1	٥	٥	3	0	٥	42	٥
of which: Small and Medium-sized Enterprises	17	16			1			1	٥			0				1	34	31			3			2	1			1				•
of which: Collateralised by commercial immovable property	2	2			٥			0	0			0				0	٥	•			٥			•	۰			0				•



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