

Bank Name	Danske Bank A/S
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,877	20,431	20,260	19,821	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,636	20,083	19,995	19,517	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,922	23,112	22,233	21,927	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	22,681	22,763	21,968	21,624	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,727	25,921	25,034	24,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,486	25,572	24,769	24,422	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	109,956	115,671	115,172	115,827	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	109,938	115,658	115,166	115,820	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.08%	17.66%	17.59%	17.11%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.86%	17.36%	17.36%	16.85%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.85%	19.98%	19.30%	18.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.63%	19.68%	19.08%	18.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	23.40%	22.41%	21.74%	21.35%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.18%	22.11%	21.51%	21.09%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,922	23,112	22,233	21,927	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	22,681	22,763	21,968	21,624	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	474,260	474,650	473,202	465,013	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.78%	4.80%	4.64%	4.65%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Danske Bank A/S

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	25,727	25,921	25,034	24,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,877	20,431	20,260	19,821	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,142	1,145	1,153	1,151	C 0s.00 (r0030,c00s0)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		20,659	21,018	21,091	20,899	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	1	0	C 01.00 (r0180,c0010)	Articles 4(200), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 0s.00 (r0200,c00s0)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 0s.00 (r0230,c00s0)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-148	-155	-203	-252	C 01.00 (r0250,r0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-650	-690	-717	-718	C 01.00 (r0300.c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences net of seminated DTFs.	-30	-5			(r0340,c0010)	COX
	-	uscutto DTG			-5	-32	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-342	-299	-313	-254	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(26), 36(1) point (8) (f) and 89 to 91 of CRR; Articles 36(1) point (4) (f), 24(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 259(2) of CRR; Articles 36(1) point (b) (iii) and 259(2) of CRR; Articles 36(1) point (b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	Holdings of CET1 capital instruments of financial sector entities where the institution has a similar to the continuous.	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	a significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A		-7	-7	-7	-18	C 01.00 (r0513,c0010)	
OWN FUNDS	_	(-) Insufficient coverage for non-performing exposures						Articla 36(1), point (m) and Articla 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-987	-925	-1,006	-1,259	C 0s.00 (r0529,c00s0)	•
	A.1.21	Transitional adjustments	241	349	265	303	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	241	349	265	303	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,044	2,680	1,973	2,107	C 0s.00 (r0530,c00s0)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,044	2,680	1,973	2,107	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(+0670,c0010) C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	22,922	23,112	22,233	21,927	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,805	2,809	2,801	2,799	C 0s.00 (r0750,c0010)	Article 71 of CSR
	A.4.1	Tier 2 Capital instruments	2,805	2,809	2,801	2,799	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 61.00 (*9910,00310) + C 01.00 (*9920,0030) + C 91.00 (*9930,00310) + C 91.00 (*9940,0030) + C 91.00 (*9950,0030) (*9970,0030) + C 91.00 (*9974,00311) + C (*9970,0030) + C 91.00 (*9974,00311) + C 91.00 (*9978,00311)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	109,956	115,671	115,172	115,827	C 02:00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	17	12	6	7	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.08%	17.66%	17.59%	17.11%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.85%	19.98%	19.30%	18.93%	CA3 (3)	
period	C.3	TOTAL CAPITAL RATIO (transitional period)	23.40%	22.41%	21.74%	21.35%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,636	20,083	19,995	19,517	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17,86%	17.36%	17,36%	16.85%	A.4.3.01.011 [D.1]/[B-B.1]	
Fully loaded ¹	-							
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	241	349	265	303	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
							C 05.01 (r0440.c0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW]
(1778-79)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %) Credit risk (excluding CCR and Securitisations) ¹	86,274	93,404	91,252	90,840	C 02.00 (10040, 10010) - [C 07.00 (10090, 10220, 1001) + C 07.00 (10110, 10220, 1001) + C 07.00 (10110, 10220, 1001) + C 08.01 (10040, 10220, 1001) + C 08.01 (10050, 10220, 1001) + C 08.01 (10060, 10220, 1001) + C 08.01 (10060, 10220, 1001) + C 08.01 (10060, 10220, 1002) + C 08.01 (10060, 10020, 10020, 1002) + C 08.01 (10060, 10020
Of which the standardised approach	23,006	29,550	21,160	22,206	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,845	2,743	3,612	3,525	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	58,840	59,429	64,986	63,508	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,065	3,631	3,585	3,710	C 07.00 (r0090, -0220, s001) + C 07.00 (r0110, -0220, s001) + C 07.00 (r0130, -0220, s001) + C 08.01 (r0040, -0206, s001) + C 08.01 (r0040, -0206, -001) + C 08.01 (r0040, -0206, -001) + C 08.01 (r0040, -02060, s002) + C 08.01 (r0050, -02060, s002) + C 08.01 (r0060, -02060, s002) + C 08.01 (r0050, -02060, s002) + C 08.01 (r0060, -02060, s002) + C 02.00 (r0460, -02010)]
Credit valuation adjustment - CVA	700	596	676	663	C 02.00 (r0640, c0010)
Settlement risk	2	15	12	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	143	146	145	143	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,702	4,899	6,923	7,855	C 02.00 (r0520, c0010)
Of which the standardised approach	49	29	20	28	C 02.00 (r0530, c0010)
Of which IMA	5,653	4,870	6,903	7,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,-0450)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,778	9,879	9,844	9,842	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,778	9,879	9,844	9,842	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,292	3,101	2,736	2,772	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	109,956	115,671	115,172	115,827	

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

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



2022 EU-wide Transparency Exercise P&L Danske Bank A/S

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,203	5,624	1,492	3,137
Of which debt securities income	225	326	104	278
Of which loans and advances income	3,265	4,359	1,157	2,374
Interest expenses	1,814	2,459	792	1,467
(Of which deposits expenses)	175	258	122	291
(Of which debt securities issued expenses)	1,374	1,841	468	973
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	43	50	20	47
Net Fee and commission income	1,294	1,799	457	877
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	213	302	128	-124
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-35	-34	-5	4
Gains or (-) losses from hedge accounting, net	0	-6	-3	-14
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	456	610	214	369
TOTAL OPERATING INCOME, NET	4,359	5,886	1,510	2,828
(Administrative expenses)	2,265	3,101	762	1,528
(Cash contributions to resolution funds and deposit quarantee schemes)	70	92	32	66
(Depreciation)	582	787	189	374
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-13	-94	46	196
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-13	-94	46	196
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	77	-18	-143
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	77	-18	-143
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	165	249	-1	-12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,574	2,171	498	795
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,245	1,739	383	612
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,245	1,739	383	612
Of which attributable to owners of the parent	1,245	1,739	383	612

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierard	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	37,682				40,399				35,655				29,222				IAS 1.54 (i)
Financial assets held for trading	82,018	43,565	38,341	112	69,108	32,710	36,294	104	83,727	36,410	46,483	834	90,316	31,404	57,666	1,246	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	140,734	3,086	108,104	29,544	145,352	2,073	109,336	33,943	142,296	2,133	105,227	34,935	139,258	2,212	99,686	37,360	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,409	14,671	1,738	0	16,060	13,986	2,074	0	16,388	13,566	2,822	0	16,292	13,777	2,516	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	157,830				162,174				167,881				172,449				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,102	0	1,102	0	1,032	0	1,031	0	363	0	363	0	323	0	323	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,615				17,575				15,461				14,896				
TOTAL ASSETS	452,390				451,699				461,770				462,756				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)			s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accu	nulated impair	ment ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	16,409	0	0	0	0	0	16,060	0	0	0	0	0	16,388	0	0	0	0	0	16,292	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	19,261	0	0	0	0	0	19,807	0	0	0	0	0	20,210	0	0	0	0	0	20,504	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	124,857	10,783	3,132	-145	-568	-1,102	130,970	9,323	2,533	-200	-599	-1,044	137,112	8,232	2,556	-211	-563	-852	139,794	9,947	2,218	-217	-602	-573	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Danske Bank A/S

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	50,378	51,128	63,456	78,634	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	147,254	142,357	141,650	132,357	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	217,456	220,695	219,484	214,357	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	455	534	1,352	1,935	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	468	414	470	606	IAS 37.10; IAS 1.54(I)
Tax liabilities	86	62	197	158	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,734	11,855	11,271	11,647	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	835	868	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	428,667	427,913	437,880	439,693	IAS 1.9(b);IG 6
TOTAL EQUITY	23,723	23,786	23,890	23,063	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	452,390	451,699	461,770	462,756	IAS 1.IG6

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



Breakdown of liabilities

Danske Bank A/S

(mln EUR)

			Carrying	j amount		1
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		34,890	33,782	44,315	56,877	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	332	176	282	989	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	15,611	17,703	20,212	22,703	Annex V.Part 1.31
	Central banks	15,205	12,067	11,439	10,087	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	845	517	815	1,136	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,313	13,441	14,250	14,898	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,043	11,907	13,115	13,208	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,224	9,231	11,782	11,104	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,524	2,666	2,612	2,988	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	33,353	33,692	37,310	35,805	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,822	15,463	15,138	13,767	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,601	65,044	65,337	61,373	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	60,042	59,867	60,813	57,980	ECB/2013/33 Annex 2.Part 2.9.1
	Households	61,833	62,356	63,209	63,815	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	55,084	55,664	56,573	57,212	Annex V.Part 1.42(f), 44(c)
Debt securities issued		159,805	162,520	153,269	144,980	Annex V.Part 1.37, Part 2.98
Of which: Sub-	ordinated Debt securities issued	4,824	4,821	4,805	4,848	Annex V.Part 1.37
Other financial liabilities		4,377	4,702	4,539	4,652	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		415,543	414,714	425,943	427,283	



2022 EU-wide Transparency Exercise Market Risk

Danske Bank A/S

									Dullake Du													
	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	1 0 0	0 0 0	232 149 83	90 60 30	455 136 320	134 40 94							246 151 95	58 34 25	347 160 187	99 32 66						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	1 1 6	1 1 3	21 17 4 12	2 1 3	46 43 3 31	3 2 1 7							4 3 12	1 0 9	5 1 23	1 1 0 15						
Commodities risk	0	0	0 129	0 61	0 224	0 62	66	99		0	0	5.653	0 153	0	0 167	0	70	45	0	0	0	4.870
1041	As of 31/03/2022	As of 30/06/2022		VA.	427	As of 31/		33				5/035	155	54	107	As of 30/06		43	,	<u> </u>		4,020
Traded Debt Instruments	0	0	287	72	422	139							325	57	503	76						
Of which: General risk	0	0	193	49	242	94							234	38	365	51						
Of which: Specific risk	0	0	94	23	179	44							92	19	137	25						
Equities Of which: General risk	2 1	5 2	26 11	7	31 11	36 8							4 0	0	0	0						
Of which: Specific risk	1	2	15	20	20	28							4	1	3	1						
Foreign exchange risk Commodities risk	0	0	0	0	38 0	0							0	0	0	0						
Total	5	7	191	46	269	98	92	78	0	0	0	6,903	214	41	329	42	83	75	0	0	0	7,827

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



EBA Laboration 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Danske Bank A/S

		Standardised Approach An of 20/09/2021 April 2021												
		As of 30/09/2021 As of 31/12/2021												
		Original Exposure * Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value												
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	69,748 8,083	65,794 8,091	8 71		68,155 7.882	68,120 8.335	9						
	Public sector entities	334	711	23		315	698	23						
	Multilateral Development Banks	1,604	1,597	0		1,661	1,654	10						
	International Organisations	4	4	0		29	29	i i						
	Institutions	1.073	1,055	43		1,514	1,506	50						
	Corporates	6,032	3,156	2,674		5,369	2,919	2,528						
	of which: SME	2,417	1,562	1,237		2,026	1,416	1,119						
	Retail	3,333	2,024	1,325		3,367	2,043	1,336						
Consolidated data	of which: SME	1,818	1,082	618		1,836	1,116	641						
Corisondated data	Secured by mortoaces on immovable property	6,322	5,948	1,892		6,428	6,133	1,947						
	of which: SME	2,595	2,337	627		2,638	2,421	646						
	Exposures in default	249	162	202	76	214	134	164	69					
	Items associated with particularly high risk	122	60	90		99	50	75						
	Covered bonds	28,096	28,096	2,834		27,764	27,764	2,792						
	Claims on institutions and commentes with a ST credit assessment Collective investments undertakings (CIU)	18	13	161				165						
	Collective investments undertakings (CIU) Equity	2,248	2,248	2,248		2,326	2,326	2,326						
	Other exposures	11.632	11.632	11.686		18.165	18.165	18.256						
	Standardised Total ²	138.896	130,590	23,257	134	143,305	139,889	29,736	122					
	Junior Group Total					or credit risk mitigation techniq		25,730						

**Operate construction (Compare data), a separal laboral balls in the laboral and selection (Compare data), a separal laboral balls in the laboral and selection (Compare data). The compare data is a selection of the laboral and selection (Compare data) and selection (Compare data). The compare data is selection (Compare data is selection (Compare data) and selection (Compare data). The compare data is selection (Compare data is selection (Compare data). The compare data is selected under the following size Countries of contents or contents are decident. These have been selected under the following size Countries of contents or contents or part of that original operators or Tay 13 countries contents are decident. These have been selected under the following size Countries of contents or contents or selection (Compare data).

					Standardisc	d Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	4,740 3,647	12,567 3,990			7,374 3,444	15,326	0	
	Regional governments or local authorities	3,647	3,990 507	0		3,444	4,119 501	0	
	Public sector entities	18	507	0		3	501	0	
	Multilateral Development Banks International Organisations	0				0			
	International Organisations Institutions	965	964	22		1,413	1,412	27	
	Institutions Cornorates	932	354	201		723	235		
	of which: SME	7.52	201	201		,,,,	133		
	Retail	57	26	19		54	25	19	
	of which: SMF	3	0	0		5	1	- 1	
DENMARK	Secured by mortgages on immovable property	56	55	19		57	57	20	
	of which: SME	0	0	0		0	0		
	Exposures in default	3	3	3	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	22,782	22,782	2,280		22,313	22,313	2,234	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	11	132		15	11	140	
	Equity	2,181	2,181	2,181		2,263	2,263	2,263	
	Other exposures	11,159	11,159	11,159		17,689	17,689	17,689	
	Standardised Total ²								1

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	12.200	10,070	0		11.357	9,876		
	Regional governments or local authorities	1,914	1,611	1		1.923	1.622	0	
	Public sector entities	21	45	3		20	44	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	73	59	58		66	59	58	
	of which: SME	1	1	0		0	0	0	
	Retail	42	32	24		52	39	29	
SWEDEN	of which: SME								
	Secured by mortoaces on immovable property of which: SME	51	49	15		44	43	14	
	or which: SME Exposures in default	22	21	0		20	20	3	
	Items associated with particularly high risk	5	5	7	Ů	4	4	5	Ü
	Covered bonds	2.564	2,564	258		2,385	2.385	239	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	11	11	11		11	11	11	
	Other evangures	73	73	69		71	71	65	
	Standardised Total ²								0

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8,075	4,382	0		7,944	4,283		
	Regional governments or local authorities	1.743	1,826	0		1,752	1,827		
	Public sector entities	156	29	6		156	29	6	
	Multilateral Development Banks	356	356	0		321	320	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	41	8		41	41	8	
	Corporates	1,054	702	613		1,070	694	604	
	of which: SME	557	382	297		598	396	308	
	Retail	1,384	1,232	817		1,344	1,214	806	
FINLAND	of which: SME	720	599	342		689	585	334	
TINDAND	Secured by mortoages on immovable property	2,066	1,992	534		2,169	2,082	557	
	of which: SME	2,056	1,982	530		2,152	2,065	551 58	
	Exposures in default	82	61	86	18	58	42	58	15
	Items associated with particularly high risk	1 1	1	2		1	1	4	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	60	00			60	00		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0		
	Collective investments undertakings (CIU) Equity						0		
	Other exposures		92	92		77	77	77	
	Charles Cond Total	502		- 02	20			- "	20

Acr of 30 (09) (2021 Acr of 30 (09) (2021 Acr of 31 (12) (2021			(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
Control descriptions Control descriptions						Standardis	ed Approach			
Comment of comments of control banks 2,407 CO CO CO CO CO CO CO C				As of 30/	09/2021			As of 31,	/12/2021	
Command accordance of control branches 2,407 522 5 5 5 5 5 5 5 5		(min FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Standardised Total ² 0	NORWAY	Central oversements or central stanks Residual oversements or book admirities Associated oversements or book admirities Admirities of the observations Technicums Technic	268 82 0 0 0 57 0 30 25 18 1 0	1522 722 722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	259 0 15 38	0	1166 84 0 0 1 1 1 51 0 0 33 25 15 1 0 0 0 2,649 0 2 2 3 39	120 70 0 0 1 42 0 15 8 15 1 0 0 10 2,649	277 0 14 39	



9,032 195 0 13		Risk exposure amount	Standardise Value adjustments and provisions ²		7,626		Value adjustments and provisions ²
9,032	Exposure Value ¹ 8,290	Risk exposure amount	province	7,410	Exposure Value ¹ 7,626		
9,032	8,290	0	province	7,410	7,626	Risk exposure amount	
		0 39				0	
37 3,525	0 37 1,894	0 0 8 1,656		0 13 0 26 3,087	200 0 7 0 26 1,816	40 0 0 0 5 1,609	
1,824 1,602 1,001 4,044 495 110 105	1,151 693 475 3,747 311 67 43	435 272 1,288	36	1,416 1,668 1,030 4,054 448 102 82	1,010 712 509 3,849 318 61 34	803 446 294 1,321 85 75	32
0 0 0 0 80	0 0 0 0	0 2 0 80	76	0 0 0 75	0 0 0 75	0 2 0 75	64
	4,044 495 110	4,044 3,747 495 311 110 67 105 43	4,044 3,747 1,288 4,545 1311 85 110 67 43 55 28 238 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,044 3,747 1,288 495 211 85 110 67 82 30 30 128 28 28 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(piet 1377 1288 4094 694 137 8 8 4094 100 0 0 2 00 2 20 20 20 20 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,544 3,207 1,200 4,554 3,260 6,454 1,260	4,944 3,707 1,200 4,954 3,949 1,222 4,954 1,954

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	24,349	24,619	0		25,343	25,319	0	
	Regional governments or local authorities	295	295	0		442	442	0	
	Public sector entities	57	57	0		53	53	0	
	Multilateral Development Banks International Organisations	0		0		0			
	Institutions	0	0	0		ů	i i	0	
	Corporates	1	0	0		7	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	6	1	1		0	0	0	
GERMANY	of which: SME Secured by mortuages on immovable property	0	0	0		0	0		
	of which: SME	0	2	1		0	2		
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	74	74	7		74	74	7	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0			
	Equity	ő	ő	o o		ŏ	o o	ŏ	
	Other exposures	1	1	1		1	i	1	
	Standardised Total ²				0				0

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gener	a creat risk adjustments.						
					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Control of	1,979 4 0 0 0 13 13 1 1 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,959 4 0 0 0 0 0 2 12 12 0 0 0 0 0 1	0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0	2,132 4 0 0 0 10 13 13 13 0 0 0 0 0	2,109 4 0 0 0 2 2 0 5 5 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 2 2 2 3 3 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

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

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	1.975	1.975	0		2.014	2.014		
	Regional governments or local authorities	. 0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	518	518	0		491	490	0	
1	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	U			U	0	
	of which: SME	,	0	0		7	0		
	Retail	0	0	0		ů	0	0	
	of which: SME	ō	0	ō		ō	ō	0	
JNITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0	
		0	0	0		0	0	0	
	Exposures in default	2	2	3	0	0	0	0	
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	0	0	U		0	U	0	
	Equity Other exposures	0		0		0	0		
	Other exposures Standardiced Total ²	,		3		3	3	,	

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curtisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control devertments or control hands. Accident devertments or control abands. Accident devertment or board activities Activities of the control of the co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
	Other exposures Standardised Total ²		· ·		0	0			

© Original appears, unlike Exposers value, in reported before taking tels occurst any effect due to credit convenior factors or credit risk integration beforespace (e.g., substitution effects).

(2) Total value adjustments and provisions per country of constructive conducts those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, that values of permit results adjustments (AVAs) and other own funds inductions related to the exposures, that values for general results adjustments (AVAs) and other come funds inductions related to the exposure, that values for each related to the exposure, that values for each related to the exposure, that values are related to the exposure of the exposur

				Standardis	d Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(role EUR. %)	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0



					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	67,970	64,276	15		56,585	57,220	15	
	Regional governments or local authorities	7,983	8,025	59		7,483	7,279	55	
	Public sector entities	193	695	28		229	822	26	
	Multilateral Development Banks	1,859	1,852			1,994	1,987	0	
	International Organisations	11	11						
	Institutions	1,229	1,218	56		1,273 10,946	241 3.538	20	
Cor	Corporates	4,099 1.401	2,329	1,988		10,946	3,538 1.107	2,239 884	
	of which: SME		1,049				1,107		
	Retail	2,963	1,893	1,233		2,975 1,620		1,223 599	
Consolidated data	of which: SME	1,666 6,978	1,062	610		1,620	1,043	2,029	
	Secured by mortgages on immovable property		6,667	2,075 856				2,029	
	of which: SME	3,383 350	3,186 216	856 269	86	3,211 342	3,015 216	811 264	
	Exposures in default	350	216	269 72	86	342 116	216 63	264	
	Items associated with particularly high risk Covered honds	28.198	48 28.198			28.515	28.515	95 2.894	
	Covered bonds Claims on institutions and cornerates with a ST credit assessment	28,198	28,198	2,866		28,515	28,515	2,894	
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	10	14	177		19	15	187	
	Collective investments undertakings (CIU) Equity	2.073	2,073	2.073		1,733	1.733	1.733	
	Other exposures	10.432	10.432	10.519		11,611	1,733	11,677	
	Other exposures Standardised Total ²	134,447	127,946	21,429	117	130.627	121,611	22,458	10
		(1) Original expression unlike Fr						22,458	1

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)					4,990	13.072		
	Central governments or central banks	5,403 3,448	13,155 3,745			4,990 3,393	13,072		
	Regional governments or local authorities Public sector entities	3,440	3,743	0		3,393 58	5,921	0	
	Public sector entities Multilateral Development Banks	3	400	0		30	027	0	
	International Organisations	o o							
	Institutions	1.078	1,077	24		2			
	Corporates	961	288	164		1,336	225	131	
	of which: SME	11	9	7		11	6	4	
	Retail	3	3	2		3	3	ż	
DENMARK	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortpages on immovable property	6	5	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	22,251	22,251	2,234		22,434	22,434	2,257	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	12	148		16	13	158	
	Equity	1,877	1,877	1,877		1,615	1,615	1,615	
	Other exposures	9,939	9,939	9,939		11,136	11,136	11,136	
	Standardised Total ²				0				0

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	14,796 1,974	12,011 1,699			12,538 1,886	10,767 1.610	0	
	Regional governments or local authorities Public sector entities	1,974	1,099			1,000	1,010	0	
	Multilateral Development Banks		1	i		ů	1	0	
	International Organisations	0	0	0		n n	0	0	
	Institutions	ō	ō	i i		ō	ō	0	
	Corporates	75	64	64		1,200	203	60	
	of which: SME	1	1	0		1	1	1	
	Retail	31	30	23		32	32	24	
SWEDEN	of which: SME	1	1	1		1	1	0	
SWEDEN	Secured by mortgages on immovable property	885	883	248		679	677	194	
	of which: SME	798	797	218		601	599	167	
	Exposures in default	0	0	0		0	0		
	Items associated with particularly high risk	2,325	4	6 234		2,325	9 2.325	13 235	
	Covered bonds	2,325	2,325	234		2,325	2,325	235	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	0	
	Collective investments undertakings (CIU) Equity	21	21	21		10	10	10	
	Other exposures	89	89	81		87	87	79	
	Standardised Total ²	, and the second		U.	2	W/		- "	2

					Standardise	d Annroach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	24,155	20,517			23.286	19,650	0	
	Central governments or central banks Regional governments or local authorities	1,825	1,838			1.531	1,568		
	Public sector entities	55	62	12		54	63	13	
	Multilateral Development Banks	391	391	0		495	494	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	5		193	0	0	
	Corporates	87	56	51		98	67	62	
	of which: SME	31	11	8		31	10	8	
	Retail	1,293	1,154	766		1,259	1,124	746	
FINLAND	of which: SME	669	554	317		663	545	312	
LINDAIND	Secured by mortgages on immovable property	2,223	2,140	572		2,231	2,166	579	
	of which: SME	2,208	2,125	567		2,219	2,154	574	
	Exposures in default	75	57	75	18	80	63	80	
	Items associated with particularly high risk	1	.1	1		.1	1	2	
	Covered bonds	35	35			30	30	3	
	Claims on institutions and corporates with a ST credit assessment		U			0	0		
	Collective investments undertakinos (CIU) Equity	0	0			0	0		
	Other exposures	34	74	74		65		66	
	Other exposures	74	74			63	03	63	

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	d valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Comit of executaments or comit to leads to the comit of the comit of the comment of the comit of	3,815 85 85 0 0 0 62 5 5 0 10 3,182 2 140 110	416 927 72 0 0 0 556 0 3 3 3 0 0 0 0 10 2,3,182 0 140 140 140	0 18 14 0 0 0 0 5 5 0 1 1 1 0 0 0 1 5 1 1 1 0 0 1 1 1 1	0	869 733 80 0 0 0 0 0 0 0 0 10 3,347 2 9 5 8 9	222 86 67 0 0 0 47 47 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 13 0 0 0 0 47 7 0 0 0 0 15 36 15 36 14 95 16 18	¢
	Other exposures Standardised Total ²	110	110	204	0	07	82	163	



Credit	Risk	- S	tanc	lard	ised	App	roaci

EBA EUROPEAN AUTHORIEY	2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Danske Bank A/S								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
UNITED KINGDOM	of which Self Executives for default Them associated with carticularly high risk Covered boots. Covered boots. Covered boots. Collective investments undertakings (CIU) Ecolor investments undertakings (CIU)	6,923 199 0 13 0 89 2,880 1,355 1,625 969 3,873 225 77 380 6 6 6	6,908 199 0 7 0 89 1,845 1,025 702 504 3,614 262 134 30 0 0 0	40 0 0 0 18 1854 444 444 201 1,243 70 168 8 8 3 8 0 2 2 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	55	6,847 / 195	6,839 195 0 7 0 3 33 2,498 1,097 714 486 3,627 247 44 300 0 0 0	0 0 0 7 1,857 8699 45107 1,248 69 153 61 38 0 2 2 2 2	50
	Other exposures Standardised Total ²	/6	/6	/6	70	98	98	98	63

					Standardise	ed Approach						
			As of 31/	03/2022			As of 30/	06/2022				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	6,166	6,232	0		1,862	2,192	0				
	Regional governments or local authorities	449	449	0		402	402	0				
	Public sector entities	39	39	0		37	37	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		3,554	514	10				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
GERMANY	of which: SME	0	0	0		0	0	0				

		(2) Total value adjustments and provisions per country of countryarty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. Not includes country and country and adjustments.												
		eccosums, but includes owner	d credit risk adjustments.		Standardise	d Approach								
			As of 31	/03/2022			As of 30	(06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
IRELAND	Comit de conveniente de considération (A.C. %) Considération de l'extraction	2,046 3 0 0 0 0 0 7 7 0 0 3 1 1 12 0 0 0 0 0 0	2,030 3 0 0 0 1 1 0 0 1 1 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	1,799 3 3 0 0 0 0 0 88 88 1 1 12 0 0 0 0 0 0	1,778 3 0 0 0 42 42 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 42 2 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰					
	Standardised Total ²				0				0					

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

			(2) Total value applications and provisions per country or committance translation exposures, applicates applications (AVAL) and other own runs reductions related to the exposures, but includes general credit risk adjustments.											
					Standardise	d Approach								
			As of 31,	03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks	2,060	2.059			2.198	2.198	0						
	Regional governments or local authorities	0	0	ō		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	609	608	0		598	597	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0			100	100	4						
	Corporates	0				12	12	0						
	of which: SME Retail	0	0				U	0						
	of which: SME	0					0							
UNITED STATES	Secured by mortgages on immovable property	1	1			1	1	0						
	of which: SME	i	ō	ō		ò	ō	0						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	1	1	2		1	1	2						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	3	3	3		- 4	4	4						
	Standardised Total ²				0				0					

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central coveraments for central shashed Sectional coveraments for central shashed Sectional coveraments and Sectional coveraments Sectional Sectional coveraments Sectional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Other exposures Strandardiced Total ²	Ů			0			·	

					Standardise	d Approach						
			As of 31	/03/2022		As of 30/06/2022						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 10	Coming operationates or control abundant equiposal governmenta or control abundant equiposal governmenta or local abundanties formationates fo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

		IR8 Approach												
		As of 30/09/2021 As of 31/12/2021												
		Original Exposure Exposure Risk exposure amount adjustments and Value								Exposure Value ¹			Value adjustment	
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	15,118	1	13,193	1,812	0	6	12,204	1	10,380	1,614	0	5	
	Corporates - Of Which: Specialised Lending	194,396 53	1,609	148,021 51	43,429 21	958 0	1,857	201,763 51	1,432	154,528 51	43,071 23	1,114	1,723	
	Corporates - Of Which: SME	79.114	914	61,924	15.594	577	1.036	78,408	825	61.388	15.739	600	992	
	Retail	143.405	845	126.938	20.231	1.613	828	144.121	722	128.025	20.905	1,339	823	
	Retail - Secured on real estate property	118,257	522	115,500	17.579	1,466	392	119,369	417	116.675	18.181	1,339	374	
	Retail - Secured on real estate property - Of Which: SME	3.823	39	3,633	638	110	49	3.786	28	3.603	601	83	47	
Consolidated data	Retail - Secured on real estate property - Of Which: non-S			111.867	16.941	1.356	343	115.583	389	113,071	17.581	1.119	327	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	25,148	323	11,438	2,652	148	437	24,752	306	11,351	2,724	137	449	
	Retail - Other Retail - Of Which: SME	1,740	54	1,220	387	41	84	1,751	50	1,213	388	44	85	
	Retail - Other Retail - Of Which: non-SME	23,408	269	10,218	2,265	106	353	23,001	256	10,138	2,336	93	365	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				1,584						1,682			
	IRB Total ²				67,055						67,272			

(u) - unyon-epounse, union apparen wasue, in reported before believe the account all any effect due to credit convenion factors or count risk integration schringues (u.g., substitution effects).
(2) Bill Tail does not relicated the Securitation professor union in the results results or the 30 bit services.
(3) Only the most relicant countries are disclosed. These have been selected under the following risk: Countries or countries party covering up to 95% of total original exposure or Top 10 countries and that quarter

		IRB Approach											
		As of 30/09/2021 As of 31/12/2021											
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original			Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,105	585	993 68.950	159 19.308	577	833	1,175 96,754	0 524	1,059 73.843	128 19.765	634	886
	Corporates Corporates - Of Which: Specialised Lending	92,050 43	585	68,950	19,308	5//	833	96,754	529	73,843	19,765	6.54	886
	Corporates - Of Which: SME	51.030	457	36.451	10.010	444	606	49,809	399	35.556	10.031	452	599
	Retail	83.789	382	75.715	11.286	541	609	84,359	369	76.273	11.307	520	612
	Retail - Secured on real estate property	71.051	195	69,582	9.874	486	300	71,521	186	70,121	9.867	464	292
DENMARK	Retail - Secured on real estate property - Of Which: SME	3,204	17	3,058	421	29	39	3,182	14	3,044	414	31	38
DENMARK	Retail - Secured on real estate property - Of Which: non-S	67,847	178	66,524	9,453	457	261	68,339	171	67,077	9,453	432	253
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,737	187	6,133	1,413	55	309	12,838	183	6,152	1,440	57	320
	Retail - Other Retail - Of Which: SME	988	26	683	201	17	57	987	27	687	204	21	58
	Retail - Other Retail - Of Which: non-SME	11,749	162	5,450	1,212	38	252	11,851	157	5,466	1,235	36	262
	Equity Other non credit-obligation assets			0	0	0	0	0	0	0	U		-
	IRB Total												

							IRB Ap	oproach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,047	0	807	122	0	0	929	0	724	112	0	0
	Corporates	44,401	97	34,299	10,742	78	280	44,198	70	33,729	10,244	53	254
	Corporates - Of Which: Specialised Lending	0	57	0	0	66	0	0	0 49	0	0	45	0
	Corporates - Of Which: SME Retail	14,144 19,630		12,813 16.034	2,949 1.435		115 53	13,419 19.167		12,110 15.930	2,912		132 50
	Retail - Secured on real estate property	19,630	58 39	16,039	1,435	128 92	26	19,167	48 30	15,930	1,514 1.076	105 68	23
	Retail - Secured on real estate property - Of Which: SME	314	39	301	77	92	20	306	30	293	74	3	3
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sh		38	13.776	923	88	22	13.884	29	13.846	1.001	67	20
	Retail - Qualifying Revolving	13,623	30	13,776	923	00	0	13,004	0	13,846	1,001	0,	0
	Retail - Other Retail	5.492	19	1.956	434	37	28	4.977	18	1.791	439	36	27
	Retail - Other Retail - Of Which: SMF	495		377	127	10	12	493	8	368	124	11	12
	Retail - Other Retail - Of Which: non-SME	4,997	10	1,579	307	26	16	4,484	10	1.424	314	25	16
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										-		
	IRB Total												

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	226	0	162	42	0	0	217	0	151	37	0	0
	Corporates	14,649	335	11,148	4,342	75	144	15,463	291	11,903	4,401	76	116
	Corporates - Of Which: Specialised Lending	3	0	3	5	0	0	3	0	3	5	0	0
	Corporates - Of Which: SME Retail	3,237	158 343	2,661 12.382	986 3.064	0	67	3,512 13.490	159 250	2,846 12.318	1,031 2.943	0 570	68 106
		13,581 11.635	343 252	12,382	2,732	782	113	13,490	250 171	12,318	2,943	570	106 37
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	140	19	11,4/3	2,732 91	732 70	44	11,5/8	171	11,423	2,618	5.95	3/
FINLAND	Retail - Secured on real estate property - Of Which: non-Sh	11,495	234	11.354	2.641	662	40	11.441	160	11.308	2.552	492	33
	Retail - Qualifying Revolving	0	0	0	0	0	90	0	0	0	0	9,00	0
	Retail - Other Retail	1.946	91	908	331	51	69	1.912	79	895	325	34	70
	Retail - Other Retail - Of Which: SME	104	16	58	24	12	10	104	11	54	19	7	11
	Retail - Other Retail - Of Which: non-SME	1,842	75	851	307	38	59	1,808	68	841	306	27	59
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 3.113	0	0 3,071	0 81	0	0	0 2.616	0	0 2.574	93	0	0
	Corporates	22,258	463	17,514	5,330	225	367	23,066	422	17,757	5,290	348	281
	Corporates - Of Which: Specialised Lending	7	0	7	0	0	0	7	0	7	2	0	0
	Corporates - Of Which: SME Retail	6,153 25.548	127	5,595 22.073	1,117	63 146	136	6,106 26,255	100	5,464 22,777	1,236 4,936	99 128	73 34
	Retail - Secured on real estate property	20,796	37	19,740	3,810	143	18	21,457	27	20,375	4,938	120	19
	Retail - Secured on real estate property - Of Which: SME	155	2	145	45	8	1.	151	2	141	43	5	1
NORWAY	Retail - Secured on real estate property - Of Which: non-SI	20,640	31	19,595	3,765	136	17	21,306	26	20,234	4,418	116	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,752	11	2,333	433	3	14	4,798	12	2,402	475	6	14
	Retail - Other Retail - Of Which: SME	145	3	99	34	2	4	156	4	100	38	5	4
	Retail - Other Retail - Of Which: non-SME Equity	4,607	8	2,233	399	1	10	4,642	8	2,302	437	1	11
	Other non credit-obligation assets			0									
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,038	0	1,010	348	0	0	997	0	969	273	0	0
	Corporates	3,959	2	3,501	796	2	3	4,493	3	4,010	588	3	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	683	2	570	203	2	2	1,322	2	1,212	169	2	2
	Retail	100	1	93	26	0	1	95	1 0	90	24	0	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	90	0	89	24	0	0	86	0	85 2	23		0
UNITED KINGDOM	Retail - Secured on real estate property - Ut Which: non-SN Retail - Secured on real estate property - Of Which: non-SN	2 88		87	24	0	0	84	0	83	22		0
OHITED HANGDON	Retail - Qualifying Revolving	88		8/	29	0	0	84	0	83	22		0
	Retail - Other Retail	11				0		10	0				
	Retail - Other Retail - Of Which: SME	11	1	3	1	0		0	0	0	1		,
	Retail - Other Retail - Of Which: non-SME	10	1	5	ĭ	0	l i	9	0	4	ĭ	0	ı
	Equity	0		0						,			
	Other non credit-obligation assets		_	Ů	_	Ů	Ů	_	Ů	Ů		, i	i i
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
		anks and central governments	0 992	0	0	0	0	0	0	0	0	0	0	0
	Institutions			0	772	182	0	0	955	0	743	164	0	0
	Corporates		2,668	0	1,312	476	0	19	3,122	0	1,715	576	0	3
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	51	0	37	13	0	0	50	0	43	16	0	0
	Retail		78	2	66	21	2	2	84	1	67	20	1	2
		Retail - Secured on real estate property	58	1	57	18	2	1	57	0	56	16	1	1
GERMANY		Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-Si	57	1	55	17	2	1	56	0	55	15	1	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail	20	1	10	4	0	1	28	1	11	4	0	1
		Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	5	0	1	1	0	0
		Retail - Other Retail - Of Which: non-SME	17	1	9	3	0	1	23	1	10	3	0	1
	Equity Other nor	credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	166	0	144	26	0	0	168	0	142	24	0	0
	Corporates	3,014	0	1,935	349	0	0	2,736	0	1,754	332	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 568	0	0 568	20	0	0	0 466	0	0 466	0	0	0
	Corporates - Or Which: SME Retail	568		568	20	0		10		966	15		
	Retail - Secured on real estate property	9	1	8	3	0	1	10	1 0	9	3	0	1 0
	Retail - Secured on real estate property - Of Which: SME			,	0	0	0	0	0	0	3	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-Sh	7		7	2	0			0	7	2		0
	Retail - Qualifying Revolving	ń	0	ń	n	0	0	0	0	ń	ő	0	0
	Retail - Other Retail	,	1	1	0	0	i	2	1	i	1	0	i
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	1	ō	0	1
	Retail - Other Retail - Of Which: non-SME	i	ō	0	0	0	ō	2	ō	i	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR _v %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments											0	0
	Institution		490 0 475 122 0 0 513 0 500 133										0	0
	Corporate		1,328	0	904	391	0	0	1,491	0	1,090	317	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	188 139		181	35 32	0	0	442 136	0	435 117	39 35	0	0
	Retail		87	1	119 87		1	0	136	1	85	35 18	1	0
		Retail - Secured on real estate property	87		8/	18	0		86	0	85	18	0	
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	1 86		1 85	0 18	0	0	1 84	0	1 84	0 18	0	0
ONLINED STATES		Retail - Secured on real estate property - Of Which: non-Si	86		85	18	0	0	84	0	84	18		0
		Retail - Qualifying Revolving Retail - Other Retail	52		33	14	0		50		32	17		0
		Retail - Other Retail - Of Which: SME	32	1	0	14	0	0	30	1	32	1/		0
							0		1		1			0
	Equity	Retail - Other Retail - Of Which: non-SME	52	1	33	14	0	0	49	1	31	16	1	0
		credit-obligation assets	0	0	0	0	0			U	0	0	0	
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0		0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0
	Retail	Corporates * Or Wildi: SHE		0	0	0	0	0		0	0	, i	0	0
	Processing 1	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	n n	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0		0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0		0
	Other non	credit-obligation assets												4

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail	o o	0	0	n	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
1	IRB Total												4

Credit Risk - IRB Approach

Danske Bank A/S

								IRB Ap	proach					
					As of 3	31/03/2022					As of 3	30/06/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	• arca		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		15,555	8	13,687	1,856	0	8	15,573	24	13,617	1,771	0	14
	Corporati	Corporates - Of Which: Specialised Lending	201,327	3,182	154,767 50	47,103 24	2,984	1,523	203,224	2,903	157,139 48	47,150 28	2,869	1,440
		Corporates - Of Which: SME	77.081	1.844	60.286	18.236	2.125	990	76.174	1.574	59,680	17.622	1.967	801
	Retail	curputates - or winds; since	143.457	1,852	126.101	22,925	3,428	822	137.882	1,741	121.049	21.551	3,201	001
	Recaii	Retail - Secured on real estate property	118.262	1,414	115,227	19.923	3,928	385	113,280	1,314	110,400	18.633	2,862	379
		Retail - Secured on real estate property - Of Which: SME	3.521	134	3.341	841	371	57	3.291	129	3.122	786	366	50
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	114,741	1.280	111.885	19.082	2.689	328	109.989	1.185	107.278	17.847	2.496	329
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	25,195	438	10,874	3,002	368	437	24,602	427	10,649	2,919	339	452
		Retail - Other Retail - Of Which: SME	1,837	106	1,227	563	195	91	1,639	101	1,142	524	186	92
		Retail - Other Retail - Of Which: non-SME	23,358	331	9,647	2,439	173	346	22,963	326	9,507	2,395	152	360
	Equity		0	0	0	0	0		0	0	0	0	0	
		r credit-obligation assets				1,494						1,601		
	IRB Total	2				73,379						72,074		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,297 94.623	1.538	1,182 72,365	143 20.853	1.767	740	1,137 92,766	0 1.480	1,019 70.550	167 20.295	1.801	739
	Corporates - Of Which: Specialised Lending	94,623	1,538	72,365 40	20,853	1,/6/	740	92,766	1,480	70,550	20,295	1,801	739
	Corporates - Of Which: SME	47.756	1.199	33.969	11.065	1.597	568	46,506	1.144	32,960	10.607	1.586	507
	Retail	81,741	1,286	73,506	12,228	1,992	598	78,574	1,222	70.511	11.391	1,847	622
	Retail - Secured on real estate property	68,810	994	67.212	10,478	1,748	297	65,924	935	64,424	9.697	1.632	295
DENMARK	Retail - Secured on real estate property - Of Which: SME	2,946	116	2,812	616	287	47	2,772	112	2,644	585	286	41
DENMARK	Retail - Secured on real estate property - Of Which: non-SI	65,865	878	64,399	9,861	1,461	250	63,151	823	61,779	9,112	1,346	254
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,931	292	6,294	1,750	244	301	12,650	288	6,087	1,694	215	326
	Retail - Other Retail - Of Which: SME	987	73	684	326	142	62	944	70	659	323	131	64
	Retail - Other Retail - Of Which: non-SME	11,943	219	5,611	1,424	102	239	11,707	218	5,428	1,371	84	262
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	IND I OLGI												

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1.065	0	0 862	0 136	0	0	0 1,366	0	0 1.174	0 197	0	0
	Corporates	44,207	376	86Z 34.320	136	477	275	46.081	304	36,559	197	477	275
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	13,213	206	11,812	3,509	315	157	13,281	146	11,983	3,434	217	155
	Retail	19,761	118	16,022	1,758	260	49	19,244	108	15,555	1,646	246	47
	Retail - Secured on real estate property	14,149	90	14,095	1,261	196	22	13,753	83	13,702	1,166	179	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME	264	4	251	83	14	4	240	4	227	72	13	3
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	13,884	85	13,845	1,178	182	19	13,513	79	13,475	1,093	167	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,613	28	1,926	498	64	26	5,491	25	1,853	481	67	26
	Retail - Other Retail - Of Which: SME	474	14	362	141	31	12	458	12	347	135	29	11
	Retail - Other Retail - Of Which: non-SME	5,139	15	1,564	356	33	15	5,032	13	1,506	346	38	15
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	245	0	179	45	0	0	307	0	241	48	0	0
	Corporates	17,049	229	12,899	5,858	90	121	17,762	226	13,824	5,829	0	122
	Corporates - Of Which: Specialised Lending	3	0	3	5	0	0	3	0	3	2	0	0
	Corporates - Of Which: SME	4,079	167	3,344	1,435	0	75	4,042	162 301	3,314	1,408	0	71
	Retail	13,463	331 246	12,276	3,287	805	123	13,413		12,250	3,252	755	110
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11,531 130	246	11,379	2,949 87	769 60	42	11,507	218 10	11,359 105	2,914 77	720 56	40
FINI AND	Retail - Secured on real estate property - Ut Which: SME Retail - Secured on real estate property - Of Which: non-Sf	130	235	11.270	2.867	709	37	11.383	208	11.254	2.837	663	36
121000		11,401	2.55	11,270	2,867	709	3/	11,383	208	11,259	2,837	663 0	36
	Retail - Qualifying Revolving Retail - Other Retail	1.932	85	898	338	35	80	1.906	84	891	338	35	70
	Retail - Other Retail - Of Which: SME	1,952	12	55	22	33	11	1,900	11	54	25	12	12
	Retail - Other Retail - Of Which: non-SME	1.827	74	842	316	27	69	1.805	72	837	313	23	58
	Equity	0	0	0.4	0	0	0,	0	,,	0.07	0		0
	Other non credit-obligation assets			ů									, i
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,216	0	4,173	80	0	0	3,646	0	3,610	80	0	0
	Corporates	23,523	700	18,223	5,645	574	248	23,580	667	18,382	5,570	561	270
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6.630	147	6.035	1.485	204	73	7,054	113	6,432	1.473	158	60
	Corporates - Or Which: SME Retail	27,641	92	23,588	1,485 5.449	336	73 34	7,054 25.845	113 85	22.064	1,4/3 5.071	158 320	32
	Retail - Secured on real estate property	23,159	75	21,944	5,076	321	20	21,524	69	20,356	4.710	304	19
	Retail - Secured on real estate property - Of Which: SME	172	2	161	57	9	1.0	147	2	137	45		1
NORWAY	Retail - Secured on real estate property - Of Which: non-S		73	21.783	5.019	311	19	21,377	67	20.219	4.664	296	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,482	17	1,644	373	15	14	4,320	16	1,708	361	15	13
	Retail - Other Retail - Of Which: SME	261	7	122	71	14	5	126	7	78	39	14	4
	Retail - Other Retail - Of Which: non-SME	4,220	9	1,522	302	1	9	4,194	9	1,630	323	1	9
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ince		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,220	0	1,191 3,794	262 627	0 21	0	861 5.673	0	832 5.055	243 649	0 26	0
	Corporates - Of Which: Specialised Lending	9,379	14	3,794	0	0	4	5,673	15	5,055	649	26	3
	Corporates - Of Which: SME	1.293	2	1.073	271	2	2	1.717	2	1.496	241	6	0
	Retail	92	1	85	23	1	1	84	1	78	20	1	1
	Retail - Secured on real estate property	80	ō	80	21	ō	ō	72	ō	72	18	ō	ō
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sf	79	0	78	20	0	0	71	0	71	17	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	6	2	0	1	12	1	6	2	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I	Retail - Other Retail - Of Which: non-SME	11	1	5	2	0	1 0	12	1 0	6	4	0	1
	Equity Other non credit-obligation assets	U	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												1
	TAD TOTAL												

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

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,106	0	895	205	0	0	1,139	0	926	215	0	0
	Corporates	2,940	3	1,662	558	0	- 4	2,962	4	1,652	493	2	6
	Corporates - Of Which: Specialised Lending	0	0	49	0 25	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	60 91	0	49 69	24			23 79		21 62	11 23		0
	Retail - Secured on real estate property	91 58	2	55	18		- 2	79 52	3	62 50	23 17		- 2
	Retail - Secured on real estate property - Of Which: SME	58	1	55	18	3	0	52	1	50	1/	3	1
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	57	1	54	18	2	1	51	,	49	17	2	1
	Retail - Qualifying Revolving	0	n	0	0	ő	â	0	n n	0	0	ő	n n
	Retail - Other Retail	33	1	13	6	i	i	27	1	12	6	1	2
	Retail - Other Retail - Of Which: SME	6	ō	2	2	ō	ō	5	ō	2	1	ō	0
	Retail - Other Retail - Of Which: non-SME	27	1	11	5	1	1	22	1	10	5	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		l l
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 28	0	0	0	0	0	0 25	0	0
	Institutions	155 2.959	0	129	28 378	0	0	136	0	110 2.087	25 392	0	
	Corporates	2,959	0	1,945	3/8			3,157		2,087	392	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	539	0	539	17			665		641	21	0	0
	Corporates - Of Which: SME Retail	539		539	1/			665		641	21	0	0
	Retail - Secured on real estate property	8	1	8	2	0	1	8	1	8	2	0	1 0
	Retail - Secured on real estate property - Of Which: SME	,	0	,	2			,		,	2		0
IRELAND	Retail - Secured on real estate property - Of Which: non-Si	7	0	7	2			7	0	7	2		0
	Retail - Qualifying Revolving	ń	0	ń	n	0	0	ń	0	ń	n	0	0
	Retail - Other Retail	1	1	1	0	0	1	1	i	1	0	0	1
	Retail - Other Retail - Of Which: SME	1	i	i	0	0	1	1	i	i	0	0	1
	Retail - Other Retail - Of Which: non-SME	1	0	ō	0	0	ō	ō	0	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central govern	iments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		474	0	460	117 319	0	0	485 1.195	0	473	115	0	0
	Corporates Corporates - Of Which		1,165	0	762	319	1	0	1,195	0	803	341	0	2
	Corporates - Of Which		109	0	102	48		0	43	0	31	42		0
	Retail	: SNE	144	2	117	27	2	2	143	2	116	30		1
	Retail - Secured on	roal estate property	89	î	86	19	î	n	87	î	83	19	- 7	, i
		Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2		2	3	3	0
UNITED STATES	Retail -	Secured on real estate property - Of Which: non-St	88	1	85	19	1	ō	86	1	81	16	1	ō
	Retail - Qualifying F	tevolvina	0	0	0	0	0		0	0	0	0		0
	Retail - Other Retail		54	1	32	7	1	1	56	1	33	10	1	1
	Retail -	Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail -	Other Retail - Of Which: non-SME	54	1	32	7	1	1	56	1	33	10	1	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation asset	s												
	IRB Total													

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

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0	0				0			0		0
	Retail	curpulates - or willor: SHE	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0			0	0	0	0	0	0
	Corporates - Of Which: SME	ů,	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property		0	0	0	0		0	0		0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	- 0	0	0	0	0	- 0		- 0	U	0	0
	Other non credit-obligation assets												1
	IRB Total				reported before taking i								



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2021			_		_		
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturi	ty Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	10 166 1252 117 77 100 7	7 117 7 77 109 109	66 77 109	,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 155 125 50 0 0			0 0 0 0	0 0 0 0	0 0 0 0	1	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	21 0 0 3 3 10 20	211 0 21 0 0 0 0 5 335 10 20	21 0 0 0 33 11 22 86		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark	2,468 2,488 3,442 2,143 2,143 1,033 1,142 13,538	2,466 2,883 2 3,442 3 2,143 5 225 1,033 1,342 13,534	202		269 230 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 499	1 1,280 16 52	3 46 519	3 347 291 7 71 1 95 9 503 7 2,831 4,146	0 47 10 42 23 73 25 219	128 1,114 313 190 289 1,140 168 3,341	1,412 48 232 0 1 1 0 1,695		177
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 0 0	13,330 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	00000	91	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5 0 0 0 0		
ivial		1		u u	'	, U	1 0				U			·



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Finland	445 83 153 87 348 6559 281	3 153 7 87 3 348 659	176 17 70 0 160 82 54	0	2	98 55 83 66 186 577 227	599 3 8 1 70 48 164 353	4,621 1,493 397 101 1,669 789 689 9,759	42 8 3 0 2 18 130 203	9,275 1,450 1,502 0 1505 764 1,180	5 27 37 5	000000000000000000000000000000000000000	57
[0 - 3M [France	55 433 165 123 413 297 208	55 55 430 165 55 167 37 297 38 298 38 298 38 38 38 38 38 38 38 38 38 38 38 38 38	55 147 165 123 413 297	0 0 0 0 0		0 283 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0))))))
[0 - 3M [Germany	425 244 113 0 302 601 288 1,9 33	0 2 302 601	248 118 48 0 96 404 289	0	4 4 14 17 17 36	0	8 12 20 10 13 52 46	681 214 757 862 127	0 8 5 17 51 59 94	149 272 360 422 2,019 1,338 150	0 0 0 0	0 0 0 0 0))))
0 - 3M	Croatia	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0)
[0 - 3M [Greece	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0))))
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Ireland	108 0 37 23 43 157 23 380	23	1 0 0 0 40 157 23 221	0 0 0 0 0		0 0 2 0 2 2 0 0	0 3 0 0 0	23 0 108 0 0 0 0	0 0 0 0 0	132 0 0 0 0 0 0 0	1,120 45 0 0 0	0 0 0 0 0 0	2
0 - 3M	Italy	0 19 44 45 33 85 55 88 88	0 19 6 46 5 35 9 89 5 55 5 334	0 19 46 35 89 56	0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg		0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
To - 3M	Netherlands	183 7 143 333 6	333	183 0 0 142 5 333 0 664	0 0 0		0 77 70 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total Tota	Poland		0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		3	0 0 0 3 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Romania		6	6	0		0	0	0	0	0	0	0	0
Total	Slovakia	41	0 0 0 0 1 1 10	0 0 0 0 41 0 0	0 0 0 0	(0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	Slovenia	41	41	41	0		0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 26 24 70 9 9 142	0 0 26 24 70 90 142 352	0 0 26 24 0 70 90 142 352	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	1,542 1,542 567 144 147 1,282 3 33 191 4,203	1,542 567 140 147 1,261 334 191 4,182	620 527 2 2 1,038	0	(1: 3: 5: 19: 12: (425	n	347 67 31 4 24 37 0 511	12,558 2,562 967 266 1,112 625 5	26 43 14 19 7 23 0	354 604 482 742	334 0	0	24
[0 - 3M [United Kingdom	485 392 64 118 250 22 188 1,529	485 392 64 118 250 32	·	0 0 0 0 0		484 362 64 118 248 32 188 1,495	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 6 4 0 0 4 0	80 121 35 0 0 79 0	1,019 0 0 0 0 12 0	0 0 0 0 0	63
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	223 145 145 133 314 2 918		23 70 138 5 115 296 0	0	(200 12 7 7 24 18 2 271	0 2 2 1 1 11 10 17 43	13 126 97 130 564 513 109	1 3 6 1 1 1 108 109 230		61 0 0 0 67 0 0	000000000000000000000000000000000000000	30
Total	Australia	910	310	047	·		271		1,392	230	1,011	120		39
Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

			Danske Bank A/S											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
0 - 3M	Switzerland													
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
10 tal 0 - 3M 3M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean	10 8 11 33 30 7	0 8 8 8 8 16 37 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 8 8 8 8 16 9 16 9 16 9 16 9 16 9 16 9 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	4



General governments exposures by country of the counterparty

Danelia Bank A/C

								Danske Bank A/S							
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
													Off-balance sh	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Re	sidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [Africa	11 11 18	0 0 8 8 8 5 5 5 5 5 5 5 10 10 0 18 18 10 0 5 5 46 5	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 5 5 10 18 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 123		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	5 3 3 7 75 1,626 218	8 218	2 9 0 5 271 148		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 1 0 713 1,325 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 103 152	6	80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[10Y - more Total		103 2,749	3 103 2,749	103 537	0	72	0 2,115	15	0 256	0	0 176	7 52		0 2

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

			Danske Bank A/S										
						As of 30/06/2022	2						
					Direc	ct exposures							
(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sh	eet exposures	
		Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Austria	0 123 0 117 40 55	0 123 0 117 40 55	1			0 125 0 50 0			0 0 0 0	0 0 0 0	0 0 0 0 0	1	
Belgium	50	0 0 4 4 0 0 57 0	0 4 4 0 57		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Bulgaria													
Cyprus													
Czech Republic													
Denmark	2,066 633 4,507 1,505 184 748 1,075	2,064 637 4,507 1,950 1,950 1,975 748 1,075		1		1 1,601 6 49 2	1: 77 15: 23:	343 5 75 6 10 10 10 1,114 793 2,352	0 115 15 34 9 43 313 528	132 928 506 195 344 718 1,972 4,795	1,579 55 267 0 1 2 0		157
Estonia	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0		
	Country / Region Austria Belgium Bulgaria Cyprus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Austria Belgium Cyprus Cyprus Czech Republic Czech Republic 2,566 330 Czech Republic 2,106 31,107 11,107 11,107 11,107	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Common derivative financial asset	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Of which: Financial assets held for trading	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets	Country / Region Total greet carrying amount of ponderivative financial assets by accounting portfolic positions	Country / Region Total gross carrying amount of mon-derivative financial assets Francial assets	Country / Region Total gross carrying amount of mon- derivative financial assets Total gross carrying amount of mon- derivative financial assets Total gross carrying amount of mon- derivative financial assets of which: Fin	Country / Region Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting of the financial assets b	Country Region Total grands curying amount of row Indicate the process of	Country / Region Total grant corriging minuted from: Total corprige generated of several position Total generated of several position Total corprige generated Total generated of several position T	Country / Region R	County Page Page Page Page



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Finland	75 15 15 19 22 22 22 22	6 56 8 198 9 279 3 593	670 0 75 135 22 27 969	0	2	42 33 34 123 124 541 230 1,147	173 10 6 144 75 142 556	762 2,315 10 1,114 1,415	53 1 9 1 22 178 53 318	E10	17 10 56	(
Total Tota	France	2,211 365 288 1000 199 2883 333 199	2 2 362 2 99 2889 2 2 102 2 102 2 102 2 103 4 194 194 194 194 194 194 194 194 194 1	362 289 102 195 282 393	0 0 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 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Germany	36/ 57/ 112 48/ 52/ 30/ 2,373	6 366 576 576 576 576 576 576 576 576 576 5	209 503 71 0 236 285 283 293 1,597	0	4 4 19 11 34	157 73 0 0 53 30 0 314	4 8 14 20 23 133 7 209	35 480 376 844 337 1,016 27 3,113	0 1 17 119 78 127 41	1,284 1,007 250	0	((((((0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Croatia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Greece			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Hungary			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((0
[0 - 3M	Ireland	55 32 26 33 11 10	58 58 38 58 50 10 10 10 10 10 10 10 10 10 10 10 10 10	29 2 0 0 5 36 10 0 76	0 0 0 0 0		4 36 1 0 1 1 0 0 43	000000000000000000000000000000000000000	144 0 81 0 0 0	0 0 0 0 0	0 0 0 0 0 0	1,121 41 0 0 0 0 0 1,162	((((1
[0 - 3M [Italy	2 2 11 2 2 4 4 4 4 5	0 0 0 7 27 3 3 13 5 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6	0 27 13 0 6 45 45 6 136	0		0 0 25 0 0 0 25	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Danske Bank A/S												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6
[0 - 3M [Malta													
0 - 3M	Netherlands	76 233 244 102 75	0 0 4 244 2 102 2 42	0 0 239 0 244 102 42 626			77 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		0 0 0 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

				Danske Bank A/S										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposite amount
[0 - 3M [Spain	(111 12 (((56)	0 115 14 0 0 0 69 198	0 115 14 0 0 0 69 198	0 0 0 0		0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	3,18; 489 62; 26,2 26,0 348; 5,382	5.364	0 723 0 76	0 0 0	(11 6: 18 22; 8: (40	9 90 23 70 1 1 48 0	516 261 8 17 50 63 0	312 314 669 1,025	148 67 9 18 40 100 0	333 446 784 712	155 0 0	0	27
[0 - 3M [United Kingdom	1,045 1,045 1,047 1,77 1,77 2,77 1,837 1,937	1,045 105 170 30 374 29	0 104 0 0 2 2 0	0 0 0 0		1,045 1 170 30 372 29 183 1,831	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 13 0	0 35 0 0 0 79 0	976 0 0 0 0 12 0	000000000000000000000000000000000000000	66
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	177 600 222 144 111 144 (1,406	1	48 605 217 134 89 127 0 1,219			124 2 5 11 26 18 0 186	0 1 0 1 0 1 10	32 105 0 63 10 17 43	1 2 3 13 15 109 102 245	40 167 125 415 325 1,401 181 2,554	56 0 0 0 65 0 0	0 0 0 0 0 0	29
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

				Danske Bank A/S										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.	(22 72: 72: 81(((2,286	0	0 0 0 0 89 0	0		0 0 725 724 721 0 0 2,170	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
0 - 3M 3M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	China	A) AVV	2,1200				2,210	·		J		·		Š
10-3M	Switzerland													
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0))))))
0 - 3M	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	10 10 10 10 10 10 10 10 10	0 8 8 8 8 5 16 3 3 0 7	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 8 8 8 16 33 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3



General governments exposures by country of the counterparty

Danelia Bank A/C

								Danske Bank A/S							
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance si	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	11 11 11 11 15	3 3 18 18 5 5 5 5 5 5 5 10 6 16 0 7 57	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 18 5 5 10 16 0	(000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 113		0 0 0 0 0 0 0 0 0 0 0 0
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	1 10. 8- 13. 16- 10. 15.	8 8 1 1 101 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 100 28 0 133 38 157		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 57 93 2 70	(((2) 22	21 0 0 0 0 1 208 3 159		25 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0
- [Total		754	754	462		68	224	45	387	0	25	0		0 4

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Argentina, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustenala, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Guita, Pinamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Peny, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Pinamas, Pinam

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

Danske Bank A/S

					As of 30/09/2021									As of 31/12/2021				
		Gross o	carrying amount/ Nomin	al amount		Accumulated imp	pairment, accumulated no dit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp	sairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	g ¹	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	Liposoits		Of which Stage 3	
(min BUR) Cash balances at central banks and other demand deposits	36,76					,				39,491				0	,			
Debt securities (including at amortised cost and fair value)	38,75		1							38,321								
Central banks									-			-			-	-	-	
General governments	7,34	7								6,77	8 0				0			a
Credit institutions	30,91	2 (30,93	0				0	0		o
Other financial corporations	46	4 (57	9 0				0	0		0
Non-financial corporations	3	3 (0			3	3 0				0	0		0
Loans and advances(including at amortised cost and fair value)	278,60	6 281	6,98	2,454	3,132	732	1,730	1,102	4,219	287,650	468	6,483	2,201	2,533	754	1,711	1,044	3,909
Central barries	3,06	9 (0			4,56	0			0	0	0		0
General governments	6,03	6 (2	6 (5		3	0	20	7,31	4 0	23	3	2	0	2		19
Credit institutions	3,67	2	0	2		2	0	0	1	4,58	s o	1		a	3	0		1
Other financial corporations	31,77	9 :	2 15	5 133	2 135	8	116	112	19	30,30	2 2	147	130	133	12	118	115	13
Non-financial corporations	101,71	4 163	2 3,49	7 1,367	7 1,779	392	976	609	1,804	107,35	317	3,220	1,175	1,484	419	971	583	1,670
of which: small and medium-sized enterprises	52,38	12 11	1 1,97	9 750	6 831	. 201	471	251	1,082	52,58	5 24	1,799	611	624	222	460	246	1,029
of which: Loans collateralised by commercial immovable property	30,43	1 1	2 84	5 21:	3 329	117	161	66	531	30,99	9 16	795	194	250	127	156	61	486
Households	132,38	5 117	7 3,30	969	5 1,214	329	635	381	2,374	133,54	3 149	3,092	2 892	914	320	619	346	2,206
of which: Loans collateralised by residential immovable property	113,57	2 66	5 2,32	5 422	2 746	115	159	85	1,962	114,83	96	2,180	387	505	107	152	75	1,843
of which: Credit for consumption	4,10	16	5 13	3 6	94	64	51	28	51	4,28	7 21	121	60	72	70	50	27	44
DEBT INSTRUMENTS other than HFT	354,12	3 281	6,98	2,455	3,132	733	1,730	1,102	4,219	365,46	468	6,483	2,202	2,533	755	1,711	1,044	3,909
OFF-BALANCE SHEET EXPOSURES	113,23	•	78	160	665	193	182	182	245	116,15		977	137	628	162	152	138	271

Fig. 12 and 13 and 14 a

Performing and non-performing exposures Danske Bank A/S

	As of 31/03/2022													As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imparts of the control o	pairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	amount		Accumulated impa value due to credi	irment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perforn	sing exposures ²	financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	34,777	. 0	1	1	. 0	2	0	0	0	28,328	. 0	1	1		2	0	0	0
Debt securities (including at amortised cost and fair value)	39,168	0				0	0		0	39,209		۰			۰	0		0
Central banks		0		0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,885	0	0	0	0	0	0	0	0	6,377	0	0	0	0	0	0	0	0
Credit institutions	31,650	0	0	0	0		0	0	0	32,196	0	۰	0	0	0	0	0	0
Other financial corporations	595	0	0	0	0	0	0	0	0	605	0	0	0	0	0	0	0	0
Non-financial corporations	3:	0		0	0		0	0	0	31	. 0	٥	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	289,446	322	5,144	5,144	2,556	803	1,326	852	2,935	290,578	267	4,744	4,744	2,218	834	1,035	573	2,748
Central banks	5,285	0	0	0	0	0	0	0	0	5,186	0	0	0	0	0	0	0	0
General governments	6,86	. 0	16	16	1		2	0	13	8,343	0	17	17	2	0	2	0	13
Credit institutions	4,73	0		0	o	4	0	0	0	7,087	0	3	3	3 3	4	1	1	0
Other financial corporations	32,22	1	146	148	141	5	117	116	12	36,076	0	29	29	23	7	5	5	14
Non-financial corporations	109,450	144	2,731	2,731	1,486	441	629	384	1,430	108,091	139	2,591	2,591	1,317	447	431	188	1,335
of which: small and medium-sized enterprises	52,790	42	1,487	1,487	583	255	372	200	814	51,693	14	1,345	1,345	571	236	337	180	740
of which: Loans collateralised by commercial immovable property	30,929	32	635	635	260	125	130	63	384	29,990	6	559	559	253	109	129	70	328
Households	130,895	178	2,245	2,249	928	345	578	352	1,481	125,794	127	2,104	2,104	874	376	595	379	1,385
of which: Loans collateralised by residential immovable property	113,080	98	1,426	1,426	515	100	170	84	1,168	108,315	71	1,316	1,316	468	101	166	82	1,074
of which: Credit for consumption	4,24	11	138	138	101	66	58	35	57	4,203	8	136	136	5 100	62	58	36	58
DEBT INSTRUMENTS other than HFT	363,386	322	5,144	5,144	2,556	806	1,326	852	2,935	358,115	267	4,744	4,744	2,218	836	1,035	573	2,748
OFF-BALANCE SHEET EXPOSURES	113,978		665	665	660	187	160	159	214	112,799		675	675	671	176	322	321	212

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

	As of 30/09/2021 Accumulated impairment,								As of 31/	12/2021		
		ying amount of with forbearance	accumulated o	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	o	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,076	3,135	1,012	919	3,114	1,608	4,593	2,979	943	881	2,903	1,571
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	16	0	0	13	13	16	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	123	114	99	97	9	5	117	112	99	99	10	4
Non-financial corporations	2,818	2,185	676	615	1,389	1,063	2,426	1,980	623	583	1,246	980
of which: small and medium-sized enterprises	1,284	1,034	263	254	695		1,134	970	242	233	670	
Households	2,120	821	237	206	1,703	527	2,033	871	220	199	1,634	574
DEBT INSTRUMENTS other than HFT	5,076	3,135	1,012	919	3,114		4,593	2,979	943	881	2,903	
Loan commitments given	544	281	67	62	80	73	497	358	26	26	128	97
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Danske Bank A/S

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fine received on experience forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	o	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,084	2,225	703	624	2,740	1,250	3,583	2,171	559	505	2,476	1,303
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	15	0	0	13	13	15	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	117	116	102	101	7	7	13	10	3	3	7	6
Non-financial corporations	2,039	1,390	379	327	1,161	790	1,837	1,496	338	307	1,059	883
of which: small and medium-sized enterprises	1,073	770	198	173	636		928	684	181	160	539	
Households	1,913	703	222	195	1,560	440	1,718	650	218	194	1,397	402
DEBT INSTRUMENTS other than HFT	4,084	2,225	703	624	2,740		3,583	2,171	559	505	2,476	
Loan commitments given	335	192	31	29	116	72	272	190	90	86	95	78
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Danske Bank A/S

ı	As of 30/09/2021							As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
(min EUR)	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated		
		Of which: non- performir		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	
						exposures*						exposures*						exposures*						exposures*	
A Agriculture. forestry and fishing	3.040	163	81	2.309	83	1	3.147	140	66	2.405	76	1	3.031	122	122	2.292	76	1	2.865	104	104	2.139	62	1	
B Mining and guarrying	729	64	61	711	16	0	494	93	63	476	12	0	454	67	67	436	12	0	502	63	63	485	9	0	
C Manufacturing	8,452	170	33	7,637	96	1	10,287	154	36	8,692	105	1	11,344	112	112	10,573	107	1	11,814	108	108	11,074	100	1	
D Electricity, gas, steam and air conditioning supply	3,990	4	4	2,226	9	0	7,082	4	3	2,856	11	0	6,785	4	4	2,342	11	0	4,252	3	3	2,959	4	0	
E Water supply	615	13	10	606	4	0	596	21	10	588	4	0	572	12	12	565	3	0	609	12	12	603	4	0	
F Construction	2,802	201	118	2,075	73	1	2,834	179	107	2,103	74	0	2,946	169	169	2,214	61	0	2,869	159	159	2,213	74	0	
G Wholesale and retail trade	8.020	514	97	6.965	206	0	7.813	438	85	6.869	215	0	8.714	406	406	7.775	174	0	9.693	378	378	8.774	84	0	
H Transport and storage	5.411	960	517	5.234	340	0	5.180	844	405	5.018	348	0	5.117	784	784	4,954	182	0	4,973	787	787	4.805	149	0	
I Accommodation and food service activities	975	182	5	409	38	1	1,063	188	5	499	35	1	1,035	110	110	490	35	1	990	97	97	466	22	0	
J Information and communication	1.688	18	5	1.648	15	0	2.158	18	6	2.118	13	0	2.237	18	18	2.200	15	0	2.230	20	20	2.196	33	0	
K Financial and insurance activities	2,417	55	40	2,201	45	0	2,684	85	32	2,351	64	0	3,125	65	65	2,496	19	0	3,407	63	63	2,517	19	0	
L Real estate activities	55.912	859	236	22.511	234	44	56.426	778	211	22.686	235	34	55.750	597	597	22,779	201	32	54,278	536	536	22.932	167	28	
M Professional, scientific and technical activities	3,365	107	46	3,156	69	0	3,853	97	43	3,611	69	0	4,215	93	93	3,942	60	0	4,914	93	93	4,649	62	0	
N Administrative and support service activities	2,212	59	20	2,108	30	0	1,890	54	14	1,786	23	0	1,845	54	54	1,751	26	0	1,912	46	46	1,820	27	0	
O Public administration and defence,	415	0	0	415	0	0	252	0	0	252	0	0	563	0	0	563	0	0	1,175	0	0	1,175	0	0	
P Education	70	3	0	44	1	0	82	2	0	56	1	0	109	1	1	67	1	0	109	3	3	68	1	0	
Q Human health services and social work	863	92	77	645	39	1	823	90	77	605	42	1	892	87	87	687	17	1	854	90	90	665	7	1	
R Arts, entertainment and recreation	242	24	12	185	10	2	218	22	11	163	13	2	224	20	20	168	21	2	210	19	19	155	10	2	
S Other services	496	8	5	313	4	3	467	13	5	282	4	3	490	11	11	293	7	3	435	10	10	246	6	3	
Loans and advances	101.714	3.407	1 367	61 308	1 312	55	107.351	3 220	1 170	63.417	1 345	45	109.450	2 731	2 731	66 587	1.028	43	108.001	2 591	2.591	69 941	841	27	

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.