



2021 EU-wide Stress Test

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK

2021 EU-wide Stress Test: Summary

		Nykredit Realkredit						
Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,518	1,574	1,563	1,555	1,557	1,509	1,470
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	58	0	0	0	-119	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-52	-277	-110	-137	-1,863	-931	-508
4	Profit or (-) loss for the year	762	538	642	610	-1,011	11	282
5	Coverage ratio: non-performing exposure (%)	16.60%	19.93%	19.23%	18.78%	25.76%	25.30%	25.16%
6	Common Equity Tier 1 capital	10,920	11,165	11,414	11,560	9,366	9,234	9,401
7	Total Risk exposure amount (all transitional adjustments included)	54,003	54,003	54,003	54,003	58,598	67,129	67,566
8	Common Equity Tier 1 ratio, %	20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
9	Fully loaded Common Equity Tier 1 ratio, %	20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
10	Tier 1 capital	11,416	11,661	11,910	12,056	9,862	9,730	9,897
11	Total leverage ratio exposures	235,542	235,542	235,542	235,542	235,542	235,542	235,542
12	Leverage ratio, %	4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
13	Fully loaded leverage ratio, %	4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		1,100	1,100	1,100	1,100	1,100	1,100
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
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18	New definition of default?	No
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Row/num		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5			69,325	1,696	0	0	19,023	1,331	0	0	58,156	4,315	1,694	15	114	288	16.98%			
6			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7			36,322	1,492	0	0	8,816	1,109	0	0	32,773	2,562	1,490	7	81	218	14.64%			
8			123,245	1,448	0	0	14,220	1,579	0	0	120,113	3,471	1,451	6	155	235	16.17%			
9			121,752	1,366	0	0	13,730	1,519	0	0	118,791	3,300	1,369	5	150	167	12.19%			
10			9,056	0	0	0	249	7,469	0	0	8,569	0	0	34	14,529	0	14.52%			
11			113,696	1,142	0	0	12,811	1,269	0	0	111,322	2,705	1,145	4	130	133	11.64%			
12			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13			1,493	82	0	0	491	61	0	0	1,322	171	82	1	5	68	82.59%			
14			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15			1,493	82	0	0	491	61	0	0	1,322	171	82	1	5	68	82.59%			
16			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18			192,569	3,144	0	0	33,244	2,910	0	0	178,269	7,785	3,145	21	268	522	16.61%			

Row number		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19	DENMARK	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22		Corporates	59,246	1,612	0	0	16,635	1,222	0	0	47,365	7,739	1,601	13	108	256	16.00%
23		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24		Corporates - Of Which: SME	34,012	1,487	0	0	8,477	1,101	0	0	30,269	2,434	1,482	7	81	218	14.69%
25		Retail	122,366	1,362	0	0	14,057	1,538	0	0	119,310	3,353	1,365	5	149	219	16.01%
26		Retail - Secured on real estate property	120,896	1,285	0	0	13,575	1,481	0	0	118,032	3,185	1,288	4	145	153	11.91%
27		Retail - Secured on real estate property - Of Which: SME	8,010	0	0	0	221	380	0	0	7,431	19	221	3	19	33	15.08%
28		Retail - Secured on real estate property - Of Which: non-SME	112,886	1,064	0	0	12,665	1,235	0	0	110,601	2,605	1,067	4	125	120	11.26%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		Retail - Other Retail	1,470	77	0	0	482	57	0	0	1,278	168	77	1	4	65	84.84%
31		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32		Retail - Other Retail - Of Which: non-SME	1,470	77	0	0	482	57	0	0	1,278	168	77	1	4	65	84.84%
33		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36		IRB TOTAL	181,612	2,974	0	0	30,693	2,760	0	0	166,675	7,091	2,965	19	257	475	16.00%

[illegible][illegible]

2021 EU-wide Stress Test: Credit risk IRB

Nykredit Realkredit

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
Row Number		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87		Equity	0	0			0	0			0	0	0	0	0	0	0
88		Securitisation	0	0			0	0			0	0	0	0	0	0	0
89		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
90		IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowN	um	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
101		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105		Equity	0	0			0	0			0	0	0	0	0	0	0
106		Securitisation	0	0			0	0			0	0	0	0	0	0	0
107		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		(min EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowN	um	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
109		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123		Equity	0	0			0	0		0	0	0	0	0	0	0	0
124		Securitisation	0	0			0	0				0	0	0	0	0	0
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowN	um	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
132			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
133			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
135			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
139			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
141			0	0			0	0			0	0	0	0	0	0	0
142			0	0			0	0			0	0	0	0	0	0	0
143			0	0			0	0			0	0	0	0	0	0	0
144			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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2021 EU-wide Stress Test: Credit risk IRB

Nykredit Realkredit

			Baseline Scenario																							
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36			
			31/12/2021							31/12/2022							31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
RowNum		(min EUR, %)																								
145	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
146		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
147		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
150		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
152		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
156		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
159		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
160		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
161		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
162	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					

			(min EUR, %)	Baseline Scenario																							
				31/12/2021								31/12/2022								31/12/2023							
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
RowNum																											
163	N.A.	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
164		Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
165		Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
166		Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
168		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
169		Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
170		Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
171		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
172		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
173		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
174		Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
175		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
177		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
178		Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
179		Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
180	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

			Baseline Scenario																							
			31/12/2021								31/12/2022								31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
RowNum		(min EUR, %)																								
181	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
182		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
183		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
188		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
191		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
192		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
195		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
196		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
197		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
198	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

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		31/12/2021								Adverse Scenario 31/12/2022								31/12/2023							
RowN	um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
127		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
129		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
134		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
138		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
142		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		

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2021 EU-wide Stress Test: Credit risk STA
Nykredit Realkredit

			Baseline Scenario																							
			31/12/2021								31/12/2022								31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(min EUR, %)																							
RowNum			1	Central banks	14,254	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	
2			2	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
3			3	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
4			4	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
5			5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
6			6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
7			7	Institutions	1,319	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0.00%	
8			8	Corporates	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	
9			9	of which: SME	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	
10			10	Retail	227	0	0	0	0	0	0.00%	227	0	0	0	0	0	0.00%	227	0	0	0	0	0	0.00%	
11			11	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
12			12	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
13			13	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
14			14	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
15			15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
16			16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
17			17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
18			18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
19			19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20			20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21			21	Standardised Total	17,082	0	1	0	0	0	0.00%	17,082	0	1	0	0	0	0.00%	17,082	0	1	0	0	0	0.00%	

			Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(min EUR, %)																							
22	DENMARK	Central banks	14,254	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0	0.00%			
23		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
24		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
25		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
26		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
27		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
28		Institutions	1,319	0	0	0	0	0.00%	1,319	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0	0.00%			
29		Corporates	1,283	0	1	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%			
30		of which: SME	1,283	0	1	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%			
31		Retail	227	0	0	0	0	0.00%	227	0	0	0	0	0	0.00%	227	0	0	0	0	0	0	0.00%			
32		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
33		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
34		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
35		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
36		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
38		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
39		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
40		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
41		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
42		Standardised Total	17,082	0	1	0	0	0.00%	17,082	0	1	0	0	0	0.00%	17,082	0	1	0	0	0	0	0.00%			

RowNum		(min EUR, %)	Baseline Scenario																								
			31/12/2021							31/12/2022							31/12/2023										
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
43	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62		Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	Standardised 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	

				Baseline Scenario																				
				31/12/2021							31/12/2022							31/12/2023						
Row\N	um		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149		Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
150		Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151		Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152		Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
153		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154		International Organisations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155		Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156		Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157		of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158		Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159		of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160		Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161		of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162		Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
163		Covered bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167		Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168		Other exposures		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169		Standardised Total		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%

			Baseline Scenario																							
			31/12/2021								31/12/2022								31/12/2023							
Row number		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
211	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
220		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
229		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
231	Standardised Total	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			

2021 EU-wide Stress Test: Credit risk STA
Nykredit Realkredit

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53		
			Adverse Scenario																						
			31/12/2021								31/12/2022								31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
RowNum	(min EUR, %)																								
1	Nykredit Realkredit	Central banks	14,254	0	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	
2		Central governments	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
3		Regional governments or local authorities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
4		Public sector entities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
5		Multilateral Development Banks	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
6		International Organisations	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
7		Institutions	1,319	0	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0	0.00%
8		Corporates	1,283	0	1	0	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%
9		of which: SME	1,283	0	1	0	0	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%
10		Retail	227	0	0	0	0	0	0	0.00%	227	0	0	0	0	0	0.00%	227	0	0	0	0	0	0	0.00%
11		of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
13		of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
14		Items associated with particularly high risk	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
19		Securitisation	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20		Other exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21		Standardised Total	17,082	0	1	0	0	0	0	0.00%	17,082	0	1	0	0	0	0.00%	17,082	0	1	0	0	0	0	0.00%

			Adverse Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
			(min EUR, %)																					
22	DENMARK	Central banks	14,254	0	0	0	0	0.00%	14,254	0	0	0	0	0	0.00%	14,254	0	0	0	0	0	0	0.00%	
23		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
24		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
25		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
26		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
27		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
28		Institutions	1,319	0	0	0	0	0.00%	1,319	0	0	0	0	0	0.00%	1,319	0	0	0	0	0	0	0.00%	
29		Corporates	1,283	0	1	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%	
30		of which: SME	1,283	0	1	0	0	0.00%	1,283	0	1	0	0	0	0.00%	1,283	0	1	0	0	0	0	0.00%	
31		Retail	227	0	0	0	0	0.00%	227	0	0	0	0	0	0.00%	227	0	0	0	0	0	0	0.00%	
32		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
33		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
34		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
35		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
36		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
38		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
39		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
40		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
41		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
42		Standardised Total	17,082	0	1	0	0	0.00%	17,082	0	1	0	0	0	0.00%	17,082	0	1	0	0	0	0	0.00%	

Row/ num		(mn EUR, %)	Adverse Scenario																						
			31/12/2021							31/12/2022							31/12/2023								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
43	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

RowNum

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			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row#	um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211.		N.A.	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212.		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213.		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214.		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215.		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216.		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217.		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218.		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219.		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220.		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221.		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222.		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223.		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224.		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225.		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226.		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227.		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228.		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229.		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230.		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231.		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232.		Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%

[illegible]

[illegible]

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nykredit Realkredit

Row Num		(mtn EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Nykredit Realkredit	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7		Retail	26	0	14	0	26	18	2	1	0	0	0	0	0	0
8		Retail - Secured on real estate property	26	0	14	0	26	18	2	1	0	0	0	0	0	0
9		Retail - Secured on real estate property - Of Which: SME	15	0	8	0	15	10	0	0	0	0	0	0	0	0
10		Retail - Secured on real estate property - Of Which: non-SME	11	0	6	0	11	8	2	1	0	0	0	0	0	0
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	26	0	14	0	26	18	2	1	0	0	0	0	0	0

Row Num		(mtn EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	DENMARK	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	26	0	14	0	26	18	2	1	0	0	0	0	0	0
26		Retail - Secured on real estate property	26	0	14	0	26	18	2	1	0	0	0	0	0	0
27		Retail - Secured on real estate property - Of Which: SME	15	0	8	0	15	10	0	0	0	0	0	0	0	0
28		Retail - Secured on real estate property - Of Which: non-SME	11	0	6	0	11	8	2	1	0	0	0	0	0	0
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	26	0	14	0	26	18	2	1	0	0	0	0	0	0

Row Num		(mtn EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	N.A.	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(mtn EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	N.A.	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

			Public guarantees - Actual														
			31/12/2020														
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB											
Row Num		(m EUR, %)															
73	N.A.	Central banks															
74		Central governments															
75		Institutions															
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80		Retail - Secured on real estate property															
81		Retail - Secured on real estate property - Of Which: SME															
82		Retail - Secured on real estate property - Of Which: non-SME															
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity															
88		Securitization															
89	Other non-credit obligation assets																
90	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

[illegible]

		Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
Row Num	(mtn EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
91	N.A.	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0		0	0	0	0	0	0	-		0	0	0	0	-	
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0		0	0	0	0	0	0	-		0	0	0	0	-	
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0	-		0	0	0	0	-	
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107	Other non-credit obligation assets																						
108	HIS TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	-		

		Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mfn EUR, %)																						
127	Central banks																						
128	Central governments																						
129	Institutions																						
130	Corporates		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0		
131	Corporates - Of Which: Specialised Lending																		0		0		
132	Corporates - Of Which: SME																						
133	Retail		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0		
134	Retail - Secured on real estate property																						
135	Retail - Secured on real estate property - Of Which: SME																						
136	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0		
137	Retail - Qualifying Revolving																						
138	Retail - Other Retail																						
139	Retail - Other Retail - Of Which: SME																						
140	Retail - Other Retail - Of Which: non-SME																						
141	Equity																						
142	Securitisation																						
143	Other non-credit obligation assets																						
144	HIS TOTAL	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0		

		Memoranda - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
Item Num.		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mtn EUR, %)																						
163	N.A.	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
167		Corporates - Of Which: Specialised Lending																				0	
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0	0	0	
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0
180		HIS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0

NBS Num			Memoranda - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mtn EUR, %)																							
181	Central banks																						
182	Central governments																						
183	Institutions																						
184	Corporates		0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	0	
185	Corporates - Of Which: Specialised Lending																					0	
186	Corporates - Of Which: SME																					0	
187	Retail				0	0	0				0	0	0	0	-			0	0	0	0	0	
188	Retail - Secured on real estate property																					0	
189	Retail - Secured on real estate property - Of Which: SME																					0	
190	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	0	
191	Retail - Qualifying Revolving																					0	
192	Retail - Other Retail																					0	
193	Retail - Other Retail - Of Which: SME																					0	
194	Retail - Other Retail - Of Which: non-SME																					0	
195	Equity																					0	
196	Securitisation																					0	
197	Other non-credit obligation assets		0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	0	
198	HS TOTAL		0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	0	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nykredit Realkredit

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Nykredit Realkredit	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	26	0	2	0	0	0	0	0	0	0	0	26	0	2	0	0	0	0	0	0	0	26	0	2	0	0	0	0	0	0
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		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

			Public guarantees - Baseline Scenario																														
			31/12/2021								31/12/2022								31/12/2023														
Row Num		(min EUR, %)	Stage 1 exposure	Stage 1 exposure of which guaranteed amount	Stage 2 exposure	Stage 2 exposure of which guaranteed amount	Stage 3 exposure	Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure of which guaranteed amount	Stage 2 exposure	Stage 2 exposure of which guaranteed amount	Stage 3 exposure	Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure of which guaranteed amount	Stage 2 exposure	Stage 2 exposure of which guaranteed amount	Stage 3 exposure	Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
19	DENMARK	Central banks																															
20		Central governments																															
21		Institutions																															
22		Corporates	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
23		Corporates - Of Which: Specialised Lending																															
24		Corporates - Of Which: SME	26	0	2	0	0	0	0	0	0	0	-	26	0	2	0	0	0	0	0	0	0	-	26	0	2	0	0	0	0	0	-
25		Retail																															
26		Retail - Secured on real estate property																															
27		Retail - Secured on real estate property - Of Which: SME																															
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
29		Retail - Qualifying Revolving																															
30		Retail - Other Retail																															
31		Retail - Other Retail - Of Which: SME																															
32		Retail - Other Retail - Of Which: non-SME																															
33		Equity																															
34		Securitisation																															
35		Other non-credit obligation assets																															
36		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	-

			Public guarantees - Baseline Scenario																												
			31/12/2021								31/12/2022								31/12/2023												
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Row Num	(min EUR, %)																														
37	N.A.	Central banks																													
38		Central governments																													
39		Institutions																													
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41		Corporates - Of Which: Specialised Lending																													
42		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Retail - Secured on real estate property																													
45		Retail - Secured on real estate property - Of Which: SME																													
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Retail - Qualifying Revolving																													
48		Retail - Other Retail																													
49		Retail - Other Retail - Of Which: SME																													
50		Retail - Other Retail - Of Which: non-SME																													
51		Equity																													
52		Securitisation																													
53		Other non-credit obligation assets																													
54	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	

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2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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			IRB credit risk data																			
			Moratoria - Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Row Num		(min EUR, %)																				
109	N.A.	Central banks																				
110		Central governments																				
111		Institutions																				
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
113		Corporates - Of Which: Specialised Lending																				
114		Corporates - Of Which: SME																				
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
116		Retail - Secured on real estate property																				
117		Retail - Secured on real estate property - Of Which: SME																				
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119		Retail - Qualifying Revolving																				
120		Retail - Other Retail																				
121		Retail - Other Retail - Of Which: SME																				
122		Retail - Other Retail - Of Which: non-SME																				
123		Equity																				
124		Securitisation																				
125		Other non-credit obligation assets																				
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

			Moratoria - Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Row Num		(min EUR, %)																				
127	N.A.	Central banks																				
128		Central governments																				
129		Institutions																				
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131		Corporates - Of Which: Specialised Lending																				0
132		Corporates - Of Which: SME																				
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134		Retail - Secured on real estate property																				0
135		Retail - Secured on real estate property - Of Which: SME																				
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137		Retail - Qualifying Revolving																				0
138		Retail - Other Retail																				
139		Retail - Other Retail - Of Which: SME																				
140		Retail - Other Retail - Of Which: non-SME																				
141		Equity																				
142		Securitisation																				
143		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
146	N.A.	Central banks																					
147		Central governments																					
148		Institutions																					
149		Corporates		0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0
150		Corporates - Of Which: Specialised Lending																					
151		Corporates - Of Which: SME																					
152		Retail		0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0
153		Retail - Secured on real estate property																					
154		Retail - Secured on real estate property - Of Which: SME																					
155		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
156		Retail - Qualifying Revolving																					
157		Retail - Other Retail																					
158		Retail - Other Retail - Of Which: SME																					
159		Retail - Other Retail - Of Which: non-SME																					
160		Equity																					
161		Securitisation																					
162		Other non-credit obligation assets																					
163		IRB TOTAL		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
167		Corporates - Of Which: Specialised Lending																0	0	0	0	0	0
168		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0	0	0
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173		Retail - Qualifying Revolving																0	0	0	0	0	0
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria -
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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		Public guarantees - Adverse Scenario																															
		31/12/2021											31/12/2022											31/12/2023									
Run Num		(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
37																																	
38	Central banks																																
39	Central governments																																
40	Institutions																																
41	Corporates		0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	Corporates - Of Which: Specialised Lending																																
43	Corporates - Of Which: SME		0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Retail																																
45	Retail - Secured on real estate property																																
46	Retail - Secured on real estate property - Of Which: SME																																
47	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Retail - Qualifying Revolving																																
49	Retail - Other Retail																																
50	Retail - Other Retail - Of Which: SME																																
51	Retail - Other Retail - Of Which: non-SME																																
52	Equity																																
53	Securitisation																																
54	Other non-credit obligation assets																																
55	TRE 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	

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[illegible][illegible][illegible][illegible][illegible]

2021 EU-wide Stress Test: Credit risk COVID-19 STA

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		Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(m EUR, %)																					
23	Central banks																					
24	Central governments																					
25	Regional governments or local authorities																					
26	Public sector entities																					
27	Multilateral Development Banks																					
28	International Organisations																					
29	Institutions																					
30	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	of which: SME																					
32	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	of which: SME																					
34	Secured by mortgages on immovable property																					
35	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	Items associated with particularly high risk																					
37	Covered bonds																					
38	Claims on institutions and corporates with a ST credit assessment																					
39	Collective investments undertakings (CIU)																					
40	Equity																					
41	Securitisation																					
42	Other exposures																					
43	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Monitoria - Baseline Scenario																				
		31/12/2021								31/12/2022								31/12/2023				
Row Num	(mil EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure
-49	N.A.	Central banks																				
-50		Central governments																				
-51		Regional governments or local authorities																				
-52		Public sector entities																				
-53		Multilateral Development Banks																				
-54		International Organisations																				
-55		Institutions																				
-56		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0-	0	0	0	0	0	0-
-57		of which: SME																				
-58		Retail			0	0	0	0	0									0	0	0	0	0-
-59		of which: SME																				
-60		Secured by mortgages on immovable property																				
-61		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0-	0	0	0	0	0	0-
-62		Items associated with particularly high risk																				
-63		Covered bonds																				
-64		Claims on institutions and corporates with a ST credit assessment																				
-65		Claims on institutions and corporates with a ST credit assessment																				
-66	Collective investments undertakings (CIU)																					
-67	Equity																					
-68	Securitisation																					
-69	Other exposures																					
-70	Standardised Total	0	0	0	0	0	0	0-	0	0	0	0	0	0	0-	0	0	0	0	0	0-	

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		Monitoria - Baseline Scenario																					
Row Num	(m) EIRL, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	N.A.	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	
93		of which: SME																					
94		Retail	0	0	0					0	0	0					0	0	0		0	0	
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME				0	0	0		0	0	0					0	0	0		0	0	
98		Items associated with particularly high risk																					
99		Covered bonds																					
100	Claims on institutions and corporates with a ST credit assessment																						
101	Equity																						
102	Securitisation																						
103	Collective investments undertakings (CIU)																						
104	Other exposures																						
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

		Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
Row Num	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposures	Coverage Ratio - Stage 3 exposure
129	N.A.	Central banks																				
130		Central governments																				
131		Regional governments or local authorities																				
132		Public sector entities																				
133		Multilateral Development Banks																				
134		International Organisations																				
135		Institutions																				
136		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137		of which: SME																				
138		Retail	0	0	0	0	0	0	0											0	0	0
139		of which: SME																				
140		Secured by mortgages on immovable property																				
141		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142		Bonds associated with particularly high risk																				
143		Covered bonds																				
144		Claims on institutions and corporates with a ST credit assessment																				
145	Collective investments undertakings (CIU)																					
146	Equity																					
147	Socialisation																					
148	Other exposures																					
149	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Monitors - Baseline Scenario																				
		31/12/2021								31/12/2022								31/12/2023				
Row Num	(in EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks																				
149		Central governments																				
150		Regional governments or local authorities																				
151		Public sector entities																				
152		Multilateral Development Banks																				
153		International Organisations																				
154		Institutions																				
155		Corporates	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
156		of which: SME																				
157		Retail	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
158		of which: SME																				
159		Secured by mortgages on immovable property																				
160		of which: non-SME																				
161		Items associated with particularly high risk	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
162		Covered bonds																				
163		Claims on institutions and corporates with a ST credit assessment																				
164		Collective investments undertakings (CIU)																				
165	Equity																					
166	Reorganisation																					
167	Other exposures																					
168	Standardised Total	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	

			Moratoria - Baseline Scenario																					
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		(mil EUR, %)				31/12/2021							31/12/2022										31/12/2023	
170	N.A.	Central banks																						
171		Central governments or local authorities																						
172		Regional governments or local authorities																						
173		Public sector entities																						
174		Multilateral Development Banks																						
175		International Organisations																						
176		Institutions																						
177		Corporates		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
178		of which: SME																						
179		Retail		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
180		of which: SME																						
181		secured by mortgages on immovable property		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
182		of which: non-SME																						
183		Items associated with particularly high risk																						
184		Covered bonds																						
185		Claims on institutions and corporates with a ST credit assessment																						
186		Collective investments undertakings (CIU)																						
187		Equity																						
188		Securitisation																						
189	Other exposures																							
190	Standardised Total		0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

		Moratoria - Baseline Scenario																				
		31/12/2021								31/12/2022								31/12/2023				
Row Num	(in EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
198	N.A.	Central banks																				
199		Central governments																				
200		Regional governments or local authorities																				
201		Public sector entities																				
202		Multilateral Development Banks																				
203		International Organisations																				
204		Institutions																				
205		Corporates	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
206		of which: SME																				
207		Retail	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
208		of which: SME																				
209		secured by mortgages on immovable property																				
210		of which: non-SME																				
211		Items associated with particularly high risk	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
212		Covered bonds																				
213	Claims on institutions and corporates with a ST credit assessment																					
214	Collective investments undertakings (CIU)																					
215	Equity																					
216	Securitisation																					
217	Other exposures																					
218	Standardised Total	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	

[illegible]

[illegible][illegible][illegible][illegible][illegible]

[illegible]

Row Num			Public guarantees - Baseline Scenario																																					
			31/12/2021														31/12/2022														31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which quantified amount	Stage 2 exposure	Stage 2 exposure, of which quantified amount	Stage 3 exposure	Stage 3 exposure, of which quantified amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quantified amount	Stage 2 exposure	Stage 2 exposure, of which quantified amount	Stage 3 exposure	Stage 3 exposure, of which quantified amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quantified amount	Stage 2 exposure	Stage 2 exposure, of which quantified amount	Stage 3 exposure	Stage 3 exposure, of which quantified amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure								
		(mn EUR, %)																																						
129	Central banks																																							
130	Central governments																																							
131	Regional governments or local authorities																																							
132	Public sector entities																																							
133	Multilateral Development Banks																																							
134	International Organisations																																							
135	Institutions																																							
136	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
137	of which: SME																																							
138	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
139	of which: SME																																							
140	Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
141	of which: non-SME																																							
142	Items associated with particularly high risk																																							
143	Covered bonds																																							
144	Claims on institutions and corporates with a ST credit assessment																																							
145	Collective Investments undertakings (CIU)																																							
146	Equity																																							
147	Securitisation																																							
148	Other exposures																																							
149	Standardised 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									

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		Moratoria – Adverse Scenario														
		31/12/2021				31/12/2022				31/12/2023						
Row Num	(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
65	N.A.	Central banks														
66		Central governments or local authorities														
67		Regional governments or local authorities														
68		Public sector entities														
69		Multilateral Development Banks														
70		International Organisations														
71		Institutions														
72		Corporates	0	0	0	0	0	0		0	0	0	0	0	0	
73		of which: SME														
74		Retail	0	0	0	0	0	0		0	0	0	0	0	0	
75		of which: SME														
76		Secured by mortgages on immovable property														
77		of which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0	
78		Items associated with particularly high risk														
79		Covered bonds														
80	Claims on institutions and corporates with a ST credit assessment															
81	Collective investments undertakings (CIU)															
82	Equity															
83	Reclassification															
84	Other exposures															
85	Standardised Total	0	0	0	0	0	0		0	0	0	0	0	0		

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[illegible]

		Monitoring - Adverse Scenario																				
Row Num		31/12/2023																				
	(in EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks																				
149		Central governments																				
150		Regional governments or local authorities																				
151		Public sector entities																				
152		Multilateral Development Banks																				
153		International Organisations																				
154		Institutions																				
155		Corporates	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
156		- of which SME																				
157		Retail	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
158		- of which SME																				
159		Secured by mortgages on immovable property																				
160		- of which non-SME	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
161		Items associated with particularly high risk																				
162		Covered bonds																				
163		Claims on institutions and corporates with a ST credit assessment																				
164	Collective investments undertakings (CIU)																					
165	Equity																					
166	Derivatisation																					
167	Other exposures																					
168	Standardised Total	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	

[illegible]

		Moratoria - Adverse Scenario																				
		31/12/2021								31/12/2022								31/12/2023				
Row Num	(in EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
198	N.A.	Central banks																				
199		Central governments																				
200		Regional governments or local authorities																				
201		Public sector entities																				
202		Multilateral Development Banks																				
203		International Organisations																				
204		Institutions																				
205		Corporates	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
206		of which: SME																				
207		Retail	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
208		of which: SME																				
209		secured by mortgages on immovable property																				
210		of which: non-SME	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
211		Items associated with particularly high risk																				
212		Covered bonds																				
213	Claims on institutions and corporates with a ST credit assessment																					
214	Collective investments undertakings (CIU)																					
215	Equity																					
216	Securitisation																					
217	Other exposures																					
218	Standardised Total	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	

		Monitoring - Adverse Scenario															
		31/12/2021				31/12/2022				31/12/2023							
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
		(min EUR, %)															
214	Central banks																
215	Central governments or local authorities																
216	Regional governments or local authorities																
217	Public sector entities																
218	Multilateral Development Banks																
219	International Organisations																
220	Institutions																
221	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
222	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
223	Secured by SME																
224	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
225	Secured by mortgages on immovable property																
226	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
227	Secured by mortgages on immovable property																
228	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
229	Secured by mortgages on immovable property																
230	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
231	Secured by mortgages on immovable property																
232	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
233	Secured by mortgages on immovable property																
234	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
235	Secured by mortgages on immovable property																
236	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
237	Secured by mortgages on immovable property																
238	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
239	Secured by mortgages on immovable property																
240	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
241	Secured by mortgages on immovable property																
242	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
243	Secured by mortgages on immovable property																
244	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
245	Secured by mortgages on immovable property																
246	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
247	Secured by mortgages on immovable property																
248	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
249	Secured by mortgages on immovable property																
250	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
251	Secured by mortgages on immovable property																
252	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
253	Secured by mortgages on immovable property																
254	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
255	Secured by mortgages on immovable property																
256	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
257	Secured by mortgages on immovable property																
258	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
259	Secured by mortgages on immovable property																
260	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
261	Secured by mortgages on immovable property																
262	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
263	Secured by mortgages on immovable property																
264	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
265	Secured by mortgages on immovable property																
266	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
267	Secured by mortgages on immovable property																
268	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
269	Secured by mortgages on immovable property																
270	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
271	Secured by mortgages on immovable property																
272	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
273	Secured by mortgages on immovable property																
274	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
275	Secured by mortgages on immovable property																
276	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
277	Secured by mortgages on immovable property																
278	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
279	Secured by mortgages on immovable property																
280	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
281	Secured by mortgages on immovable property																
282	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
283	Secured by mortgages on immovable property																
284	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
285	Secured by mortgages on immovable property																
286	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
287	Secured by mortgages on immovable property																
288	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
289	Secured by mortgages on immovable property																
290	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
291	Secured by mortgages on immovable property																
292	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
293	Secured by mortgages on immovable property																
294	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
295	Secured by mortgages on immovable property																
296	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
297	Secured by mortgages on immovable property																
298	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
299	Secured by mortgages on immovable property																
300	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
301	Secured by mortgages on immovable property																
302	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
303	Secured by mortgages on immovable property																
304	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
305	Secured by mortgages on immovable property																
306	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
307	Secured by mortgages on immovable property																
308	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
309	Secured by mortgages on immovable property																
310	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
311	Secured by mortgages on immovable property																
312	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
313	Secured by mortgages on immovable property																
314	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
315	Secured by mortgages on immovable property																
316	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
317	Secured by mortgages on immovable property																
318	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
319	Secured by mortgages on immovable property																
320	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
321	Secured by mortgages on immovable property																
322	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
323	Secured by mortgages on immovable property																
324	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
325	Secured by mortgages on immovable property																
326	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
327	Secured by mortgages on immovable property																
328	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
329	Secured by mortgages on immovable property																
330	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
331	Secured by mortgages on immovable property																
332	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
333	Secured by mortgages on immovable property																
334	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
335	Secured by mortgages on immovable property																
336	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
337	Secured by mortgages on immovable property																
338	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
339	Secured by mortgages on immovable property																
340	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
341	Secured by mortgages on immovable property																
342	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0								

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2021 EU-wide Stress Test: Securitisations

Nykredit Realkredit

			1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

Nykredit Realkredit

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	44,765	44,765	44,765	44,765	48,772	57,290	57,725
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	44,765	44,765	44,765	44,765	48,772	57,290	57,725
4	Risk exposure amount for market risk	5,461	5,461	5,461	5,461	6,048	6,062	6,063
5	Risk exposure amount for operational risk	3,778	3,778	3,778	3,778	3,778	3,778	3,778
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	54,003	54,003	54,003	54,003	58,598	67,129	67,566
8	Total Risk exposure amount (transitional)	54,003	54,003	54,003	54,003	58,598	67,129	67,566
9	Total Risk exposure amount (fully loaded)	54,003	54,003	54,003	54,003	58,598	67,129	67,566

2021 EU-wide Stress Test: Capital

Nykredit Realkredit

RowN um			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	OWN FUNDS	A	OWN FUNDS		13,127	13,371	13,620	13,766	11,572	11,440	11,607
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,920	11,165	11,414	11,560	9,366	9,234	9,401
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		159	159	159	159	159	159	159
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		5,476	5,723	6,022	6,305	4,442	4,430	4,688
6		A.1.3	Accumulated other comprehensive income		1	1	1	1	1	1	1
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1	1	1	1	1	1	1
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		5,613	5,613	5,613	5,613	5,613	5,613	5,613
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		7	7	7	7	7	7	7
13		A.1.7	Adjustments to CET1 due to prudential filters		-4	-4	-4	-4	-14	-14	-14
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-14	-14	-14
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-282	-282	-282	-282	-282	-282	-282
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-508	-578	-532
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-6	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-5	-54	-192	-5	-54	-192
21		A.1.12	(-) Defined benefit pension fund assets		-45	-45	-45	-45	-45	-45	-45
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30		A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		3	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	-81	-81	-81	-81	-81	-81	-81	-81
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		496	496	496	496	496	496	496
49		A.2.1	Additional Tier 1 Capital instruments		501	501	501	501	501	501	501
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		-5	-5	-5	-5	-5	-5	-5
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,416	11,661	11,910	12,056	9,862	9,730	9,897
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,710	1,710	1,710	1,710	1,710	1,710	1,710
56		A.4.1	Tier 2 Capital instruments		1,450	1,450	1,450	1,450	1,450	1,450	1,450
57		A.4.2	Other Tier 2 Capital components and deductions		260	260	260	260	260	260	260
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0

RowN
um

2021 EU-wide Stress Test: P&L

Nykredit Realkredit

RowN um		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario		Adverse scenario			
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income		1,518	1,574	1,563	1,555	1,557	1,509	1,470
2	Interest income		3,289	3,440	3,423	3,423	3,415	3,379	3,347
3	Interest expense		-1,771	-1,866	-1,860	-1,869	-1,849	-1,871	-1,877
4	Dividend income		7	7	7	7	5	5	5
5	Net fee and commission income		9	9	9	9	7	7	7
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities		58	0	0	0	-119	0	0
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss						-743		
8	Other operating income not listed above, net		163	188	188	188	531	188	188
9	Total operating income, net		1,755	1,778	1,767	1,759	1,239	1,709	1,671
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss		-52	-277	-110	-137	-1,863	-931	-508
11	Other income and expenses not listed above, net		-790	-807	-816	-826	-894	-837	-835
12	Profit or (-) loss before tax from continuing operations		913	694	842	797	-1,519	-59	327
13	Tax expenses or (-) income related to profit or loss from continuing operations		-150	-156	-200	-187	508	70	-46
14	Profit or (-) loss after tax from discontinued operations		0						
15	Profit or (-) loss for the year		762	538	642	610	-1,011	11	282
16	Amount of dividends paid and minority interests after MDA-related adjustments		334	291	343	327	23	23	23
17	Attributable to owners of the parent net of estimated dividends		429	247	299	283	-1,034	-12	258
18	Memo row: Impact of one-off adjustments			0	0	0	0	0	0
19	Total post-tax MDA-related adjustment			0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

Nykredit Realkredit

		(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

RowN um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		100

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0