# Nykredit

To NASDAQ OMX Copenhagen A/S and the press

# Nykredit's Tier 1 capital ratio increases to 20.0% and the core Tier 1 capital ratio increases to 16.6%

16 December 2013

The European Banking Authority (EBA) initiated an exercise in early November in which the largest European credit institutions, including Nykredit, again are to disclose comprehensive information on capital, lending, sovereign exposures etc.

The exercise resembles the EBA's EU-wide stress tests conducted in December 2011 and October 2012.

From mid-2012 to mid-2013, Nykredit's Tier 1 capital ratio increased from 17.5% to 20.0%. In the same period, the core Tier 1 capital ratio increased from 14.5% to 16.6%.

The ratios just published confirm Nykredit's strong capital situation.

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Capital position CRD3 rules	31-12-2	2012	30-06-	2013	References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	Relationation to concern reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	7.171		7.376		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-239		-323		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-224		-257		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	6.932	15,8%	7.053	16,6%	
Of which: ordinary shares subscribed by government	0		0	V////	Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	6.932	15,8%	7.053	16,6%	
G) Hybrid instruments not subscribed by government	1.433		1.430		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	8.365	19,1%	8.483	20,0%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	43.801		42.368		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	0		0	/////	Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	17		72		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	394		320		Articles 381 to 386 of CRR
Notes and definitions					

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

DK011 Nykredit

				Exp	osure values (as of	31/12/2012	2) **				RWA (as of 31/1)	2/2012) **				Value adjust	ments and provis	sions (as of 3	31/12/2012) **	
erparty countries		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-1	RB	A-IRB			STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	ad Defau
	Central banks and central governments			-	-	-	5.882	-	-	-	-	-	-	-						$\overline{f}$
	Institutions		-		-	-	7.904	-	-		-	-	1.564	-		· · ·		- 1		
	Corporates		15.181	1.141	48.641	1.755	625	-	4.367		13.668	771	625	-		592		162	777	7
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-		-	-	-	-				- 4		1
	Corporates - Of Which: SME	- 7777	3.539	751	28.821	1.410	-	-	1.460		7.388	649			111	403		136	777	
	Retail		-	-	99.510	837	149	16	-		12.367	1.025	52	10				157	///	<u></u>
	Retail - Secured on real estate property	71,4%	-	-	97.725	777	149	16	-		12.171	801	52	10	111			133	$\overline{T}$	7
	Retail - Secured on real estate property - Of Which: SME	60,2%	-		4.917	164		-			757	146	-	-	111.	· .	1111	15	777	<u></u>
Nykredit	Retail - Secured on real estate property - Of Which: non-SME	72,0%	-	-	92.808	613	149	16	-		11.414	654	52	10		A - I	////	118	////	
	Retail - Qualifying Revolving	////	-		801	12		-	-		52	32	-		1///			3		7
	Retail - Other Retail		-	-	984	48	-	-	-		144	192	-		111	· .		21		1
	Retail - Other Retail - Of Which: SME		-		-		-	-	-		-	-	-			<u>,</u>			11	
	Retail - Other Retail - Of Which: non-SME	_///	-	-	984	48	-	-	-		144	192	-		111			21		/
	Equity		485	-	-	-	10		1.577	-	-	-	10	-	111	· ·	////	-	///	1
	Securitisation		15	-	-	-	-	-	185	-	-	-	-	-					777	7
	Other non-credit obligation assets		636	90	-	-	-	-	636	90	-	-	-	-	17	63	////		177	7
	TOTAL		16.317	1.231	148.151	2.592	14.570	16	6.765	90	26.035	1.796	2.251	10	12	5 655	131	319		-
	Securitisation and re-securitisations positions deducted from capital *		-		-		-		-		-		-		111.	/	////		777	7

Notes and definitions \* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as	of 31/12/201	2) **				RWA (as of 31/1	12/2012) **				Value adjus	ments and pr	ovisions (as o	f 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IR	в	STA	١	F-IRI	в	A-IRB		STA		F-IRB		<b>A-</b>	RB	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non-d	defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		· ·	-	-	-	5.863	-	-	-	-	-	-	· //		-	///			
	Institutions			-	-	-	7.164	-	-	-	-		1.415	. //		-				
	Corporates		9.877	909	42.258	1.693	625	-	1.926	-	11.328	743	625	. //		561		157		
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-		-		-	. 1		-			////	-
	Corporates - Of Which: SME		2.645	709	27.688	1.349	-	-	859	-	6.982	621	-	-//	11	378		132	111	-
	Retail		-		98.361	795	-	-	-	-	12.032	1.000	-	· //				153		
	Retail - Secured on real estate property	71,4%	-		96.622	737	-	-	-		11.851	787	-	· / /	11	-	777	130	111.	-
	Retail - Secured on real estate property - Of Which: SME	59,6%	-	-	4.753			-	-	-	734	136		11				15	1///	-
	Retail - Secured on real estate property - Of Which: non-SME	72,0%	-	-	91.868	587	-		-	-	11.117	651	-	- / /		-		115	////	-
Denmark	Retail - Qualifying Revolving		-	-	793	12	-	-	-	-	51	28	-	· //		-		3		-
	Retail - Other Retail		-	-	946	46	-	-	-	-	130	185	-	· //		-		20		-
	Retail - Other Retail - Of Which: SME			-	-	-	-		-	-	-		-	. 11	11		777	<i>.</i>	111.	
	Retail - Other Retail - Of Which: non-SME			-	946	46	-	-	-	-	130	185	-	· / /		-		20	111	-
	Equity	////	343	-	-	-	10	-	1.104	-	-		10	· • • • •	///	-	////		111	-
	Securitisation		1	-	-	-	-	-	17	-	-	-	-	· //		-		/ ·		· .
	Other non-credit obligation assets		636	74	-	-	-	-	636	74	-	-	-	· //		58		/ ·		-
	TOTAL		10.857	983	140.619	2.488	13.662	0	3.683	74	23.360	1.743	2.050	0	122	619	12	4 310	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-17	//	-	////	· .	///	-
Notes and definitions			-																	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as of 31/12/20	12) **				RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as o	of 31/12/2012) **
erparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	STA		F-IRB		A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defa
	Central banks and central governments			-		-	-	-	-					1///
	Institutions					-	-	-	-					1///
	Corporates		1 -			-		-	-					1///
	Corporates - Of Which: Specialised Lending	1///		-		-		-	-			1111	1///	1///
	Corporates - Of Which: SME			-		-	-	-				1///		1///
	Retail		I	-		-	-	-	-					
	Retail - Secured on real estate property	0,0%	-			-	-	-	-					
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-	-	-			1///		1///
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-		-	-					1///
## I	Retail - Qualifying Revolving		· .			-		-						111
	Retail - Other Retail			-		-		-	-					
	Retail - Other Retail - Of Which: SME	1///	-					-				1///	1///	1///
	Retail - Other Retail - Of Which: non-SME					-		-						1///
	Equity		-	-		-	-	-	-					·///
	Securitisation		-			-		-						
	Other non-credit obligation assets					-	-	-	-					
	TOTAL		0	0	0 0	0	0	0	0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	1///	-					-				1111 .	1111	1111

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

		1 71/0/ ** /		Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31/	12/2012) **			Value adju	stments and provisions	as of 31/12/2012) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRE	3	ST		F-IRE	3	A-IRE	3	STA	F	-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-default	ed Defaulted	Non-defaulted Defau	ilted Non-defaulted Defaulte
	Central banks and central governments			-	-	-	-	-	-	-	-	-	-		<u> </u>		
	Institutions		-	-	-	-	-	-	-	-	-	-	-	· / / /	<u> </u>		
	Corporates		· ·	-	-	-	-	-	-		-	-	-	· / / /	/ .	////	1///
	Corporates - Of Which: Specialised Lending		· .	-	-	-	-	-		-	-	-	-	. ///	1 .	111	1///
	Corporates - Of Which: SME			-	-	-	-	-		-	-	-	-	111	-	111.	
	Retail			-	-	-	-	-	-	-	-		-	1//	· ·		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-		-	-	-	. ///	· ·		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	1//	· ·		1///
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-	-	-	-	-	-	-	111	<b>/</b>	111	1///
#VT	Retail - Qualifying Revolving	1///		-	-		-	-	-	-	-	-	-	·///	/ ·	1///	
	Retail - Other Retail		· .	-	-		-	-	-	-	-	-	-	·///	/ .		
	Retail - Other Retail - Of Which: SME		-	-	-		-	-		-	-	-		. ///		111	1///
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-	-		· * / / /	· .		-///
	Equity		-	-	-	-	-	-	-	-	-	-	-		/		
	Securitisation			-	-	-	-	-	-		-	-	-	·///	/ ·		·///
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	·///	<u> </u>		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0	- (	- 0
	Securitisation and re-securitisations positions deducted from capital *		] .	-	-	-		-			-			111	7	1111	.////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

			E	posure values (as of 31/12/2	:012) **		RWA (as of 31/12	/2012) **		Value	adjustments and provisions (as	of 31/12/2012) **
arty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB		STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Default	ed Non-defaulted	Defaulted Non-defaulted	Defaulted Nor	n-defaulted Defaulted	Non-defaulted Defau	lited Non-defaulted Defaulte	ed Non-defaulted Defau
	Central banks and central governments		-					-				
	Institutions		-					-		////	1///	1///
	Corporates		-					-				1///
	Corporates - Of Which: Specialised Lending				· ·			-		111	1///	1///
	Corporates - Of Which: SME		-					-			-///	1///
	Retail		-									
	Retail - Secured on real estate property	0,0%	-					-				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-					-				
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%						-			-///	- ///
<i>#v</i> <b>!</b>	Retail - Qualifying Revolving		-					-		////	<u> </u>	1///
	Retail - Other Retail		-									
	Retail - Other Retail - Of Which: SME											
	Retail - Other Retail - Of Which: non-SME							-			<u> </u>	·///
	Equity		-					-	· ·			
	Securitisation		-					-			1///	1///
	Other non-credit obligation assets		-					-				111
	TOTAL		0 0	0 0	0 0	0	0 0	0	0 0	- 0	0	-
	Securitisation and re-securitisations positions deducted from capital *							-		////		1111

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

			Exp	oosure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) **		Value adju	stments and provisions (as of 31/1)	2/2012) **
Counterparty Country (1)		LTV % ** (as o 31/12/2012)	f F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted No	n-defaulted Defaulted
	Central banks and central governments		/ · ·								
	Institutions										
	Corporates		/						1///	1///	
	Corporates - Of Which: Specialised Lending		<b>.</b>						1///		
	Corporates - Of Which: SME	////							1///.		
	Retail										
	Retail - Secured on real estate property	0,0%									
	Retail - Secured on real estate property - Of Which: SME	0,0%									
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%									
#11	Retail - Qualifying Revolving		/ .						111 .		
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME	///	· · ·							/// /	
	Equity										
	Securitisation		/						////		
	Other non-credit obligation assets		/ · ·						1///		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111							1111 .		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expos	sure values (as of 31/12/20	012) **				RWA (as of 31/12/2	2012) **				Value adjust	ments and provi	isions (as of 3	1/12/2012)	
rparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	ST	A	F-IRE	3	A-IRB		STA		F-IR	в	A-IRB	3		STA
			Non-defaulted Defa	aulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted De	faulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaul	lted Defau
	Central banks and central governments		-	-	-	-	· -	-	-	-	-	-	- [,*		-		- *		
	Institutions		-	-	-		-	-		-	-	-	· /	777				77	/
	Corporates		-	-	-					-	-	-	· /	77		7777	. *	77,	× ,
	Corporates - Of Which: Specialised Lending		-	-	-		-		-		-	-	· · / /			///	. 4		7.
	Corporates - Of Which: SME		-	-	-				-		-	-		///	-		-	$\overline{Z}$	7
	Retail		-	-	-		-	-	-	-	-		· · /		-		[		1
	Retail - Secured on real estate property	0,0%	-	-	-		-		-	-	-		· / ,		-		-	777	1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-				-	-	-	-	· 7,		-			77	7
#I/T	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-			-	-	-	-	· /	///	-	////		III	1
	Retail - Qualifying Revolving			-		-		-	-	-	-	-	· /	111	-	////		11	<u> </u>
	Retail - Other Retail		· ·	-	-			-		-	-	-	• •						
	Retail - Other Retail - Of Which: SME		-	-	-	-			-	-	-	-		TT				TT	1
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-	-	-	-	· /		-	///	-	$\Box L$	1
	Equity		-	-	-				-	-	-	-	· · /	///	1 - [	///		///	
	Securitisation	1///	-	-	-		-	-	-	-	-	-	- 1	777		///	. *	77,	1
	Other non-credit obligation assets		-	-	-				-	-	-	-	- 7				. •		
	TOTAL		0	0	0 0	0	0	0	0	0	0	0	0	-	0	-	0		-
	Securitisation and re-securitisations positions deducted from capital *	****		-	-			-		-		-	1	///		111	- 4	11	7

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exposu	re values (as o	f 31/12/2012)					RWA (as of 31/12/2012	2) **			Value adju	stments and p	rovisions (as of 3	1/12/2012) **
counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB		STA		F-IR	в	A-IRB		STA		F-IRB	A	-IRB	STA
			Non-defaulted	Defaulted N	Ion-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	lited I	Non-defaulted Defaulted	Non-defau	ted Defaulted	Non-default	ed Defaulted	Non-defaulted Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-			Ζ.		A -	
	Institutions		-		-	-			-	-	-	-			<u> </u>		/	
	Corporates		-	-	-	-			-	-	-	-			7		/ .	
	Corporates - Of Which: Specialised Lending	- ////	-	-	-	-	-	-	-	-	-	-		111	/	111	/ .	////
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-		111	· /		1	
	Retail		-	-	-	-	-		-	-	-	-			· ·			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-				11	1 .	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-			· ·		· · ·	
#I/T	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-	-	-	-		177		177	· · ·	
	Retail - Qualifying Revolving	1///	-	-	-	-	-	-	-	-	-	-		177.		111.	A	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-			$\Lambda$ .		<u>/</u> ] · [	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-		-	-	-	-		111	/	///	<u>/</u>	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-	-	-	-		111	1			
	Equity		-	-	-	-	-		-	-	-	-						
	Securitisation			-	-	-	-		-	-	-	-						
	Other non-credit obligation assets		-	-	-	-	-		-	-	-	-						
	TOTAL		0	0	0	0	0	0	0	0	0 0	)	0 0		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-	-	-		-		-	-	-	-		777		1///		7777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as o	of 31/12/201	2) **				RWA (as of 31	/12/2012) **				Value adjus	tments and provision	s (as of 31/12/2012) **	
unterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	B	A-IRE	3	STA		F-IR	:B	A-IR	В	ST	٩	F-1	RB	A-IRB	5	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted De	faulted Non-defaulte	ed Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		· ////	/
	Institutions			-	-	-	-		-	-	-	-		-				·///	
	Corporates		-	-	-	-	-		-	-	-	-	-	-					7
	Corporates - Of Which: Specialised Lending		-	-	-		-		-	-	-	-	-	-	///			· ///	7
	Corporates - Of Which: SME		-	-	-		-		-			-	-	-		· .			1
	Retail		-	-	-	-	-		-	-	-	-	-	-					1
	Retail - Secured on real estate property	0,0%	-	-	-	-	-		-	-	-	-		-		· ·		-1//	7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-	-	-	-	-		۰ <b>م</b>		- ///	7
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-		-	-		-	-			/ .		- 1///	r ,
	Retail - Qualifying Revolving		-		-		-			-		-	-					-///	
	Retail - Other Retail		-	-	-	-	-		-	-	-	-	-	-					
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-		-	-	-	////		////	- ///	
	Retail - Other Retail - Of Which: non-SME			-	-	-	-		-	-		-	-	-	///	<u> </u>	111	///	<u> </u>
	Equity	///		-	-	-	-	-	-	-	-	-	-	-	· / / /	<i>.</i> .		· · · · · · · ·	<i>(</i> )
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	777			·///	7
	Other non-credit obligation assets		-	-	-		-		-	-	-	-	-	-					<u></u>
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-		-		-	-	-	-	1//	<b>,</b> .			7

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Ехро	osure values (as	of 31/12/201	2) **			RWA (as of 31/12	2/2012) **		Value ad	justments and provisions (as o	f 31/12/2012) **
Counterparty Country (1)		LTV % ** (as o 31/12/2012)		В	A-IRE	3	STA		F-IRB	A-IRB		STA	F-IRB	A-IRB	STA
				Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted I	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		· .	-	-	-	-	-		-	-			1///	
	Institutions		· ·	-		-	-	-		-	-			1///	1///
	Corporates		· ·	-	-		-	-		-	-			.///	1///
	Corporates - Of Which: Specialised Lending		· ·		-		-	-		-	-			1///	
	Corporates - Of Which: SME		/ .	-	-		-	-		-	-				
	Retail			-	-	-	-	-		-	-				
	Retail - Secured on real estate property	0,0%	-	-		-	-	-		-	-				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-	-			1///	
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-		-	-			1///	
	Retail - Qualifying Revolving		· ·			-	-	-		-					
	Retail - Other Retail					-	-	-		-					
	Retail - Other Retail - Of Which: SME					-	-	-		-					
	Retail - Other Retail - Of Which: non-SME				-			-		-				·/// ·	
	Equity		·	-	-	-	-	-		-	-			·/// ·	////
	Securitisation			-	-	-	-	-		-	-			·/// ·	////
	Other non-credit obligation assets			-	-			-		-	-			1///	1111 .
	TOTAL		0	0	0	0	0	0	0 0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	7 ·	-	-	-	-	-		-	-			1///	

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure <sup>a</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>a</sup> As explained in the Guidelines

				Exp	osure values (a	s of 31/12/201	2) **				RWA (as of 31	/12/2012) **				Value adju	tments and provisions	(as of 31/12/201	2) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IF	RB	ST	٩	F-IR	в	A-IR	в	STA	١	F-1	RB	A-IRB		STA
		, , , , , , , , , , , , , , , , , , , ,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted Defa	ulted Non-del	aulted Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	///	· ·		· ///	//
	Institutions		-	-	-	-	-	-	-	-		-	-	-		· ·		· //.	
	Corporates			-	-	-	-	-	-	-	-	-	-	-		-		· //.	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	[]]]	<u> </u>		· //	
	Corporates - Of Which: SME		· ·	-	-	-	-	-	-	-		-	-	-		ſ.		- //	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	///.	/ ·		- 1//	//
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	11	/ .		. ///	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-			-	-	-			$\Box \Delta$	· //	$\sim$
#VT	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-				· ///	
	Retail - Other Retail			-	-	-	-	-	-	-	-	-	-	-				·//	
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-	-	-		-	-				· //.	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	///				
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		<u> </u>		· //	
	Securitisation			-	-	-	-	-	-	-	-	-	-	-	///	<u> </u>		· //	//
	Other non-credit obligation assets			-	-		-	-	-	-	-	-	-	-	//	<u> </u>		· //	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *				-		-		-		-		-					. //,	

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

		LTV % ** (as of		Exp	osure values (as	of 30/06/2013	3) **				RWA (as of 30/	06/2013) **				Value adju	stments and p	rovisions (as of 3	0/06/2013) **
All couterparty countries		30/06/2013)	F-IR	в	A-IRI	В	STA		F-IRB		A-IRE	3	STA		I	-IRB	,	-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaul	ted Defaulted	Non-defaul	ed Defaulted	Non-defaulted Defaulte
	Central banks and central governments			-	-	-	4.580	-	-	-	-	-	-	-		1			
	Institutions			-	-		4.249	-	-	-		-	864	-		7			
	Corporates		17.797	1.125	48.349	1.709	179	-	4.238	-	13.725	658	179	-		62		173	
	Corporates - Of Which: Specialised Lending				-	-	-	-	-		-	-			111	, · .	111		
	Corporates - Of Which: SME	1777	3.177	815	29.998	1.382	-		1.191		8.063	552	-		111	42		149	777
	Retail	1///	-	-	101.320	868	134	16	-	-	13.076	1.005	47	10			11	173	7777
	Retail - Secured on real estate property	70,9%	-	-	99.563	808	134	16	-	-	12.898	746	47	10			11	136	
	Retail - Secured on real estate property - Of Which: SME	62,3%	-	-	4.813	156	-	-	-		747	127	-		///	1	111	14	1111
Nykredit	Retail - Secured on real estate property - Of Which: non-SME	71,4%	-	-	94.750	652	134	16	-		12.151	619	47	10	111		111	122	
	Retail - Qualifying Revolving	1///	-	-	817	12	-	-	-		51	35	-		111.	<b>/</b>	111	5	
	Retail - Other Retail		-	-	940	48		•	-		127	224	-		///	<u> </u>	111	32	
	Retail - Other Retail - Of Which: SME				-	-	-	-	-		-	-	-		111	· .	1//	·	
	Retail - Other Retail - Of Which: non-SME	_///	-	-	940	48	-	-	-		127	224			C.C.		111	32	
	Equity		288	-	-	-	13	-	795		-	-	13	-					
	Securitisation		15	-	-	-	-	-	183	-	-	-	-	-		7	11	1 .	
	Other non-credit obligation assets		599	84	-		-	-	599	84	-	-	-	-		6			
	TOTAL		18.699	1.209	149.669	2.577	9.155	16	5.815	84	26.801	1.663	1.103	10		110 69	)	146 346	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		/	111	7	////

Notes and definitions \* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Expo	sure values (as	of 30/06/2013	3) **				RWA (as of 30/0	6/2013) **			Value adju	stments and pr	rovisions (as of 3	0/06/2013) **
rparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IF	₹B	A-IRE	В	STA		F-IRE	3	A-IRB		STA		F-IRB	Ą	-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defa	ulted Defaulted	Non-defaulte	ed Defaulted	Non-defaulted Default
	Central banks and central governments			-	-	-	4.563	-	-	-	-	-			//		×	
	Institutions		· ·		-	-	3.737	-	-	-	-	-	762 -	$\sim$			× · •	
	Corporates		12.317	888	42.170	1.648	179	-	1.995		11.585	634	179 -		589		170	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-			1/		177	· · ·	
	Corporates - Of Which: SME		2.372	770	28.901	1.322	-		679	-	7.670	528		111	401		146	
	Retail			-	100.099	832	-	-	-	-	12.657	993		11		111	169	
	Retail - Secured on real estate property	70,9%	-	-	98.389	775	-	-	-	-	12.493	743		111		777	134	
	Retail - Secured on real estate property - Of Which: SME	61,5%	-		4.640	148	-				713	126					13	
	Retail - Secured on real estate property - Of Which: non-SME	71,3%	-	-	93.749	627	-	-	-	-	11.780	617		1//	1		121	
Denmark	Retail - Qualifying Revolving			-	809	11	-		-	-	50	32			<u> </u>		5	
	Retail - Other Retail			-	901	46	-	-	-	-	114	218		11		111	30	
	Retail - Other Retail - Of Which: SME		· .	-	-	-	-		-	-	-			111		177	1 .	
	Retail - Other Retail - Of Which: non-SME		- او	-	901	46	-	-	-	-	114	218		$\mathbb{Z}$	/	111	30	
	Equity	////	190	-	-	-	13	-	649	-	-		13 -	///	<u>/</u> } ·	V///	با الم	
	Securitisation		1	-		-	-	-	15	-	-	-					/ · [	
	Other non-credit obligation assets		599	76		-	-	-	599	76	-	-			66		/ · [	
	TOTAL		13.107	964	142.269	2.480	8.492	0	3.258	76	24.242	1.627	954 0		108 655	1	41 339	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-		-			777		111	/	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

Nykredit

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				Exp	osure values (as c	f 30/06/2013	s) **				RWA (as of 30/0	6/2013) **			Value adju	stments and provis	sions (as of 30	/06/2013) **	
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	3	A-IRB		STA		F-IRB		A-IRB		STA	F	-IRB	A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	Ited Non-	defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaul	ted Defaulted	Non-defaulted	Defaulted 1	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	·///	/		-		
	Institutions			-	-	-	-	-	-	-	-	-	-	·///	/				
	Corporates		-	-	-	-	-	-	-	-	-	-	-	·//	/		· · /		
	Corporates - Of Which: Specialised Lending				-		-	-	-	-	-		-	· ///	/ .	111	-		
	Corporates - Of Which: SME				-		-		-	-	-		-	· ///	1 .		· · /		-
	Retail			-	-		-	-	-	-	-	-	-	·///	· ·		· /		
	Retail - Secured on real estate property	0,0%		-	-	-	-	-	-	-	-	-	-	. ///	/		. /		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	. ///	· ·		- /		
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-	-		-	-		-	· / / /	× .	111	· /		-
<i></i>	Retail - Qualifying Revolving				-		-							. ///	/	111			
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	· / / /	/				
	Retail - Other Retail - Of Which: SME			-	-	-	-	-		-	-		-	· ///	· ·	1111			-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	·///	r, .		· /		
	Equity		-	-	-	-	-	-	-		-	-	-		/ ·	11/1	· · /		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	·///	Λ.				
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-		/		· · · [		
	TOTAL		0	0	0	0	0		0	0	0	0	0 0		- 0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *				-		-	-	-	-	-	-		111		1111			

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Expos	ure values (as o	of 30/06/2013	) **				RWA (as of 30/06/2013	3) **			Value adj	stments and	provisions (as	of 30/06/2013) **	
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IRE	В	STA		F-IRI	в	A-IRB		STA		F-IRB		A-IRB	ST	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ilted N	Ion-defaulted Defaulted	Non-defau	Ited Defaulted	Non-defau	Ited Defaulted	Non-defaulted	i Defaulted
	Central banks and central governments			-	-	-	-	-		-	-	-							/
	Institutions			-	-	-	-		-	-	-	-			/	111	× /		/
	Corporates		· .	-	-	-	-	-	-	-	-	-			7	11	/	1///	
	Corporates - Of Which: Specialised Lending		· .	-	-	-	-	-	-	-	-	-		///	1	11	/	111	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-				11		111	1
	Retail			-	-	-	-		-	-	-	-				$\prime \prime \prime$		1///	1
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-						1///	1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-				177	/	1///	1
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-	-	-	-		///	/	111	/	1///	/
#VT	Retail - Qualifying Revolving			-	-	-	-		-	-	-	-		///	· /	111	· /		
	Retail - Other Retail			-	-	-				-	-	-		///	1				
	Retail - Other Retail - Of Which: SME			-	-	-	-		-	-		-		///				111	1
	Retail - Other Retail - Of Which: non-SME	///		-	-	-	-		-	-	-	-				111			<b>^</b>
	Equity	a start a start of the start of	-	-	-	-	-	-	-	-	-	-				No and	· /		×
	Securitisation			-	-	-	-		-	-	-	-			/	111	/		
	Other non-credit obligation assets		-	-	-	-	-		-	-	-	-		///	/				/
	TOTAL		0	0	0	0	0	0	0	0	0 0		0 0		- 0		- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *					-	-		-		-	-		$\overline{T}$	/.	111	/	1///	/

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 30/06/201	3) **			RWA (as of 30/0	06/2013) **		Value adju	stments and provisions (as of	30/06/2013) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	в	ST	1	F-IRB	A-IRB		STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments		-	-	-	-	-	-		-	-				
	Institutions		-	-	-	-	-	-		-	-		///		
	Corporates		-	-	-	-	-	-		-	-		////	1///	
	Corporates - Of Which: Specialised Lending		-		-	-	-	-		-	-		1///		
	Corporates - Of Which: SME		-		-	-	-	-		-	-		1///		
	Retail		-	-	-	-	-	-		-	-				
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-		///.		////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-	-		////		
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-							////	///	
<i>#u</i> 1	Retail - Qualifying Revolving		-	-	-	-	-	-		-	-		1///		
	Retail - Other Retail		-	-	-	-	-	-		-	-			$\langle / \rangle$	
	Retail - Other Retail - Of Which: SME		-		-	-	-								
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-				
	Equity		-	-	-	-	-	-		-	-				
	Securitisation	- 1///	-	-	-	-	-	-		-	-		1///		
	Other non-credit obligation assets		-	-	-	-	-	-		-	-		1/1	$\langle III \rangle$	
	TOTAL		0	0	0	0	0	0	0 0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	-////	-		-		-			-			1111.	1111	

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as o	f 30/06/201	3) **			RWA (as of 30	/06/2013) **		Value a	ljustments and provisions	a (as of 30/06/2013) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	l	F-IRB	A-IR	в	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaul	ted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	ed Non-defaulted Defa	aulted Non-defaulted Defaulted
	Central banks and central governments		-	-	-	-	-	-		-	-				
	Institutions				-		-	-		-	-				
	Corporates		-	-	-	-	-	-		-	-			. ////	
	Corporates - Of Which: Specialised Lending	111			-		-	-					111	1111	1///
	Corporates - Of Which: SME	111	-		-		-	-						111	.///
	Retail		-	-	-		-			-	-			·///	·///
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-			·////	·///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-	-			.///	·///
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-			-			1///	- ///
#V1	Retail - Qualifying Revolving		-		-		-	-		-	-			1///	
	Retail - Other Retail		-	-	-		-	-		-	-				
	Retail - Other Retail - Of Which: SME				-		-	-		-				1111	1///
	Retail - Other Retail - Of Which: non-SME		-		-		-	-		-	-			·///	- ///
	Equity		-	-	-	-	-	-		-	-			·///	
	Securitisation		-	-	-		-	-		-	-			1///	1///
	Other non-credit obligation assets		-	-	-	-	-	-		-	-				
	TOTAL		0	0	0	0	0 0	0	0	0	0	0 0	- 0	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *	1111			-		-	-		-			////	1///	1///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of	30/06/2013	3) **			RWA (as of 30/	/06/2013) **		Value adju	stments and provisions (as of	30/06/2013) **
unterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		STA		F-IRB	A-IRI	в	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-		-	-		///		
	Institutions		-	-	-	-	-			-	-		1///	1///	
	Corporates		-	-	-	-	-	-		-	-		1///		
	Corporates - Of Which: Specialised Lending		-		-		-	-		-	-		1///	1///	
	Corporates - Of Which: SME		-		-	-	-			-	-		111.	///	
	Retail		-	-	-	-	-			-	-				
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-		1///	1///	7777
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-	-			1///	////
#I/T	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-			-	-			-			1///	///	
	Retail - Qualifying Revolving		-	-	-		-	-		-	-		1111	1///	· / / /
	Retail - Other Retail			-	-	-	-	-		-	-				
	Retail - Other Retail - Of Which: SME		-	-		-	-			-					
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-			-	-		///	///	
	Equity		-	-	-	-	-	-		-	-				////
	Securitisation	1///	-	-	-	-	-			-	-		1///	1///	777
	Other non-credit obligation assets		-	-	-	-	-	-		-	-			$\langle I I I \rangle$	
	TOTAL		0	0	0	0	0	0	0 0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1///	-	-	-	-					-		1111	1111	

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as of 30/	6/2013) **				RWA (as of 3	0/06/2013) **			Value adju	stments and pro	ovisions (as of 30	/06/2013) **
counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB	S	A	F-II	RB	A-IF	RB	STA	F	-IRB	A-II	RB	STA
			Non-defaulted	Defaulted	Non-defaulted Defa	ilted Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulter	Non-default	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-			· -	-	-	-		· .		/ · [,	
	Institutions		-	-	-	-						-				1.	
	Corporates		-	-	-	-				-	-	-	1//	/	////	· · /	
	Corporates - Of Which: Specialised Lending	1///	-	-	-	-				-	-	-	111	/ .	111	· · ·	
	Corporates - Of Which: SME		-		-	-			-	-	-	-	. ///	1 .		A	
	Retail			-	-	-				-	-	-	111	/		/ /	
	Retail - Secured on real estate property	0,0%	-	-	-	-			-	-		-	111	/ ·	$\Box$	/ /	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-				-	-	-	111			1 . /	
#I/T	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-				-	-	-	. ///		1///	7 . 1	
<i></i>	Retail - Qualifying Revolving	1///	-		-	-			-	-	-	-	11/1		////		///
	Retail - Other Retail		-	-	-	-						-				1.	
	Retail - Other Retail - Of Which: SME		-		-	-					-		111	× .	111		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-			-	-	-	-	· / / /	<u> </u>		A . M	
	Equity		-	-	-	-				-	-	-			1//	J - 1	
	Securitisation		· ·	-	-	-				-	-	-	1//				
	Other non-credit obligation assets			-	-	-	-				-	-	1//	· ·	1///	1 1	
	TOTAL		0	0	0	0	0	0	0	0	0	0 0		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-		-	-				-		-	1///		$\mathbf{V}\mathbf{I}\mathbf{I}$	/ ./	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as	of 30/06/201	3) **				RWA (as of 30/06	/2013) **			Value adju	stments and pro	visions (as of 3	30/06/2013) **	
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	B	A-IRE	3	STA		F-IRB		A-IRB		STA	F	-IRB	A-I	RB	ST/	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		· ·		-		
	Institutions			-	-	-	-		-	-	-	-	-	111	· ·	////			
	Corporates		-	-	-	-	-		-	-	-	-	-	11	· ·	1///	] .		
	Corporates - Of Which: Specialised Lending	1///	-	-	-		-		-	-	-	-	-	1//	· .	1///		///	
	Corporates - Of Which: SME		-	-	-		-		-	-	-	-	-		/ ·		· · ·		
	Retail		-	-	-	-	-	-	-	-	-	-	-		/		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-		-	-	-	-	-		/ ·		A		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-		/ .				
#I/T	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-	-	-		-			111	-		
#01	Retail - Qualifying Revolving		-	-	-		-		-		-		-	111	· .	////	-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-		<u> </u>		1.[		
	Retail - Other Retail - Of Which: SME	////	-	-	-		-		-	-	-		-	111	× .	111	-	////	
	Retail - Other Retail - Of Which: non-SME		· .	-	-		-		-		-		-	111	/ ·	111	· · ·		
	Equity		· ·	-	-	-	-	-	-	-	-	-	-	1//		111			
	Securitisation		-	-	-		-		-	-	-	-	-		· ·	111	-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	111	· ·	1///		///	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-	-	-	-	-		/	$\overline{777}$			

Notes and

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as o	f 30/06/201	3) **				RWA (as of 30/06/201	3) **		Value ad	justments and provisions	(as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA	١	F-IRB	3	A-IRB	s	ТА	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulte	d Defaulted Non	-defaulted Default	ed Non-defaulted Defa	ulted Non-defaulted Defaulted
	Central banks and central governments		] -	-	-	-	-		-	-	-	-	· · //			
	Institutions		-	-	-	-	-	-	-	-	-	-	· · //			
	Corporates				-		-	-	-	-	-	-	· · //		·///	
	Corporates - Of Which: Specialised Lending		· .		-	-	-	-	-	-	-	-	· · /		·///	
	Corporates - Of Which: SME		· ·		-		-	-	-	-	-	-	· · /		<u>·////</u>	<u> </u>
	Retail				-	-	-	-	-	-	-	-	· · /			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	· · /		·///	
#VT	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-	-	-	-	-	· · /		1///	·///
	Retail - Qualifying Revolving				-	-	-	-	-	-	-	-	· · /	///		
	Retail - Other Retail				-	-	-	-	-	-	-	-	· · /			
	Retail - Other Retail - Of Which: SME				-	-	-	-	-	-	-	-	· · · /			
	Retail - Other Retail - Of Which: non-SME		-		-			-	-	-	-	-	· · //		·///	. /// .
	Equity		-		-	-	-	-	-	-	-	-	· · / /			
	Securitisation		-	-	-	-		-	-	-	-	-	· · //		·///	·///
	Other non-credit obligation assets		-		-			-	-	-	-	-	· · //		·///	
	TOTAL		0	0	0	0	0	0	0	0	0	0 0	0	- 0		0 - 0
	Securitisation and re-securitisations positions deducted from capital *	- 7777	1 -		-		-	-	-	-	-	-	//		·///	
Notes and definitions			•		· · ·		•									

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure <sup>1</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>1+</sup> As explained in the Guidelines

				xposure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjus	ments and provisions (as	of 30/06/2013) **
nterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulte
	Central banks and central governments		-		-						•///
	Institutions		-		-						1///
	Corporates		-		-						
	Corporates - Of Which: Specialised Lending		-		-						1///
	Corporates - Of Which: SME		-		-						1///
	Retail		-		-						
	Retail - Secured on real estate property	0,0%	-		-					7777	1///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-				1///		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-				///		
#I/T	Retail - Qualifying Revolving	- ////	-		-						
	Retail - Other Retail		-		-						
	Retail - Other Retail - Of Which: SME		-		-						1///
	Retail - Other Retail - Of Which: non-SME		-		-						
	Equity		-		-						1///
	Securitisation		-		-						
	Other non-credit obligation assets		-		-						111
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-				$\overline{III}$ .		1111

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

#### 3. SECURITISATION SUMMARY

DK011 Nykredit

(in million Euro)		
	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	15	15
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	15	15

DK011 Nykredit

#### (in million Euro)

	31-1:	2-2012	30-06-2013		
		TOTAL RISK EXPOSURE AMOUNT		( EXPOSURE DUNT	
	SA	IM	SA	ІМ	
Traded Debt Instruments	1.282	2.419	1.323	2.623	
TDI - General risk	213	2.419	275	2.623	
TDI - Specific risk	1.069	0	1.048	0	
Equities	143	442	180	723	
Equities - General risk	61	442	59	723	
Equities - Specific risk	82	0	121	0	
Foreign exchange risk	0	117	0	219	
Commodities risk	0	0	0	0	

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	al Maturity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Austria	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Belgium	0	0	0	0	0	0	0	0
[3Y - 5Y ]	0	0	0	0	0	0	0	0	0
[5Y - 10Y ]		71	0	71	0	0	71	0	0
[10Y - more ] Total		0 71	0	0 71	0	0	0 71	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0 0	0	0	0	0	0
[ 2Y - 3Y ]	<b>.</b>	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y ]	- 71	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		382	<b>0</b> 0	<b>0</b> 382	<b>0</b> 0	0	<b>0</b> 382	0	<b>0</b> 0
[ 3M - 1Y ]		140	0	140	0	0	140	0	0
[ 1Y - 2Y ]		0	0	-6	0	0	-6	0	0
[ 2Y - 3Y ]	Descort	121	0	110	0	0	110	0	0
[3Y - 5Y ]	Denmark	9	0	-71	0	0	-71	0	0
[5Y - 10Y ]		75	0	39	0	0	39	0	0
[10Y - more ]		12	0	-40	0	0	-40	0	0
Total		739	0	554	0	0	554	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[1Y-2Y]	]	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	i initarita	0	0	0	0	0	0	0	0
[5Y - 10Y ]		12	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		12	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	France	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	-12	0	0	-12	0	0
[5Y - 10Y ]		0	0	-12	0	0	-12	0	0
[10Y - more ] Total		67 67	0	7 -17	0	0	7 -17	0	0
[ 0 - 3M ]		0	0	-17 0	0	0	-1/ 0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		110	0	67	0	0	67	0	-547
[ 2Y - 3Y ]	0	0	0	-5	0	0	-5	0	-2
[3Y - 5Y ]	Germany	207	0	178	0	0	178	0	-54
[5Y - 10Y ]		35	0	-13	0	0	-13	0	-332
[10Y - more ]		22	0	22	0	0	22	0	-36
Total		374	0	249	0	0	249	0	-971
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ <u>2Y - 3Y</u> ] [3Y - 5Y ]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	ů 0	ů O	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES	(gross exposures	(long) net of cash short po	ECT POSITIONS politions of sovereign debt to a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
			of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	المعامية ا	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]		0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y ]	Italy	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	ů 0	0	ů 0	Ű	0	Ő	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	201110	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)				-					
Residual Maturity Country / Region		<b>GROSS DIRECT LONG EXPOSURES</b> (accounting value gross of provisions) <sup>(1)</sup>			s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
			of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[21 51] [3Y - 5Y ]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y ]	0	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES	(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
	Country / Region		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Notificitatido	11	0	11	0	0	11	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		11	0	11	0	0	11	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[21 - 51] [3Y - 5Y ]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Portugar	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)		-		-					
Residual Maturity Country / Region			T LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
			of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]	rtomania	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	<u>.</u>	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Slovenia	0	0	0	0	0	0	0	0
[31 - 51 ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	Ő	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y ]	-pairi	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
	Country / Region		CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposures	(long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓			of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		71	0	71	0	0	71	0	0
[1Y-2Y]		0	0	-334	0	0	-334	0	0
[ 2Y - 3Y ]	Sweden	144	0	-60	0	0	-60	0	1
[3Y - 5Y ]		6	0	-503	0	0	-503	0	0
[5Y - 10Y ]		123	0	-254	0	0	-254	0	4
[10Y - more ] Total		26	0	-4	0	0	-4	0	2
[ 0 - 3M ]		<b>370</b> 0	<b>0</b>	-1.084 0	<b>0</b> 0	<b>0</b>	<b>-1.084</b> 0	<b>0</b>	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ <u>2</u> ] <u>6</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>6</u> ] [ <u>3</u> ] <u>7</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>7</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>7</u> ] [ <u>3</u> [ <u>3</u> [ <u>3</u>	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[ <u>3</u> Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt to a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
			of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	0	<b>0</b> 0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	-89
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	-89
[ 0 - 3M ]		0	0	0	0	0	0	0	-89 0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
Residual Maturity			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non - EEA -	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]	22/1	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Other Central	0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]	and Eastern	0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y ]	countries non	0	0	0	0	0	0	0	0
[10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

DK011 Nykredit

(in million Euro)									
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		(long) net of cash short pe	ECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	<u> </u>	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y ]	011010	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

TOTAL EEA 30         1.644         0         -216         0	0 -216	0	-964
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#### Notes and definitions

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

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

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

as of 30 June 2013

(in million Euro)				-					
	Country / Region		T LONG EXPOSURES he gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt i a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓			of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Austria	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Belgium	0	0	0	0	0	0	0	0
[3Y - 5Y ]	0	0	0	0	0	0	0	0	0
[5Y - 10Y ]		34	0	34	0	0	34	0	0
[10Y - more ] Total		0 34	0	0 34	0	0	0 34	0	0
[ 0 - 3M ]		<u>34</u> 0	0	<u>34</u> 0	<b>0</b> 0	0	<u>34</u> 0	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	Ő	Ő	0	0	0	Ő
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		54	0	54	0	0	54	0	0
[ 3M - 1Y ]		155	0	145	0	0	145	0	0
[1Y - 2Y]		32	0	31	0	0	31	0	0
[ 2Y - 3Y ]	Descent	66	0	55	0	0	55	0	0
[3Y - 5Y ]	Denmark	9	0	-22	0	0	-22	0	0
[5Y - 10Y ]		30	0	-17	0	0	-17	0	0
[10Y - more ]		45	0	20	0	0	20	0	0
Total		391	0	266	0	0	266	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Estonia	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	1 manu	68	0	13	0	0	13	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		68	0	13	0	0	13	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity Country / Region			of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	France	0	0	0	0	0	0	0	0
[3Y - 5Y ]	i ianoo	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	-297
[ 2Y - 3Y ]	-	0	0	-5	0	0	-5	0	-20
[21 - 51] [3Y - 5Y ]	Germany	0	0	-26	0	0	-26	0	-61
[5Y - 10Y ]		0	0	-73	0	0	-73	0	-181
[10Y - more ]		0	0	-33	0	0	-33	0	34
Total		0	0	-137	0	0	-137	0	-525
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	Hungony	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup> Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	looland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]		0	0	0	0	0	0	0	0
[ <u>2</u> ] <u>5</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>5</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>5</u> ] [ <u>3</u> ] [ <u>3</u> ] <u>5</u> ] [ <u>3</u> [ <u>3</u> ] [ <u>3</u> [ <u>3</u> ] [ <u>3</u> [ <u>3</u> [ <u>3</u> [ <u>3</u> ] [ <u>3</u> [ <u>3</u> [ <u>3</u> [ <u>3</u> [ <u>3</u>	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y ]	,	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	L ot ::-	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup> Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity Country / Region		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Liconteneteni	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	9	0	0
[3Y - 5Y ]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y ]	0	0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Iviaita	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity Country / Region		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	riotrioritariae	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Dortugal	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
Residual Maturity Country / Region			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
			of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]	<b>_</b>	0	0	0	0	0	0	0	0
[21 - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt a a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup> Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity Country / Region ↓		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]		24	0	24	0	0	24	0	0
[ 3M - 1Y ]		164	0	163	0	0	163	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Sweden	394	0	-599	0	0	-599	0	7
[3Y - 5Y ]	Chroach	220	0	215	0	0	215	0	0
[5Y - 10Y ]		161	0	54	0	0	54	0	-1
[10Y - more ]		112	0	110	0	0	110	0	-3
Total [ 0 - 3M ]		<b>1.075</b> 0	<b>0</b> 0	-33 0	<b>0</b> 0	<b>0</b> 0	-33 0	<b>0</b> 0	<u> </u>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt f a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup> Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]	riong riong	0	0	0	0	0	0	0	0
[5Y - 10Y ]	ľ	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	U.S.	0	0	0	0	0	0	0	-75
[3Y - 5Y ]		0	0	0	0	0	0	0	-16
[5Y - 10Y ]		0	0	0	0	0	0	0	-1 0
[10Y - more ] Total		0	0	0	0	0	0	0	- <b>92</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	- <del>92</del> 0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
Residual Maturity Country / Region			T LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup> Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y ]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y-3Y]	and eastern	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y ]	countries non EEA	0	0	0	0	0	0	0	0
[10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Middle East	0	0	0	0	0	0	0	0
[31 - 51 ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Latin America	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y ]	Canobean	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

DK011 Nykredit

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		<b>NET DIRECT POSITIONS</b> (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	<u> </u>	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		ů 0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Others	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

TOTAL EEA 30	1.568	0	143	0	0	143	0	-522
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#### Notes and definitions

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

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

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

6.	RWA
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DK011 Nykredit

(in million Euro)

	31-12-2012	30-06-2013
RWA for credit risk	36.947	35.477
RWA Securitisation and re-securitisations	185	183
RWA Other credit risk	36.762	35.294
RWA for market risk	3.968	4.368
RWA for operational risk	2.886	2.523
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA <sup>(1)</sup>	43.801	42.368