

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,597	9,736	9,719	9,973	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,597	9,736	9,719	9,973	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,088	10,232	10,214	10,458	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	10,088	10,232	10,214	10,458	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,615	11,742	11,658	11,999	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,615	11,742	11,658	11,999	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	45,748	46,166	47,553	48,489	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,748	46,166	47,553	48,489	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.98%	21.09%	20.44%	20.57%	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	20.98%	21.09%	20.44%	20.57%	(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	22.05%	22.16%	21.48%	21.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.05%	22.16%	21.48%	21.57%	(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	25.39%	25.43%	24.52%	24.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.39%	25.43%	24.52%	24.75%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	201,621	205,760	212,862	221,312	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	5.00%	4.97%	4.80%	4.73%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,088	10,232	10,214	10,458	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,088	10,232	10,214	10,458	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	201,621	205,760	212,862	221,312	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	201,621	205,760	212,862	221,312	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.0%	4.8%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.0%	4.8%	4.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Nykredit Realkredit A/S

		(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	OWN FUNDS	11,615	11,742	11,658	11,999	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)	9,597	9,736	9,719	9,973	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	159	158	158	158	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	instruments) Retained earnings	4,413	4,760	4,757	4,996	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	1	1	1	1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5,101	4,898	4,899	4,900	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	0		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-8	-8	-5		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-30	-30		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	-27	-30	-50			
		associated DTLs	0	0	20		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	0	0	-20		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	-42	-44	-41		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	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	0	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	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	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)	491	496	495		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	493	499	500		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
		(-) Excess deduction from T2 items over T2 capital	0	0	0		C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-4	-5	-14	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
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	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,088	10,232	10,214	10,458	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,527	1,511	1,444	1,541	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,450	1,450	1,450	1,450	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
							C 01.00 (r910,c010) + C 01.00 (r920,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions	78	61	-6	91	C 01.00 (1910,C010) + C 01.00 (1920,C010) + C 01.00 (1930,C010) + C 01.00 (1940,C010) + C 01.00 (1970,C010) + C 01.00 (1974,C010) + C 01.00 (1978,C010)	
							c 01:00 (137 1;c010)	
	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	В	TOTAL RISK EXPOSURE AMOUNT	45,748	46,166	47,553	48,489	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.98%	21.09%	20.44%	20.57%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.05%	22.16%	21.48%	21.57%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.39%	25.43%	24.52%	24.75%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,597	9,736	9,719	9,973	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%)	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.98%	21.09%	20.44%		[D.1]/[B-B.1]	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	n	0	0		C 05.01 (r440,c030)	
	E	Adjustments included in RWAs due to IFRS 9 transitional arrangements	n	0	0		C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a reg	0		Ŭ	Ŭ	· · · · · · · · · · · · · · · · · · ·	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	36,686	36,895	38,648	38,555	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	1,552	1,669	1,665	1,617	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	32,392	32,638	34,185	34,177	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	2,406	2,305	2,432	2,320	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,936	2,050	2,290	2,780	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	106	110	121	78	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 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,572	3,668	3,079	3,659	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,184	1,262	1,288	1,700	C 02.00 (R530, c010)
Of which IMA	2,387	2,406	1,791	1,959	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,448	3,443	3,416	3,416	C 02.00 (R590, c010)
Of which basic indicator approach	3,448	3,443	3,416	3,416	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	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	45,748	46,166	47,553	48,489	



2019 EU-wide Transparency Exercise P&L Nykredit Realkredit A/S

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	2.675	2.462	070	1.740
Interest income	2,675	3,462	879	1,748
Of which debt securities income	0	0	U	U 1 700
Of which loans and advances income	2,587	3,443	861	1,708
Interest expenses	1,608	2,035	539	1,029
(Of which deposits expenses)	20	35	20	10
(Of which debt securities issued expenses)	1,498	1,986	489	989
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	18	20	7	20
Net Fee and commission income	-44	-65	-24	-35
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	-13	-14	-6	-13
Gains or (-) losses on financial assets and liabilities held for trading, net	158	69	-62	-129
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-9	36	127	252
Gains or (-) losses from hedge accounting, net	0	0	0	-1
Exchange differences [gain or (-) loss], net	12	14	5	5
Net other operating income /(expenses)	84	117	39	85
TOTAL OPERATING INCOME, NET	1,272	1,603	425	902
(Administrative expenses)	459	617	151	306
(Depreciation)	9	12	9	18
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	0	5	-2
(Commitments and guarantees given)	-1	0	5	-2
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	8	28	-1	8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	8	28	-1	8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	2	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	0	-1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	2	2	4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	795	945	263	576
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	638	771	218	484
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	638	771	218	484
Of which attributable to owners of the parent	638	771	218	484

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	L8			As of 31/	12/2018			As of 31/	03/2019			As of 30/0	06/2019		
		Fa	ir value hierarc	chy		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,184				3,254				3,269				4,119				IAS 1.54 (i)
Financial assets held for trading	2,414	14	2,227	173	2,506	8	2,297	200	2,776	16	2,416	343	3,092	8	2,743	341	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,446	2,886	9,121	439	13,376	1,570	11,401	405	14,168	4,059	9,670	438	15,798	5,199	10,211	388	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	159,072	0	159,072	0	160,079	0	160,079	0	163,343	0	163,343	0	165,320	0	165,320	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	13,083				13,893				14,869				16,851				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	52	0	52	0	59	0	59	0	66	0	66	0	67	0	67	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	833				722				891				1,130				
TOTAL ASSETS	191,085				193,888				199,382				206,377				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

(mlr	n EUR)			As of 30/09/20	T.					As of 31	L/12/2018					As of 31,	/03/2019					As of 30	0/06/2019			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant	credit risk since Cred	Stage 3	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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant	increase in credit risk since	Stage 3	Stage 1 Assets without significant	increase in credit risk since	Stage 3 e Credit-impaire assets	Stage 1 Assets withousignificant	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	(0	0 0	0	0	0	0	0		0	0 0	0	C		0	0	0	0	0 ((0 (0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances		0	0	0	0	0	0	0		0	0 0	0	C		0	0	0	O	0 0)		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	(0	0 0	0	0	0	0	0		0	0 0	0	C		0	0	0	0	0 0	(0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	12,558	8 440	0 448	-50	-20	-294	13,280	540	44	-4.	2 -25	-305	14,518	31	0 40	05 -3	33 -2	7 -30	6 16,511	. 300	5 40	-50	-25	-294	Annex V.Part 1.32, 44(a)

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



Market RiskNykredit Realkredit A/S

							,		in care 7 y S												
	SA				Ι	M									IM						
			VaR <i>(Memorandum item</i>	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS C HARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	DEFAU MIGRATI	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEAGUDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30,	/09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk	818 148	838 188	31 31	7 160 7 160	37 37							30 30	7	162 162	37 37						
Of which: Specific risk Equities	670 322	651	0	0 0	0							0	0	0	0						
Of which: General risk	25 297	30	1	0 2	0							1	0	3	1						
Of which: Specific risk Foreign exchange risk	0	0	1	0 0 2	0							2	0	3	0						
Commodities risk Total	1,140	1,203	31	7 160	3 7	0	0	0	0	0	2,387	31	7	162	37	0	0	0	0	0	2,406
	As of 31/03/2019	As of 30/06/2019				03/2019									As of 30/0			<u> </u>			2,100
Traded Debt Instruments Of which: General risk	866 170		23	6 116 6 116	26							21	5	122 122	35						
Of which: Specific risk	696			0 0	0							0	0	122	33						
Equities	387	420	4	1 23	6							8	2	42	9						
Of which: General risk	4	1	4	1 23	6							8	2	42	9						
Of which: Specific risk	383	419	0	0 0	0							0	0	0	0						
Foreign exchange risk	0	0	1	0 1	0							1	1	3	2						
Commodities risk	0	0	0	0 0	0							0	0	0	0						
Total	1,253	1,615	24	6 119	27	0	0	0	0	0	1,791	24	6	132	38	0	0	0	0	0	1,959

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/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	4,895	9,340	9		4,842	9,516	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	U	0	0		0 n	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	3,054	2,061	579		2,635	2,038	564	
	Corporates	861	861	743		866	866	751	
	of which: SME	411	411	314		395	395	302	
	Retail	154	154	115		161	161	121	
Consolidated data	of which: SME	0	0	0		0	0	0	
consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	1,718	1,718	181		2,815	2,815	292	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	19	19	19		9	9	9	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	10,701	14,153	1,646	0	11,328	15,404	1,746	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	3,535	8,610	0		3,612	8,747	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,081	1,641	444		1,997	1,748	457	
	Corporates	861	861	743		865	865	751	
	of which: SME	411	411	314		395	395	302	
	Retail	154	154	115		161	161	121	
DENMARK	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	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	1,530	1,530	153		2,592	2,592	260	
	Claims on institutions and corporates with a ST credit assessment	1,330	1,550	122		2,392 n	2,592 N	200	
	Collective investments undertakings (CIU)	0	0	"		0	0		
	Equity	19	19	19		Q	9	٩	
	Other exposures	0	0	10		n l	0		
	Standardised Total ²		<u> </u>		0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	107							
	Central governments or central banks	697	67	0		505	44	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	29	29	7		17	17	5	
	Corporates	0	0	0		0	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
CMEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	76	76	12		76	76	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	_
	Standardised Total ²				due to credit conversion factors				0

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	1	
	Retail	0		l o		o l	0		
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				l 0 l				l 0

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



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	d Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0 0	
	Retail	0	0			0	0		
Country of	of which: SME	0	0	0		0	0		
-	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

		exposures, but includes genera	xposures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)	0										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0					
	Multilateral Development Banks	0	0			0						
	International Organisations	0	0	0		0	0					
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0				
coarreer pare 3	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other exposures	0	0	0		0	0	0				
		U	U	<u> </u>	0	U	0	U	0			
	Standardised Total ²				l O				U			

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for secu	ristisation exposures, additional	valuation adjustments (AVAS) a	ind other own funds reductions	Telated to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0		U	0	0		U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes genera		terparty excludes those for sect	uristisation exposures, additional	valuation adjustments (AVAS) at	nd other own rands reductions	Telated to the	
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

Regional government Public sector entity Multilateral Develor International Organistitutions Corporates										
Regional government Public sector entity Multilateral Develor International Organistitutions Corporates					Standardise	d Approach				
Regional government Public sector entity Multilateral Develor International Organistitutions Corporates			As of 30/	09/2018			As of 31	/12/2018		
Regional government Public sector entity Multilateral Develor International Organistitutions Corporates		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Regional government Public sector entity Multilateral Develor International Organistitutions Corporates	(mln EUR, %)									
Public sector entit Multilateral Develo International Orga Institutions Corporates	nts or central banks	0	0	0		0	0	0		
Multilateral Develor International Organistic Institutions Corporates	ents or local authorities	0	0	0		0	0	0		
International Orga Institutions Corporates		0	0	0		0	0	0		
Institutions Corporates		0	0	0		0	0	0		
Corporates	anisations	0	0	0		0	0	0		
· · · · · · · · · · · · · · · · · · ·		0	0	0		0	0	0		
		0	0	0		0	0	0		
of which: SME		0	0	0		0	0	0		
Country of Retail		0	0	0		0	0	0		
Country of of which: SME		0	0	0		0	0	0		
	ages on immovable property	0	0	0		0	0	0		
OF WHICH: SME	. De	0	0	0		0	0	0		
Exposures in defau		0	0	0	U	0	0	0	U	
Covered bonds	with particularly high risk	0	0	0		0	0	0		
	ions and cornerates with a ST credit assessment	0	0	0		0	0	0		
	ons and corporates with a ST credit assessment ents undertakings (CIU)	0	0	0		0	0	0		
Equity	ents undertakings (CIO)	0	0	0		0	0	0		
Other exposures		0	0	0		0) 	0		
Standardised Tota	12	U	0	0	0	0	U	0	0	

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

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
İ	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0 0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا ۱	0	0		0 0	l 0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	,			0
		<i>(</i> 2)			1				

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	Ü	0	0	0	U
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0			0	0		
	Equity Other exposures	0	0	0		0	0		
	Standardised Total ²	U	0	0	0	U	U	-	



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	6,452	11,613	11	L	7,713	12,745	12	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	(0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	3,573	1,874			3,717	1,341	431	
	Corporates	860	860			872	872	763	
	of which: SME	336	336			363	363	277	
	Retail	175	175	132	2	186	186	140	
Consolidated data	of which: SME	0	0	(0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	(0	0	0	
	of which: SME	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	
	Covered bonds	2,988	2,988	311		3,346	3,346	344	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	9	9			23	23	23	
	Other exposures	0	0	(0	0	0	
	Standardised Total ²	14,058	17,520	1,740	0	15,858	18,514	1,712	

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

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

1					Standardise	d Approach					
			As of 31,	03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	5,154	10,775	0		6,052	11,882	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2,805	1,558	402		2,920	1,006	306			
	Corporates	860	860	759		872	872	763			
	of which: SME	336	336	257		363	363	277			
	Retail	175	175	132		186	186	140			
DENMARK	of which: SME	0	0	0		0	0	0			
DEMMARK	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	2,695	2,695	272		2,975	2,975	298			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	9	9	9		23	23	23			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	542	62	1		894	75	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	19	7		30	30	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	113	113	16		114	114	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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

		exposures, but includes genera	al credit risk adjustments.	,					
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expecures	0	0	0		0	0	0	
	Other exposures Chandaudicad Tabal ²	U	U	U		U	U	U	•
	Standardised Total ²				1 0 1				l O



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nykredit Realkredit A/S

						Nykredit Realkredit A/S			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0 0	0		0	0 0	0 0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0		0 0	0 0	0 0	
	International Organisations Institutions	0 0	0	0		0 0	0	0 0	
	Corporates of which: SME	0 0	0	0		0 0	0	0 0	
Country of	Retail of which: SME	0 0	0 0	0		0 0	0	0 0	
Counterpart 4	Secured by mortgages on immovable property of which: SME	0 0	0 0	0		0	0 0	0 0	
	Exposures in default Items associated with particularly high risk	0 0	0 0	0	0	0 0	0 0	0 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0		0	0 0	0 0	
	Collective investments undertakings (CIU) Equity	0 0	0 0	0		0	0 0	0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	
		(1) Original exposure, unlike Ex(2) Total value adjustments and	d provisions per country of cou						
		exposures, but includes genera	al credit risk adjustments.		Standardise	ed Approach			
			A- af 21	/02/2010	Standardisc	ей Арргоасп	A5 20	0/06/2010	
			AS OF 31	/03/2019			AS OF 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar
	(mln EUR, %)		- Journal Fariate		provisions ²	Juliu Exposure	- Journal Fariac		provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	(
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Ex (2) Total value adjustments and							
				recipality excludes those for set	ansasation exposures, additiona	ii valuation aujustinents (AVAS)	and other own runus reduction	ons related to the	
		exposures, but includes genera		interparty exchange those for each			and other own runds reduction	ons related to the	
		exposures, but includes genera	al credit risk adjustments.			ed Approach			
		exposures, but includes genera	al credit risk adjustments.	/03/2019				0/06/2019	
		exposures, but includes generation	al credit risk adjustments.		Standardise Value adjustments and	ed Approach			
	(mln EUR, %)		As of 31	/03/2019	Standardise	ed Approach	As of 30	0/06/2019	Value adjustments an provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ²	Original Exposure ¹ O O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors	Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional	Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0	Value adjustments ar
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %)	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	Value adjustments an
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	Value adjustments ar
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	value adjustments ar
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions ² Value adjustments ar
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions ² Value adjustments an
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions ² Value adjustments as
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions ² Value adjustments an
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	Value adjustments ar
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions ²
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure O O O O O O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value ¹ O O O O O O O O O O O O O	Risk exposure amount 0	provisions 0



Credit Risk - Standardised Approach

Nykredit Realkredit A/S

					Standardise	d Approach			
			As of 3:	L/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	ľ	0		0	0		
	Retail	0		0		0	0		
Country of	of which: SME	0	O	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
bounter part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	١	0		0	0		
	Standardised Total ²				0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.	. ,	от фосы со, и и и и и и и и и и и и и и и и и и и	, ,			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	2	•			0	•		
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0			0	0	0	
	Institutions	0	0			0	0		
	Corporates	0	0			0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0				0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
_	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			re taking into account any effect	0				0

Credit Risk - IRB Approach

Nykredit Realkredit A/S

							IRB App	roach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln 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	(٥
	Institutions	0	0	0	0	0	0	0	0	0	0	(ა
	Corporates			60,011	19,244	2,102	563	69,424	0	61,908	19,470	(0 54
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	(ა
	Corporates - Of Which: SME	45,319	1,370	40,479	12,529	1,980		46,881	0	41,394	12,478		0 4.
	Retail	113,245	1,366	110,851	14,981	1,414		113,575	0	111,140	15,133	(0 5
	Retail - Secured on real estate property	111,489	1,277	109,521	14,476	1,343		111,778	0	109,777	14,598		0 4
Consolidated data	Retail - Secured on real estate property - Of Which: SME	14,851	349	14,267	2,181	519		11,366	0	10,827	1,925		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	96,638	928	95,254	12,295	824	342	100,412	0	98,949	12,674	(0 3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(ວ
	Retail - Other Retail	1,756	89	1,330	505	70	68	1,797	0	1,363	534		J (
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		ງ
	Retail - Other Retail - Of Which: non-SME	1,756	89	1,330	505	70	68	1,797	0	1,363	534	(J 6
	Equity	0	0	0	0	0		0	0	0	0		J
	Other non credit-obligation assets				337						283		
	IRB Total ²				34,561						34,885		

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

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

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure¹	Exposure Value ¹	Risk exposure amount		Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C)
	Institutions	0	0	0	0	0	0	0	0	0	0	C)
	Corporates		1,484	53,235	17,124	2,075	536	62,549	1,430	55,204	17,494	1,844	52
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: SME	41,603	1,353	36,900	11,817	1,963		43,229	1,308	37,811	11,826	1,742	2 43
	Retail	112,061	1,314	109,691	14,673	1,372		112,398	1,307	109,981	14,826	1,302	2 49
	Retail - Secured on real estate property	110,344	1,229	108,387	14,181	1,305	429	110,642	1,221	108,648	14,308	1,237	43
	Retail - Secured on real estate property - Of Which: SME	14,760	347	14,177	2,168	517	102	11,275	312	10,737	1,911	467	7
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	95,584	882	94,210	12,014	788	327	99,367	908	97,912	12,397	770	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	O	
	Retail - Other Retail	1,717	85	1,304	492	67	65	1,756	87	1,333	518	65	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	1,717	85	1,304	492	67	65	1,756	87	1,333	518	65	6
	Equity	0	0 0		0	0	0	0	0	0	0	C	
	Other non credit-obligation assets												
	IRB Total												

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

(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 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure			Value adjustments	Original	Exposure ¹	Exposure	Risk exposure amount		Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	(0	0	C	0	0	0	
	Institutions	0	0	0		0	0	C	0	0	0	
	Corporates	4,475	3 4,278	1,239		9	4,129	13	4,096	1,063	0	
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	C	0	0	0	
	Corporates - Of Which: SME	2,034	0 1,942	465		1	1,957	(C	1,952	379	0	
	Retail	18	1 13	4	(1	17	1	. 14	5	2	
	Retail - Secured on real estate property	10	0 9	2		0	9	C	9	1	0	
CMEDEN	Retail - Secured on real estate property - Of Which: SME	7	0 7	1		0	7	(C	7	1	0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	2	0 2	1		0	2	C	1	1	0	
	Retail - Qualifying Revolving	0	0	0	(0	0	C	0	0	0	
	Retail - Other Retail	8	1 4	2	(1	8	1	. 5	4	2	
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	C	0	0	0	
	Retail - Other Retail - Of Which: non-SME	8	1 4	2		1	8	1	. 5	4	2	
	Equity	0	0	0	(0	0	c	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and
	(mln ELID 0/)	Of which: defaulted	Value	Of which: defaulted	provisions	Of which defaulted	:	Of which: defaulted	provisions
	(mln EUR, %) Central banks and central governments	deraulted) O	derauited	0	derauited		deladited	0
						0	0		0
	Institutions Corporates			ا		0			0
	Corporates - Of Which: Specialised Lending			0	0 0	0	0 0	0	0
	Corporates - Of Which: SME		0	o	0 0	0	0 0	o	0
	Retail	0 0	0	О	0 0	0	0 0	О	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
ountry of Counterpart 3	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB	Approach							
			As of 30	09/2018				As of 31/	1/12/2018				
		Original Exposure ¹	Original Exposure Exposure Value Of which:			Exposure adjustments		Exposure Exposure amount adjustments Original Exposure Exposure		Exposure Value ¹	Risk expos	sure amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Of winder	ich: provisions		Of which: defaulted	Value		Of which: defaulted	provisio		
	Central banks and central governments	deraulted	0	uerai	nteu O	0 0	deradited	0		n	0		
	Institutions			0	0						0		
	Corporates		0	0	0					0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0 0		0		0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0		0	(0	0		
	Retail	0 0	0	0	0	0 0	C	0	(0	0		
	Retail - Secured on real estate property	0 0	0	0	0	0	C	0	(0	0		
Country of Country and 1	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0 0	C	0	(0	0		
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0 0	C	0	(0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0 0	C	0	(0	0		
	Retail - Other Retail	0 0	0	0	0	0	C	0	(0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	(0	0		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	(0	0		
	Equity	0 0	0	0	0	0 0	C	0	(0	0		
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Nykredit Realkredit A/S

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustme
		Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisio
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0	0	0	C	0	0	0	0	0)
	Institutions	0 0	0	0	C	0	0	0	0	0)
	Corporates	0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0		1
	Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0		7
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0)
	Equity	0 0	0	0	C	0	0	0	0	0	(j
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
						and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Of which: defaulted	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 (0	0	0 0	0 (0
	Institutions	0 0	0	0	0	0	0	0	0
	Corporates	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0 0	0	0		0	0	0	0
ountry of Counterpart 7	Retail Secured on real estate preparty	0 0	0	0		0	0		0
	Retail - Secured on real estate property Of Which: SME	0 0	0	0		0			0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0			0
, ,	Retail - Qualifying Revolving		0			ő			0
	Retail - Other Retail		0	0	ا م	o l	0 0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0		o	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0
	Equity	0 0	0	0	0	О	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

						IRB Ap	proach					
			As of 30/	09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	value⁻		Of which: defaulted	and 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
	Institutions	0 0	0	0	0	0	(0	0	0		0
	Corporates	0 0	0	0	0	0	(0	0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	(0	0		0
	Corporates - Of Which: SME	0 0	0	0	0	0	(0	0		0
	Retail	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	(0	0	0		0
country of counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	(0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0	(0	0	0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		0
	Equity	0 0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted		Of which: defaulted	and provisions		Value ¹ which: aulted	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	0		0	0 0	0	0
	Corporates	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	О	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		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
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB Approach

Nykredit Realkredit A/S

						IRB App	oroach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹ Of which: defaulted 0 0 0 0 0 74,328 0 0 46,566 113,032 111,299 0 Exposur Value ¹ 6 10 0 0 0 10 0 10 0 10 0 10 0 10 0		Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ure amount	Value adjustme
	(mln EUR, %)				Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0	0	C	0	0	(J
	Institutions	0	0 0	0	C	0	0	C	0	0	(ა
	Corporates	74,328	0 65,884	21,628	C	532	74,570	C	66,144	21,608	(ა
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	0	C	0	0	(ა
	Corporates - Of Which: SME	46,566	0 41,013	12,064	C	402	41,857	C	36,135	11,651	(ა
	Retail	113,032	0 110,707	14,763	C	488	116,623	C	114,786	15,241	(ა
	Retail - Secured on real estate property	111,299	0 109,380	14,258	C	418	114,692	C	113,278	14,668	(ა
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	7,658	0 7,205	1,385	C	61	9,152	C	8,554	1,329	(ა
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	103,642	0 102,176	12,873	C	357	105,539	C	104,724	13,338	(J
Consolidated data	Retail - Qualifying Revolving	0	0 0	0	C	0	0	C	0	0	(J
	Retail - Other Retail	1,733	0 1,327	505	C	70	1,932	C	1,508	573	(J
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	C	0	0	(J
	Retail - Other Retail - Of Which: non-SME	1,733	0 1,327	505	C	70	1,932	C	1,508	573	(J
	Equity	0	0 0	0	C		0	C	0	0	(J
	Other non credit-obligation assets			366						442		
	IRB Total ²			36,757						37,290		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk in (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0) (
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	65,729	1,467	57,547	19,145	1,751	495	66,078	1,393	57,732	19,158	1,087	556
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	43,874	1,235	38,421	11,462	1,551		39,247	1,195	33,565	11,096		
	Retail	111,866	1,151	109,571	14,461	1,076		115,530	1,229	113,720	14,988	1,407	49
	Retail - Secured on real estate property	110,177	1,063	108,272	13,972	1,017		113,641	1,142	112,242	14,427	1,344	41
DENIMARIA	Retail - Secured on real estate property - Of Which: SME	7,603	214	7,150	1,373	342	61	9,097	207	8,499	1,318	275	6
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	102,575	849	101,122	12,599	675	346	104,544	935	103,742	13,109	1,069	354
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,689	89	1,299	490	58	67	1,889	87	1,478	561	63	77
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,689	89	1,299	490	58	67	1,889	87	1,478	561	63	77
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
SWEDEN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4,833 (982 1: () () () () ()	0 0	0 4,709 0 972 6 1 0 1 0 5 0	0 1,320 0 273 4 1 0 1 0 3 0 3	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4,683 0 963 7 2 1 1 0 5 0	c	0 0 0 0 8 4,680 0 963 6 6 2 1 1 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,282 0 260 4 1 0 3 0 3	0 0 25 0 0 1 0 1 0	0 0 9 0 1 1 1 1 0 0 0 0 0 1 1 1 0 0 0
	Other non credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Expo	Original Exposure Exposure Value Value Of which: Of which: Value					Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustmen and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	(0	
	Institutions	0	0	0	0	0	0	0	0	0	(0 0	
	Corporates	0	0	0	0	0	0	0	0	0	(0 0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	(0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	(0	
	Retail	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	
ountry of Counterpart 3	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	(
ourier, or courred part of	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	U	0	0	0	0	0	١	0	0			
	Retail - Other Retail	0	0	0	0	0	0	١	0	0			
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0			١	0				
	Retail - Other Retail - Of Which: non-SME		0	0	0	١	0		0	0	ì		
	Equity	0	0	0	0	0	0	0	0	0			
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure¹	Exposure	Risk expos	sure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 defaulted	0	0	ueraurteu	0	0	uerauiteu	0	C	delauiteu	1
	Institutions		0	l ő			0	0				
	Corporates		0	0		ő	0	0	0	C		
	Corporates - Of Which: Specialised Lending	0 0	0	0		0	0	0	0	C		
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	C		
	Retail	0 0	0	0	c	0	0	0	0	C		D
	Retail - Secured on real estate property	0 0	0	0	c	0	0	0	0	C) (D
Country of Countainant 1	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	C) (D
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	C		D
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	C		D
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	C		P
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	C		
	Equity	0 0	0	0	C	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach Nykredit Realkredit A/S

						IRB Ap	proach				
			As of 31	/03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of whi defaul			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	0
	Institutions	0	0	0	(0	0	0	0	0	0
	Corporates Of Which Considing Landing	0		0	(0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	(0	0	0	0	0
	Corporates - Of Which: SME Retail	0						0	l o	0	0
	Retail - Secured on real estate property	0		0			0	0		0	0
	Retail - Secured on real estate property - Of Which: SME				(١	0		١	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME				(0		٥	0
	Retail - Qualifying Revolving				C			0	0	0	0
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	C	0	0	0	0	o	0
	Equity	0	0 0	0	C	0	0	0	0	О	0
	Other non credit-obligation assets	_									
	IRB Total										

					IRB Ap	proach					
			As of 31/	03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which:	- value-	Of which:	provisions		Of which: defaulted	- value-		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	Cladited	0	0	deradited	0
	Institutions		0	0		0		0	0		0
	Corporates	0 0	0	0		0		0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0		0
	Retail	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
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	Compare Comp	0	0	0	0	(0			
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	(0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	(0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0		0
	Equity	0 0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets										
	IRB Total										

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	/06/2019		
		Original Exposu	ire ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		which: faulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 7	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln 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	(derauteu	
	Institutions	0 0	0	0	0	0	0	0	0	0		
	Corporates	0 0	0	0	0	0	0	0	0	0		o
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		o l
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o l
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		D
Carrature of Carrataurant O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		D
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(o l
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(o l
	Equity	0 0	0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln 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	C	0	0	0	(0
	Institutions	0 0	0	0	0	0	O	0	0	0		0
	Corporates	0 0	0	0	0	0	O	0	0	0	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	(D
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		O
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Equity	0 0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Diele weiebend
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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	0 0 20 0 20 0 0 40	0 20 0 0	0 0 20 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	3,485 49 68 57 59 48 35	49 68 57 59 48 35	0 49 68 55 54 32 3	0 0 0 0 0 0	0 0 0 0 0 0	64 0 0 0 0 0 0 0	0 0 0 0 0 1 1	91 0 0 0 0 0 6 6	-3 0 0 0 0 0 0	265 0 0 0 0 0 0	0 35 4 7 99 1,115 4,020 5,280	0 0 0 0 0 0	
[0 - 3M [Estonia	3,801	3,801	259			64	1	102	-3	265	5,280	Ū.	U



General governments exposures by country of the counterparty

							Nykredit Realkredit A/ As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
	(min Edit)							Derivatives with pos		Derivatives with negative	fair value		eet exposures	
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 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 Notion	nal amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [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 13 1 0 12 26	169 0 0 86 111 0 29	0 0 -1 -3 -7 -6 -93	104 10 20 21 120 19 160	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Germany	8 85 218 35 128 276 0	0 85 218 0 128 276 0	0 85 72 0 128 207 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 8	
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
Total [0 - 3M [Italy													
Total [0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce 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 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 [Lithuania													
[0 - 3M [Luxembourg	0 14 0 30 60 138 0	0 14 0 30 60 138 0	0 14 0 30 60 95 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Netherlands													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	neet	20			Deriva	tives		Off balan	ice sheet	
	(IIIII LUK)							Derivatives with pos		Derivatives with neg	gative fair value	Off-balance sh		
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 [Spain													
[0 - 3M [Sweden	470 0 0 0 22 0 0	470 0 0 0 22 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	470 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	133 0 0 0 0 0 0 133	133 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	14 42 54 52 145 252 605	3,837 5,764 4,206 1,782 3,890 6,667 3,223	-31 -36 -105 -112 -269 -709 -1,462	4,160 3,560 5,069 3,573 5,206 9,825 5,868 37,261	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 100 0 0 0 100	0 0 100 0 0 0 0	0 0 100 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6
[0 - 3M [Australia	200		100	, and the second		J		· ·		V			
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S							
						Dive	As of 31/12/2018							
						Direc	ct exposures					2001		_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets 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 [Japan													
[0 - 3M [U.S.	133 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 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
[0 - 3M [China	133	133	V						V		U	v	3
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nykredit Realkredit A/S

							Tryki cale Realiticale Fy							
							As of 31/12/2018	3						
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	

Notes and definition

- 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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Guyana, French Guiana, Guyana, French Guyana, F
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S As of 30/06/2019							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	neet				Deriva	atives		Off balan	ice sheet	
	(min zorty							Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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 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
					tillough profit of loss	comprehensive income								
[0 - 3M [Austria	0 0 20 0 21 0 0	0 0 20 0 21 0 0	0 0 20 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[0 - 3M [Denmark	5,775 28 78 50 16 56 33 6,036	5,775 28 78 50 16 56 33 6,036	67 28 77 47 12 40 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 1	1 0 0 0 0 0 5 6	-2 0 0 0 0 0 0	118 0 0 0 0 0 0 0	0 36 8 7 172 1,234 4,532 5,989	0 0 0 0 0 0	
[0 - 3M [Estonia	6,036	6,036	2/3				1	12	-2	118	5,989	O .	1



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(min Edit)							Derivatives with pos		Derivatives with n	egative fair value		eet exposures	
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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M	France	0 0 0 0 0 94 0	0 0 0 0 0 94 0 95	0 0 0 0 0 94 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4 10 12 35 78 280 715 1,133	1,470 2,996 507 782 2,247 3,278 2,289 13,570	0 -17 -38 -102 -108 -603 -1,353 -2,220	1,623 2,205 1,153 1,436 2,023 4,829 3,631 16,900	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany	0 126 305 81 79 263 0	0 126 271 81 79 263 0	0 20 241 81 79 191	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
Total [0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/ As of 30/06/2019						
						Dire	ct exposures	<u></u>					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balaı	nce sheet	
	(min zory)							Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg	0 14 30 0 77 90 0	0 14 30 0 77 90 0	0 14 30 0 77 90 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta												
[0 - 3M [Netherlands												
[0 - 3M [Poland												
[0 - 3M [Portugal												
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

							Nykredit Realkredit A/As of 30/06/2019							
						Dire	ct exposures	<u>′ </u>						
	(mln EUR)			On balance sl	neet	20			Deriva	tives		Off balan	ice sheet	
	(ITILIT EGIV)							Derivatives with pos		Derivatives with negative fair value			eet exposures	
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	Spain													
[0 - 3M [Sweden	843 0 0 0 22 0 0	843 0 0 0 22 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	843 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	149 0 0 0 0 0 0	149 0 0 0 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 11 37 41 113 297 280 784	1,283 1,893 2,520 2,461 1,951 5,238 1,311 16,658	-9 -27 -59 -61 -178 -554 -823	917 2,730 3,251 1,623 3,028 7,372 2,531 21,453	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland										,			
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 52 0 0 0 0 0	0 52 0 0 0 0 0	0 52 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Australia	32	52	32	J		J		J		, and the second	J	J	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Nykredit Realkredit A/S	5						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
								Off-balance she						
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short					Derivatives with positive fair value		Derivatives with	negative fair value			Risk weighted exposure amount
			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 [Japan													
[0 - 3M [U.S.	145 0 0 0 0 0 0	145 0 0 0 0 0 0 145	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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
[0 - 3M [China	143	143	U			U	U		U		U C C C C C C C C C C C C C C C C C C C	V	3
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nykredit Realkredit A/S

						Nykiedit Kedikiedit Ay	3				
						As of 30/06/2019					
					Dire	ect exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance she	et
							Derivatives with positive fair value	Derivatives with nega	ative fair value	Off-balance sheet expo	ures
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 a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Prov	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others	0 0 0 48 0 0	0 0 0 48 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo,
(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.



Performing and non-performing exposures

			A	s of 30/09/201	8					A	s of 31/12/201	2/2018				
		Gross carry	ing amount		Accumulated in accumulated convisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing ner	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	11,701	0	27	27	0	27	0	12,596	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,060	0	0	0	0	0	0	1,161	0	0	0	0	0	0		
Credit institutions	10,384	0	27	27	0	27	0	11,335	0	0	0	0	0	0		
Other financial corporations	48	0	0	0	0	0	0	40	0	0	0	0	0	0		
Non-financial corporations	210	0	0	0	0	0	0	61	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	176,373	107	3,028	3,002	99	963	1,751	178,220	85	2,981	2,959	106	939	1,707		
Central banks	1,050	0	0	0	0	0	0	1,595	0	0	0	0	0	0		
General governments	1,267	0	0	0	0	0	0	1,260	0	1	0	0	0	0		
Credit institutions	2,935	0	5	5	2	5	0	2,394	0	7	7	2	7	0		
Other financial corporations	6,481	0	26	10	23	10	0	7,100	0	31	10	30	10	0		
Non-financial corporations	46,694	58	2,010	1,999	25	329	1,407	47,356	44	1,874	1,874	31	321	1,335		
of which: small and medium-sized enterprises at amortised cost	2,756	1	197	197	17	82	1	2,676	0	178	178	12	61	1		
Households	117,946	49	986	986	50	618	344	118,516	42	1,068	1,068	43	600	372		
DEBT INSTRUMENTS other than HFT	188,074	107	3,055	3,029	99	991	1,751	190,816	85	2,981	2,959	106	939	1,707		
OFF-BALANCE SHEET EXPOSURES	3,836		15	14	15	0	0	4,371		34	29	16	0	3		

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 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.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019							
	Gross carrying amou				Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial guarantees received on non-performing		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	
	Of which performing by past due >3				On performing	On non- performing			Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	13,280	0	0	0	0	0	0	14,904	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,567	0	0	0	0	0	0	1,477	0	0	0	0	0	0	
Credit institutions	11,594	0	0	0	0	0	0	13,302	0	0	0	0	0	0	
Other financial corporations	41	0	0	0	0	0	0	50	0	0	0	0	0	0	
Non-financial corporations	77	0	0	0	0	0	0	76	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	182,484	86	2,818	2,798	83	960	1,625	187,303	66	2,849	2,830	89	971	1,628	
Central banks	2,099	0	0	0	0	0	0	2,169	0	0	0	0	0	0	
General governments	1,257	0	1	0	0	0	0	1,073	0	0	0	0	0	0	
Credit institutions	2,973	0	7	7	3	7	0	3,654	0	4	4	2	4	0	
Other financial corporations	7,004	0	28	9	23	9	0	8,479	0	27	9	23	9	0	
Non-financial corporations	48,174	48	1,800	1,800	25	323	1,315	49,223	33	1,761	1,761	35	337	1,249	
of which: small and medium-sized enterprises at amortised cost	2,190	3	122	122	10	60	1	2,323	1	132	132	12	61	1	
Households	120,977	38	982	982	32	621	310	122,705	33	1,056	1,056	27	621	380	
DEBT INSTRUMENTS other than HFT	195,764	86	2,818	2,798	83	960	1,625	202,208	66	2,849	2,830	89	971	1,628	
OFF-BALANCE SHEET EXPOSURES	4,837		11	10	21	0	1	4,802		7	6	18	0	1	

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 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

			As of 30/09/2018					As of 31/12/2018		
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cre provisions for exforted to the control of the contr	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,021	482	109	108	871	1,006	457	96	96	862
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	854	369	79	78	750	837	344	69	69	739
of which: small and medium-sized enterprises at amortised cost	27	23	16	15	0	21	17	12	11	0
Households	167	113	30	30	121	170	113	27	27	124
DEBT INSTRUMENTS other than HFT	1,021	482	109	108	871	1,006	457	96	96	862
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

⁽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 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

			As of 31/03/2019				As of 30/06/2019							
	Gross carrying exposures wit measures	amount of h forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures	amount of h forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	1,000	450	98	98	868	1,076	434	101	101	951				
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	837	344	70	70	747	911	317	70	70	828				
of which: small and medium-sized enterprises at amortised cost	20	17	14	14	0	17	14	11	11	0				
Households	163	107	29	28	120	165	117	31	30	123				
DEBT INSTRUMENTS other than HFT	1,000	450	98	98	868	1,076	434	101	101	951				
Loan commitments given	0	0	0	0	0	0	0	0	0	0				

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

⁽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 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.