

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Nykredit Realkredit A/S
<b>LEI Code</b>	LIU16F6VZJSD6UKHD557
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Nykredit Realkredit A/S

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	11,731	11,894	12,011	11,988	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,731	11,894	12,011	11,988	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,222	12,384	12,502	12,479	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	12,222	12,384	12,502	12,479	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,933	13,816	13,925	13,906	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,933	13,816	13,925	13,906	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	58,068	58,146	58,479	60,014	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	58,068	58,146	58,479	60,014	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.20%	20.46%	20.54%	19.98%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.20%	20.46%	20.54%	19.98%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.05%	21.30%	21.38%	20.79%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.05%	21.30%	21.38%	20.79%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.99%	23.76%	23.81%	23.17%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.99%	23.76%	23.81%	23.17%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	231,351	240,319	239,416	242,408	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.28%	5.15%	5.22%	5.15%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,222	12,384	12,502	12,479	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	12,222	12,384	12,502	12,479	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	231,351	240,319	239,416	242,408	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	231,351	240,319	239,416	242,408	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.28%	5.15%	5.22%	5.15%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.28%	5.15%	5.22%	5.15%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	13,933	13,816	13,925	13,906	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,791	11,894	12,011	11,968	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	159	159	159	159	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,268	5,630	5,763	5,531	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	1	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	4,704	6,510	6,515	6,728	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (l) and 36(1) point (m) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6	7	8	5	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	-11	-10	-10	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (n) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-286	-289	-276	-282	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41(23), 36(1) point (o) and 37 of CRR, Articles 41(25), 36(1) point (p) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-36	-36	-39	-40	C01.00 (0000,0000)	Articles 41(10), 36(1) point (k) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (q) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 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	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (r) (i) and 89 to 91 of CRR, Articles 36(1) point (r) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR, Articles 36(1) point (r) (iii) and 270(2) of CRR, Articles 36(1) point (r) (iv) and 130(1) of CRR and Articles 36(1) point (r) (v) and 130(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (r) (ii), 244(1) point (b), 244(1) point (b) and 250 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (s) and 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	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR, Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (s), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-73	86	-109	-113	C01.00 (0000,0000)	Articles 36(1) point (n) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.1.6 - 1.1.1.8 - 1.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48D to 47Z, 47B and 48D of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	490	490	491	491	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	491	491	491	491	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41(1) and 42 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(1) and 42 of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions	-1	-1	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41(1) and 42 of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	Articles 41(1) and 42 of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,222	12,384	12,502	12,479	C01.00 (0000,0000)	Articles 43 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,711	1,492	1,493	1,427	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	1,427	1,382	1,373	1,377	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(1) and 72 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	284	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(1) and 72 of CRR	
A.4.3	Tier 2 transitional adjustments	0	50	50	50	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(1) and 72 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	58,068	58,146	58,479	60,014	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.20%	20.46%	20.54%	19.98%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.95%	21.30%	21.38%	20.79%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.99%	23.76%	23.81%	23.17%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,791	11,894	12,011	11,968	A.1.A.12.A.1.1+MIN(A.2.1.A.2.2-A.2.4+MIN(A.2.3.A.2.3+0,0))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.20%	20.46%	20.54%	19.98%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-

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

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Overview of Risk exposure amounts

Nykredit Realkredit A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	48,705	49,103	49,440	50,810	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,045	1,999	2,005	1,976	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	33,735	34,957	35,196	36,102	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	3,100	3,148	3,189	3,354	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	756	1,043	1,015	920	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	60	93	59	91	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,398	3,754	3,343	3,571	C 02.00 (r0520, c0010)
Of which the standardised approach	1,074	1,158	966	1,115	C 02.00 (r0530, c0010)
Of which IMA	3,323	2,596	2,377	2,456	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,150	4,152	4,622	4,622	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,150	4,152	4,622	4,622	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	58,068	58,146	58,479	60,014	

<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.

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P&L

Nykredit Realkredit A/S

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	5,022	6,942	1,919	3,846
Of which debt securities income	0	0	0	0
Of which loans and advances income	4,918	6,798	1,872	3,745
Interest expenses	3,791	5,298	1,535	3,096
(Of which deposits expenses)	176	253	95	12
(Of which debt securities issued expenses)	3,385	4,717	1,337	2,690
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	31	32	50	64
Net Fee and commission income	16	18	13	20
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	94	132	45	98
Gains or (-) losses on financial assets and liabilities held for trading, net	32	160	7	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	517	853	213	420
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	10	-282	33	35
Net other operating income /(expenses)	149	199	51	122
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,081</b>	<b>2,757</b>	<b>797</b>	<b>1,524</b>
(Administrative expenses)	589	808	202	411
(Cash contributions to resolution funds and deposit guarantee schemes)	26	34	0	15
(Depreciation)	29	37	8	17
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	-2	2	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-2	2	0
(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)	4	0	-11	-13
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	4	0	-11	-13
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, joint ventures and associates	1	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-7	1	-1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,436</b>	<b>1,874</b>	<b>596</b>	<b>1,093</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,109</b>	<b>1,446</b>	<b>472</b>	<b>871</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,109</b>	<b>1,446</b>	<b>472</b>	<b>871</b>
Of which attributable to owners of the parent	1,103	1,437	469	866

<sup>1</sup> Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	7,083				8,665				6,914				7,806				IAS 1.54 (f)	
Financial assets held for trading	1,028	31	980	17	1,323	21	1,265	37	1,298	9	1,198	2	1,114	9	1,103	2	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	13,892	2,736	10,655	501	14,331	2,241	11,965	525	14,385	2,621	11,258	506	13,994	2,063	11,421	510	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	175,470	0	175,470	0	181,977	0	181,977	0	182,326	0	182,326	0	183,532	0	183,532	0	IFRS 7.8(a)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	18,006				18,012				18,438				19,186				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	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>	1,264				1,654				1,508				1,381					
<b>TOTAL ASSETS</b>	<b>216,742</b>				<b>225,963</b>				<b>224,790</b>				<b>227,015</b>				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	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	0	0	Annex V Part 1.31.44(b)
	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	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	216	0	0	0	0	0	227	0	0	0	0	225	0	0	0	0	0	225	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	15,252	2,623	945	-55	-142	-235	15,040	2,855	321	-54	-148	-228	15,401	2,905	321	-61	-147	-206	15,782	3,167	412	-57	-134	-210	0	0	Annex V Part 1.31.44(a)

<sup>(1)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Nykredit Realkredit A/S

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,565	2,523	2,440	2,345	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	174,062	181,311	181,212	181,895	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	25,400	27,591	26,585	27,785	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	53	38	35	3	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	85	101	95	104	IAS 37.10; IAS 1.54(l)
Tax liabilities	397	101	145	235	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	972	746	969	979	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
<b>TOTAL LIABILITIES</b>	<b>203,533</b>	<b>212,411</b>	<b>211,483</b>	<b>213,344</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>13,209</b>	<b>13,553</b>	<b>13,296</b>	<b>13,671</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>216,742</b>	<b>225,963</b>	<b>224,780</b>	<b>227,015</b>	<b>IAS 1.IG6</b>

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

Nykredit Realkredit A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,418	1,593	1,285	1,218	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	1,200	968	1,191	1,129	Annex V.Part 1.31
Deposits	Central banks	110	85	203	66	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	58	81	117	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	52	53	48	44	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	44	45	37	38	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,846	1,615	1,808	1,652	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	726	728	636	799	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,021	3,633	3,173	3,768	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,949	1,876	1,802	1,852	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,901	4,152	3,612	3,835	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,445	3,206	3,034	3,162	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,297	8,800	8,746	9,494	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,009	7,323	7,053	7,563	Annex V.Part 1.42(f), 44(c)
Debt securities issued		182,234	190,564	190,208	190,821	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,356	1,397	1,383	1,388	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>202,080</b>	<b>211,462</b>	<b>210,273</b>	<b>212,027</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Nycredit Realkredit A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	1,012	1,154	108	24	147	36						68	13	140	35								
Of which: General risk	203	307	108	24	147	36						68	13	140	35								
Of which: Specific risk	809	847	0	0	0	0						0	0	0	0								
Equities	63	3	11	3	17	5						4	0	5	0								
Of which: General risk	1	2	11	3	17	5						4	0	5	0								
Of which: Specific risk	59	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	4	1	4	1						5	1	5	2								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>1,072</b>	<b>1,157</b>	<b>108</b>	<b>24</b>	<b>158</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>13</b>	<b>140</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,596</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	963	1,110	48	11	139	39						40	11	151	41								
Of which: General risk	184	327	48	11	139	39						40	11	151	41								
Of which: Specific risk	778	783	0	0	0	0						0	0	0	0								
Equities	2	3	2	0	1	0						1	1	2	2								
Of which: General risk	1	2	2	0	1	0						1	1	2	2								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	4	1	7	2						3	1	7	2								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>964</b>	<b>1,113</b>	<b>48</b>	<b>11</b>	<b>142</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>11</b>	<b>155</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,456</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.



	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Consolidated data	Central governments or central banks	6,956	14,960	0	6,023	13,954	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multi-tier Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	14,712	1,569	308	12,237	1,405	466	
	Corporates	2,714	1,986	805	2,832	1,971	767	
	of which: SME	392	392	200	401	401	313	
	Real <sup>3</sup>	170	170	270	164	164	188	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	1,260	1,260	308	4,229	4,229	423	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	105	105	105	129	129	129		
Equity	0	0	0	0	0	0		
Other exposures	17,281	23,431	1,113	17,423	24,227	1,500		
Standardised Total <sup>4</sup>								

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

(2) Defaulted Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
DENMARK	Central governments or central banks	6,752	14,123	0	7,259	13,074	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multi-tier Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,203	967	300	1,845	927	274	
	Corporates	951	951	705	962	764	764	
	of which: SME	393	393	300	412	412	313	
	Real <sup>3</sup>	370	370	270	364	364	268	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	1,204	1,204	320	3,399	3,399	340	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	28	28	28	42	42	42		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total <sup>4</sup>								

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SWEDEN	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multi-tier Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	288	21	7	27	27	6	
	Corporates	1,185	56	4	1,190	327	9	
	of which: SME	0	0	0	0	0	0	
	Real <sup>3</sup>	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	118	118	12	71	71	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	32	32	32	34	34	34		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total <sup>4</sup>								

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	85,338	1,388	74,953	19,223	1,000	709	89,082	1,398	76,361	19,717	981	707				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	43,185	936	38,073	7,451	681	434	45,546	876	38,128	7,878	607	429				
	Retail	117,312	1,148	115,236	15,352	1,175	430	119,804	1,174	118,899	16,361	1,291	485				
	Retail - Secured on real estate property	115,500	1,090	113,864	14,691	1,209	495	118,840	1,117	117,411	15,712	1,229	428				
	Retail - Secured on real estate property - Of which: SME	7,141	207	6,478	848	252	72	5,711	207	5,231	889	258	72				
	Retail - Secured on real estate property - Of which: non-SME	108,359	883	107,386	13,844	857	384	113,129	910	112,181	14,824	967	157				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	1,812	58	1,340	461	68	55	1,764	57	1,287	468	68	56				
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of which: non-SME	1,812	58	1,340	461	68	55	1,764	57	1,287	468	68	56				
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(3)</sup>																	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
DENMARK	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	74,596	1,254	64,558	17,514	990	687	78,057	1,291	67,860	17,431	980	676				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	45,409	933	35,328	7,131	683	427	42,897	873	35,518	7,390	603	420				
	Retail	116,150	1,008	114,119	14,962	1,147	451	119,818	1,039	117,936	16,024	1,269	452				
	Retail - Secured on real estate property	114,373	954	112,786	14,512	1,066	399	118,070	986	116,865	15,583	1,254	398				
	Retail - Secured on real estate property - Of which: SME	7,091	204	6,427	839	251	70	5,889	204	5,188	879	256	71				
	Retail - Secured on real estate property - Of which: non-SME	107,282	750	106,359	13,673	838	328	112,381	782	111,686	14,704	949	327				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	1,787	53	1,320	450	61	52	1,744	53	1,271	441	64	54				
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of which: non-SME	1,787	53	1,320	450	61	52	1,744	53	1,271	441	64	54				
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(3)</sup>																	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
SWEDEN	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	6,136	0	6,072	1,458	0	10	6,400	0	6,321	1,497	0	14				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	604	0	595	63	0	1	560	0	552	63	1					
	Retail	3	0	2	2	1	0	3	0	2	2	1	0				
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	2	0	1	2	1	0	2	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	2	0	1	2	1	0	2	0	2	2	1	0				
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(3)</sup>																	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined	
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	89,330	1,247	78,291	20,135	1,053	704	91,140	1,379	80,338	20,965	1,008	691	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43,646	792	37,844	7,493	605	420	44,220	788	37,804	7,688	635	426	0	0	0	0
	Retail	120,368	1,361	118,775	15,950	1,229	464	120,815	1,095	119,233	15,905	1,238	466	0	0	0	0
	Retail - Secured on real estate property	118,520	1,304	117,451	15,481	1,154	413	118,790	1,041	117,662	15,381	1,148	416	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5,829	214	5,186	864	283	72	5,511	219	5,063	889	301	79	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	112,691	890	112,265	14,617	871	341	113,279	822	112,629	14,492	847	341	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,851	57	1,364	469	71	51	2,025	54	1,542	524	68	50	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
Retail - Other Retail - Of Which: non-SME	1,851	57	1,364	469	71	51	2,025	54	1,542	524	68	50	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(3)</sup>																	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 20% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined	
DENMARK	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	78,610	1,239	67,881	17,827	1,062	654	80,281	1,253	69,741	18,041	1,132	662	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	44,793	789	38,219	7,279	605	413	44,888	785	38,111	7,401	635	419	0	0	0	0
	Retail	119,804	1,839	118,019	15,817	1,204	430	120,078	978	118,502	15,785	1,198	438	0	0	0	0
	Retail - Secured on real estate property	117,260	1,977	116,470	15,617	1,198	386	118,676	1,008	118,078	15,270	1,194	390	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5,568	210	5,124	853	281	71	5,470	216	5,025	879	299	74	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	112,292	787	111,346	14,504	878	315	113,206	792	113,053	14,392	895	316	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,814	53	1,347	460	68	48	2,003	50	1,525	115	64	48	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
Retail - Other Retail - Of Which: non-SME	1,814	53	1,347	460	68	48	2,003	50	1,525	115	64	48	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined	
SWEDEN	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	6,163	0	6,094	1,890	0	0	6,235	121	6,145	2,088	0	18	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	2	1	0	3	0	2	2	1	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	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
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost																
[ 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																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		41	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
		54	54	2	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Nykredit Realkredit A/S

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		41	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
		77	77	3	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Nycredit Realcredit A/S

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>			
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted			Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
min EUR																					
Cash balances at central banks and other demand deposits	6,939	0	0	0	0	4	0	0	0	0	8,525	0	0	0	0	4	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,621	0	0	0	0	0	0	0	0	0	13,025	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	892	0	0	0	0	0	0	0	0	0	932	0	0	0	0	0	0	0	0	0	
Credit institutions	11,687	0	0	0	0	0	0	0	0	0	12,041	0	0	0	0	0	0	0	0	0	
Other financial corporations	26	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	
Non-financial corporations	16	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	194,435	49	2,497	2,470	145	196	981	235	1,479	200,930	38	2,462	2,430	321	202	965	228	1,439			
Central banks	52	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
General governments	1,234	0	3	3	0	0	3	0	3	1,273	0	3	3	0	0	3	0	0	0	0	
Credit institutions	876	0	1	1	0	1	0	0	0	966	0	2	2	0	2	0	0	0	0	0	
Other financial corporations	7,384	2	49	49	38	17	34	27	6	7,689	1	48	45	32	19	31	23	14			
Non-financial corporations	62,823	12	706	706	190	126	347	148	309	64,371	3	663	663	166	129	350	142	307			
of which: small and medium-sized enterprises	47,790	12	624	624	190	119	197	129	300	49,059	2	580	580	166	119	190	124	259			
of which: Loans collateralized by commercial immovable property	4,409	0	82	82	0	0	13	0	0	3,151	1	84	84	0	0	13	0	48			
Households	122,066	35	1,739	1,711	119	93	997	66	1,113	127,027	34	1,748	1,716	123	93	981	66	1,114			
of which: Loans collateralized by residential immovable property	100,974	26	1,010	1,001	41	24	132	11	673	104,298	23	1,030	1,018	47	22	124	12	672			
of which: Credit for consumption	14,230	7	728	710	77	37	440	41	15,439	9	719	699	77	41	118	44	445				
DEBT INSTRUMENTS other than HFT	213,996	49	2,497	2,470	145	200	981	235	1,479	222,480	38	2,462	2,430	321	206	965	228	1,439			
OFF-BALANCE SHEET EXPOSURES	6,329	53	53	49	32	19	19	19	0	6,844	54	54	54	63	34	19	19	0			

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Nycredit Realkredit A/S

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which defaulted	Of which Stage <sup>(4)</sup>				Of which defaulted	Of which Stage <sup>(4)</sup>					Of which defaulted	Of which Stage <sup>(4)</sup>							
(in € bn)																					
Cash balances at central banks and other demand deposits	6,778	0	0	0	0	4	0	0	0	0	7,894	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,917	0	0	0	0	0	0	0	0	0	12,397	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	729	0	0	0	0	0	0	0	0	0	798	0	0	0	0	0	0	0	0	0	0
Credit institutions	12,135	0	0	0	0	0	0	0	0	0	11,454	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	22	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	201,881	26	2,406	2,377	323	207	938	204	1,442	203,622	34	2,406	2,376	412	190	939	219	1,241			
Central banks	87	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0	0	0
General governments	1,246	0	3	3	0	0	-2	0	1	1,221	0	3	3	0	0	-2	0	0	1		
Credit institutions	1,118	0	3	3	0	0	2	0	0	546	0	3	3	0	0	3	0	0	0		
Other financial corporations	7,547	1	44	44	31	15	29	21	6	8,403	1	45	45	23	16	31	22	5			
Non-financial corporations	64,485	2	637	637	141	141	323	116	313	65,428	6	724	724	261	123	326	120	282			
of which: small and medium-sized enterprises	48,352	1	543	542	107	135	154	97	262	48,290	6	626	626	117	155	103	103	208			
of which: Loans collateralised by commercial immovable property	3,034	0	95	95	0	0	11	0	91	2,970	0	98	98	0	11	0	0	62			
Households	127,187	24	1,719	1,690	124	51	578	68	1,151	127,988	27	1,651	1,602	127	51	577	68	950			
of which: Loans collateralised by residential immovable property	103,864	20	1,018	1,007	46	18	122	12	722	103,308	23	942	932	46	17	113	11	569			
of which: Credit for consumption	15,830	3	701	683	77	40	117	56	399	16,792	4	689	670	82	42	118	56	385			
DEBT INSTRUMENTS other than HFT	221,376	26	2,406	2,377	323	211	938	204	1,442	223,623	34	2,406	2,376	412	190	939	219	1,241			
OFF-BALANCE SHEET EXPOSURES	6,426		36	31	38	35	11	11	0	6,229		36	36	34	28	26	25	0			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	301	252	69	68	211	177	298	258	71	71	213	191
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	8	8	8	0	0	7	7	7	7	0	0
Non-financial corporations	93	86	31	31	57	51	89	85	30	30	57	53
of which: small and medium-sized enterprises	88	82	31	31	53		84	81	30	30	52	
Households	201	159	30	29	154	126	202	166	34	34	156	138
DEBT INSTRUMENTS other than HFT	301	252	69	68	211		298	258	71	71	213	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Nykredit Realkredit A/S

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	321	281	81	80	233	210	286	252	75	74	204	174
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	7	7	7	0	0	6	6	6	6	0	0
Non-financial corporations	107	105	31	31	69	68	96	94	26	26	63	62
of which: small and medium-sized enterprises	102	100	31	31	65		92	91	26	25	60	
Households	207	169	42	42	163	142	184	152	43	43	141	112
DEBT INSTRUMENTS other than HFT	321	281	81	80	233		286	252	75	74	204	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Nykredit Realkredit A/S

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,618	41	41	535	6	19	1,659	34	34	319	5	19	1,666	30	30	328	6	21	1,666	24	24	336	6	20
B Mining and quarrying	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0
C Manufacturing	3,344	92	92	1,555	89	6	3,537	34	34	1,098	81	9	3,654	43	43	1,739	84	5	3,617	54	54	2,014	80	4
D Electricity, gas, steam and air conditioning supply	1,947	6	6	746	1	1	1,956	6	6	648	1	1	1,779	1	1	679	1	2	1,784	1	1	643	2	1
E Water supply	22	1	1	12	1	0	20	1	1	6	1	0	20	1	1	26	1	0	26	2	2	26	2	0
F Construction	1,449	54	54	320	29	13	1,501	45	45	340	28	14	1,523	30	30	353	14	12	1,487	27	27	307	11	12
G Wholesale and retail trade	2,917	69	69	1,533	92	11	3,029	65	65	1,635	89	10	3,048	69	69	1,661	70	10	3,114	79	79	1,656	69	8
H Transport and storage	1,226	1	1	726	4	2	1,233	1	1	663	5	2	1,241	1	1	697	2	2	1,246	1	1	768	3	2
I Accommodation and food service activities	397	16	16	23	8	0	377	16	16	36	0	0	387	16	16	42	19	4	396	16	16	42	8	4
J Information and communication	1,680	5	5	689	7	1	1,747	4	4	708	5	1	1,775	3	3	751	4	1	1,780	3	3	735	4	1
K Financial and insurance activities	74	2	2	14	1	0	69	4	4	6	1	0	69	1	1	56	1	0	70	1	1	53	0	0
L Real estate activities	49,899	437	437	1,476	27	115	46,976	422	422	1,466	28	144	47,668	412	412	1,393	32	145	47,856	413	413	1,429	37	147
M Professional, scientific and technical activities	644	10	10	382	8	1	640	8	8	297	7	1	634	7	7	361	8	1	476	7	7	196	4	2
N Administrative and support service activities	697	9	9	581	9	1	713	9	9	599	10	1	689	9	9	480	21	1	521	84	84	411	13	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	8	0	0	0	0	0	8	0	0	0	0	0	14	0	0	6	0	0	13	0	0	5	0	0
Q Human health services and social work activities	973	4	4	149	2	2	620	8	8	151	2	1	596	6	6	129	1	1	622	6	6	149	1	1
R Arts, entertainment and recreation	271	8	8	256	1	2	256	7	7	70	1	2	261	6	6	85	1	2	256	4	4	62	1	2
S Other services	232	0	0	204	0	0	238	0	0	211	0	0	239	0	0	203	0	0	238	0	0	212	0	1
Loans and advances	62,823	-706	-706	8,824	-275	-188	64,371	663	663	8,727	-270	-208	64,485	637	637	8,723	-257	-207	65,428	724	724	8,921	-243	-207

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.