



2022 EU-wide Transparency Exercise

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.

2022 EU-wide Transparency Exercise

Key Metrics

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
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 not 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



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Leverage ratio

Danske Bank A/S

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	22,681	22,763	21,968	21,624	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	25,727	25,921	25,034	24,726	C.01.00 (0050),(0050)	Articles 4(18) 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 (0020),(0050)	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.01.00 (0030),(0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,659	21,018	21,091	20,899	C.01.00 (0130),(0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	1	0	C.01.00 (0180),(0050)	Articles 4(50), 26(1) point (d) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200),(0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210),(0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230),(0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-146	-155	-203	-252	C.01.00 (0250),(0050)	Articles 52 to 55 and 56, 30(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-650	-690	-717	-718	C.01.00 (0280),(0050) + C.01.00 (0380),(0050)	Articles 4(17) and 26(1) point (h) and 37 of CRR, Articles 4(15), 30(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-30	-5	-5	-32	C.01.00 (0370),(0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380),(0050)	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 (0390),(0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400),(0050)	Articles 4(22), 26(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 (0440),(0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460),(0050) + C.01.00 (0460),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460),(0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480),(0050)	Articles 4(27), 26(1) point (l), 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 (0490),(0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500),(0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510),(0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-7	-7	-18	C.01.00 (0510),(0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514),(0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520),(0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524),(0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-987	-925	-1,006	-1,259	C.01.00 (0520),(0050)	-
	A.1.21	Transitional adjustments	241	349	265	303	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 48(3) to (5), and 481 and 482 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	241	349	265	303	C.01.00 (0520),(0050)	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.01.00 (0530),(0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,044	2,680	1,973	2,107	C.01.00 (0540),(0050) + C.01.00 (0570),(0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570),(0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600),(0050) + C.01.00 (0670),(0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660),(0050) + C.01.00 (0660),(0050) + C.01.00 (0670),(0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	22,922	23,112	22,233	21,927	C.01.00 (0510),(0050)	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.01.00 (0570),(0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,805	2,809	2,801	2,799	C.01.00 (0570),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0590),(0050) + C.01.00 (0600),(0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	109,956	115,671	115,172	115,827	C.01.00 (0010),(0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	17	12	6	7	C.01.00 (0010),(0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.08%	17.66%	17.59%	17.11%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.85%	19.98%	19.30%	18.93%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	23.40%	22.41%	21.74%	21.35%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,636	20,083	19,995	19,517	CA1-A.1.13-A.1.21-MEMO-A.2-A.1.13-A.1.21-A.1.14-MEMO-A.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.86%	17.36%	17.36%	16.85%	(D.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	241	349	265	303	C.01.00 (0440),(0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440),(0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440),(0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	17	12	6	7	C.01.00 (0440),(0040)	-

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



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Danske Bank A/S

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	86,274	93,404	91,252	90,840	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
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, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
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, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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

(m€ 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 guarantee 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 ²⁾	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 subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	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

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Danske Bank A/S

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	37,682				40,399				35,655				29,222				IAS 1.54 (f)
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)(i); 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 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,615				17,575				15,461				14,896				
TOTAL ASSETS	452,390				451,699				461,770				462,756				IAS 1.9(a), IAS 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	16,409	0	0	0	0	16,060	0	0	0	0	16,388	0	0	0	0	0	16,292	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	19,261	0	0	0	0	19,807	0	0	0	0	20,210	0	0	0	0	0	20,504	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	124,857	10,783	3,132	-145	-568	-1,102	130,070	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

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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(l)
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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		34,890	33,782	44,315	56,877	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	332	176	282	989	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	15,611	17,703	20,212	22,703	Annex V.Part 1.31
Deposits	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
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		415,543	414,714	425,943	427,283	

2022 EU-wide Transparency Exercise
Market Risk
Danske Bank A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	1	0	232	90	455	134						246	58	347	99								
Of which: General risk	0	0	149	60	136	40						151	34	160	32								
Of which: Specific risk	0	0	83	30	220	94						95	25	187	66								
Equities	2	3	21	3	46	3						7	1	7	1								
Of which: General risk	1	1	17	2	43	2						4	1	5	1								
Of which: Specific risk	1	1	4	1	3	1						3	0	1	0								
Foreign exchange risk	6	3	12	3	31	7						12	9	23	15								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	9	6	129	61	224	62	66	99	0	0	0	5,653	153	34	167	45	70	45	0	0	0	4,870	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
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	2	5	26	27	31	36						4	1	3	1								
Of which: General risk	1	2	11	7	11	8						0	0	0	0								
Of which: Specific risk	1	2	15	20	20	28						4	1	3	1								
Foreign exchange risk	2	2	19	3	38	7						11	2	16	3								
Commodities risk	0	0	0	0	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 CII positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	69,748	65,794	0		61,155	7,882	68,120	0
	Regional governments or local authorities	8,283	8,201	71				8,215	86
	Public sector entities	134	711	23			315	699	23
	Multilateral Development Banks	1,604	1,937	0			1,661	1,654	0
	International Organisations	4	4	0			29	29	0
	Institutions	1,873	1,855	43			1,514	1,566	50
	Corporates	6,832	3,156	2,674			5,369	2,919	2,328
	of which: SME	2,417	1,562	1,237			2,026	1,465	1,119
	Retail	3,333	2,024	1,215			3,367	2,043	1,136
	Secured by mortgages on immovable property	1,618	1,682	618			1,638	1,116	641
	of which: SME	6,222	5,986	1,892			6,428	6,133	1,987
	Exposures in default	2,095	2,337	627			2,638	2,421	646
	Items associated with particularly high risk	249	421	202		75	114	134	164
	Covered bonds	122	60	90			99	50	75
	Claims on institutions and corporates with a ST credit assessment	28,096	28,096	2,854			27,954	27,954	2,792
Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	0	
Collective Investments Undertakings (CIU)	16	13	16			16	13	16	
Equity	2,248	2,248	2,248			2,236	2,236	2,236	
Other exposures	11,632	11,632	11,665			11,655	11,655	11,655	
Standardised Total ²	138,686	138,590	23,257	134	143,362	139,689	29,794	122	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	4,740	12,567	0		7,274	15,226	0	
	Regional governments or local authorities	3,447	3,260	0		3,444	4,119	0	
	Public sector entities	18	507	0		3	501	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	960	964	22		1,413	1,412	27	
	Corporates	932	264	22		723	235	143	
	of which: SME	4	3	3		0	0	0	
	Retail	57	26	19		54	19	19	
	Secured by mortgages on immovable property	3	0	0		5	1	1	
	of which: SME	64	10	10		57	1	1	
	Exposures in default	0	0	0		0	0	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	
Claims on institutions and corporates with a ST credit assessment	15	11	132		15	11	140		
Collective Investments Undertakings (CIU)	2,181	2,181	2,181		2,263	2,263	2,263		
Equity	11,135	11,135	11,135		17,089	17,089	17,089		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	41,357	41,357	41,357	0	41,357	41,357	41,357	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	12,200	10,270	0		11,257	9,474	0	
	Regional governments or local authorities	1,914	1,611	0		1,923	1,622	0	
	Public sector entities	21	45	0		20	44	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	960	964	22		1,413	1,412	27	
	Corporates	73	59	58		66	59	58	
	of which: SME	1	1	1		1	1	1	
	Retail	42	24	24		52	39	29	
	Secured by mortgages on immovable property	2	0	0		2	0	0	
	of which: SME	51	15	15		44	15	14	
	Exposures in default	22	21	0		20	20	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2,564	2,564	7		2,565	2,565	239	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	11	11	11		11	11	11		
Equity	11	11	11		11	11	11		
Other exposures	71	71	71		71	71	71		
Standardised Total ²	21,883	21,883	21,883	0	21,883	21,883	21,883	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	8,075	4,282	0		7,044	4,283	0	
	Regional governments or local authorities	1,743	1,626	0		1,752	1,627	0	
	Public sector entities	156	29	0		156	29	0	
	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	1,854	702	633		1,870	684	604	
	of which: SME	57	382	297		598	396	308	
	Retail	1,294	326	417		1,244	324	405	
	Secured by mortgages on immovable property	720	599	342		689	585	334	
	of which: SME	2,666	1,992	534		2,169	2,082	557	
	Exposures in default	7,056	1,982	930		7,152	2,065	951	
	Items associated with particularly high risk	82	61	86		58	42	58	
	Covered bonds	60	60	6		60	60	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	83	83	83		77	77	77		
Standardised Total ²	15,327	15,327	15,327	30	15,327	15,327	15,327	30	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	2,497	623	0		2,015	487	0	
	Regional governments or local authorities	248	112	30		116	120	24	
	Public sector entities	82	72	14		84	70	14	
	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	57	49	49		51	42	42	
	of which: SME	0	0	0		0	0	0	
	Retail	30	4	4		33	15	15	
	Secured by mortgages on immovable property	25	0	0		25	0	0	
	of which: SME	18	4	4		15	15	15	
	Exposures in default	1	1	0		1	1	0	
	Items associated with particularly high risk	9	14	14		10	15	15	
	Covered bonds	2,368	2,368	239		2,649	2,649	237	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	38	38	38		39	39	39		
Other exposures	88	88	145		111	111	228		
Standardised Total ²	4,327	4,327	4,327	0	4,327	4,327	4,327	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	9,332	8,200	0		7,410	7,236	0	
	Regional governments or local authorities	195	195	39		200	200	40	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	8		36	26	5	
	Corporates	3,525	1,884	1,656		3,687	1,816	1,809	
	of which: SME	1,824	1,151	913		1,416	1,010	803	
	Retail	1,602	633	425		1,556	712	446	
	of which: SME	1,001	475	272		1,030	509	294	
	Secured by mortgages on immovable property	4,644	3,747	1,288		4,654	3,949	1,211	
	of which: SME	952	311	82		948	318	82	
	Exposures in default	110	0	82	36	102	61	75	32
	Items associated with particularly high risk	152	63	62		82	34	51	
	Covered bonds	238	238	24		273	273	27	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	80	80	80		75	75	75		
Standardised Total ²			76				64		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	24,249	24,219	0		25,243	25,219	0	
	Regional governments or local authorities	295	295	0		442	442	0	
	Public sector entities	57	57	0		53	53	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		0	0	0	
	Corporates	1	0	0		7	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	0	0	1	0	0	0
	Covered bonds	74	74	74		74	74	74	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	1,579	1,599	0		2,132	2,109	0	
	Regional governments or local authorities	4	4	2		4	4	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	13	0	0		10	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	4	2	1		13	3	3	
	of which: SME	1	1	1		11	5	5	
	Secured by mortgages on immovable property	12	12	4		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			2				1		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	1,975	1,975	0		2,014	2,014	0	
	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	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	67,975	64,276	15	0	56,585	57,220	15	0
	Regional governments or local authorities	7,865	8,025	59	0	7,651	7,279	51	0
	Public sector entities	193	895	26	0	229	822	26	0
	Multilateral Development Banks	3,859	3,852	0	0	3,594	3,587	0	0
	International Organisations	11	11	0	0	0	0	0	0
	Institutions	3,229	3,218	52	0	1,273	241	20	0
	Corporates	4,099	3,239	1,868	0	10,946	3,538	2,339	0
	of which: SME	1,461	1,046	833	0	1,498	1,187	864	0
	Retail	2,963	1,893	1,233	0	2,075	1,875	1,233	0
	of which: SME	1,666	1,062	610	0	1,620	1,043	599	0
	Secured by mortgages on immovable property	6,078	6,667	2,075	0	6,804	6,494	2,029	0
	of which: SME	3,383	3,186	856	0	3,211	3,015	811	0
	Exposures in default	758	745	269	0	742	745	264	0
	Items associated with particularly high risk	90	48	72	0	116	63	95	0
	Covered bonds	28,198	28,198	2,865	0	28,515	28,515	2,894	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	88	84	177	0	88	85	187	0	
Equity	2,073	2,073	2,073	0	1,733	1,733	1,733	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²	134,443	127,966	24,428	117	136,623	124,613	24,458	108	

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	5,402	11,151	0	0	4,990	11,072	0	0
	Regional governments or local authorities	3,448	3,741	0	0	3,201	3,421	0	0
	Public sector entities	3	488	0	0	58	627	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,078	1,077	24	0	2	2	0	0
	Corporates	961	288	144	0	1,334	225	131	0
	of which: SME	11	9	7	0	11	6	4	0
	Retail	3	3	2	0	3	3	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	2	0	1	1	2	0
	Covered bonds	22,251	22,251	2,234	0	22,434	22,434	2,251	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	15	12	148	0	16	13	158	0	
Equity	1,877	1,877	1,877	0	1,615	1,615	1,615	0	
Other exposures	9,930	9,930	9,930	0	11,130	11,130	11,130	0	
Standardised Total²	42,647	42,647	42,647	0	42,647	42,647	42,647	0	

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	14,790	15,011	0	0	15,220	15,767	0	0
	Regional governments or local authorities	1,974	1,699	0	0	1,886	1,610	0	0
	Public sector entities	10	34	0	0	0	27	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	75	64	64	0	1,200	203	60	0
	of which: SME	3	2	2	0	11	11	11	0
	Retail	31	30	23	0	32	32	24	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property	885	883	248	0	679	677	194	0
	of which: SME	798	799	216	0	601	599	181	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	4	4	4	0	4	4	4	0
	Covered bonds	2,225	2,225	224	0	2,225	2,225	225	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	31	31	31	0	10	10	10	0	
Other exposures	81	81	81	0	81	81	81	0	
Standardised Total²	21,016	21,016	21,016	0	21,016	21,016	21,016	0	

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	24,151	20,511	0	0	23,281	19,650	0	0
	Regional governments or local authorities	1,621	1,630	10	0	1,511	1,568	10	0
	Public sector entities	55	62	0	0	54	61	0	0
	Multilateral Development Banks	391	391	0	0	495	494	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	27	27	5	0	193	0	0	0
	Corporates	87	146	83	0	98	62	62	0
	of which: SME	31	11	8	0	31	10	8	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1,293	1,154	766	0	1,229	1,124	766	0
	Secured by mortgages on immovable property	669	554	317	0	663	545	312	0
	of which: SME	2,223	2,140	572	0	2,231	2,166	579	0
	Exposures in default	2,088	2,125	967	0	2,219	2,154	974	0
	Items associated with particularly high risk	75	57	75	10	80	63	80	17
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	35	35	4	0	30	30	3	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	74	74	74	0	65	65	65	0	
Standardised Total²	31,112	31,112	31,112	32	31,112	31,112	31,112	31	

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	2,811	416	0	0	869	222	0	0
	Regional governments or local authorities	85	92	18	0	72	80	16	0
	Public sector entities	85	72	14	0	80	67	13	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	62	56	56	0	56	47	47	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	5	3	3	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	10	10	16	0	10	10	13	0
	Covered bonds	2,182	2,182	254	0	2,342	2,342	261	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	140	140	140	0	95	95	95	0	
Other exposures	110	110	204	0	88	88	163	0	
Standardised Total²	3,263	3,263	3,263	0	3,263	3,263	3,263	0	

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

Danske Bank A/S

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	6,931	6,900	0		6,847	6,831	0	
	Regional governments or local authorities	199	199	40		195	195	39	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	89	89	18		99	33	7	
	Corporates	2,868	2,845	528		4,572	2,488	1,867	
	of which: SME	1,355	1,025	814		1,444	1,087	869	
	Retail	2,222	762	440		2,074	714	455	
	of which: SME	989	504	291		954	496	287	
	Secured by mortgages on immovable property	2,839	2,641	1,243		2,869	2,627	1,246	
	of which: SME	373	263	79		389	266	69	
	Exposures in default	235	134	168	53	223	127	158	50
	Items associated with particularly high risk	71	35	45		71	41	61	
Covered bonds	380	380	38		380	380	38		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	73	73	73		83	83	83		
Standardised Total²			70				63		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	6,166	2,222	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
IRELAND	Central governments or central banks	2,046	2,030	0		1,750	1,750	0	
	Regional governments or local authorities	3	3	1		3	3	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		88	42	42	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	1		0	0	0	
	of which: SME	3	1	1		3	1	1	
	Secured by mortgages on immovable property	12	12	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	2,050	2,050	0		2,158	2,158	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	600	600	0		598	597	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		100	100	4	
	Corporates	0	0	0		12	12	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

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

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

		IRB Approach												
		As of 30/09/2021						As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,118	1	13,193	1,812	0	0	12,204	0	20,360	1,634	0	0	1
	Corporates	194,396	1,609	148,021	43,429	958	1,857	201,763	1,432	154,528	43,071	1,114	1,723	0
	Corporates - Of Which: Specialised Lending	53	0	51	21	0	0	51	0	51	21	0	0	0
	Corporates - Of Which: SME	79,114	914	61,924	15,994	577	1,036	78,408	825	61,388	15,739	600	992	0
	Retail	143,405	845	126,958	20,231	1,613	828	144,121	722	128,025	20,965	1,239	823	0
	Retail - Secured on real estate property	118,227	522	115,260	17,979	1,466	792	118,359	417	116,675	18,181	1,202	774	0
	Retail - Secured on real estate property - Of Which: SME	3,823	39	3,633	638	110	49	3,796	28	3,693	601	83	47	0
	Retail - Secured on real estate property - Of Which: non-SME	114,404	484	111,627	14,941	1,356	343	114,563	289	113,074	17,581	1,119	127	0
	Retail - Qualifying Revolving	25,148	323	11,438	2,652	148	437	24,752	306	11,351	2,724	137	489	0
	Retail - Secured on real estate property - Of Which: SME	1,290	24	1,220	287	41	184	1,271	59	1,212	288	44	18	0
	Retail - Other Retail - Of Which: non-SME	23,408	289	10,218	2,265	106	353	23,001	256	10,138	2,336	93	365	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³														

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach												
		As of 30/09/2021						As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,255	0	993	259	0	0	1,175	0	2,029	138	0	0	0
	Corporates	92,050	585	68,950	19,308	577	833	96,754	527,843	19,765	634	886	0	
	Corporates - Of Which: Specialised Lending	43	0	41	16	0	0	41	0	41	16	0	0	
	Corporates - Of Which: SME	51,030	457	38,451	10,010	444	606	49,809	599	35,506	10,211	452	599	0
	Retail	83,789	382	75,713	11,286	541	609	84,339	369	76,272	11,307	520	612	0
	Retail - Secured on real estate property	71,051	166	63,561	9,074	486	300	71,521	166	70,121	16,867	464	292	0
	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	0
	Retail - Secured on real estate property - Of Which: non-SME	67,847	149	60,503	8,653	457	261	68,339	152	67,077	16,453	432	253	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	12,737	187	6,133	1,413	55	309	12,838	183	6,152	1,440	57	320	0
	Retail - Other Retail - Of Which: non-SME	988	26	683	201	17	57	987	27	687	204	21	58	0
Equity	11,749	162	5,450	1,212	38	252	11,853	157	5,466	1,235	36	262	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³														

(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 Approach												
		As of 30/09/2021						As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,897	0	987	222	0	0	1,829	0	2,211	111	0	0	0
	Corporates	44,401	97	34,299	10,742	78	280	44,198	70	33,729	10,244	53	254	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	14,144	57	12,813	3,949	66	115	13,419	69	12,110	3,812	45	132	0
	Retail	19,630	58	16,634	4,435	128	53	19,167	48	16,930	4,514	105	50	0
	Retail - Secured on real estate property	14,137	39	13,077	1,800	92	26	14,189	30	13,108	1,876	68	21	0
	Retail - Secured on real estate property - Of Which: SME	314	1	291	77	3	3	306	293	293	74	2	3	0
	Retail - Secured on real estate property - Of Which: non-SME	13,823	38	12,776	1,723	89	22	13,884	29	13,846	1,801	67	20	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,492	19	1,956	434	37	28	4,977	18	1,791	439	36	27	0
	Retail - Other Retail - Of Which: non-SME	466	9	377	127	10	12	469	8	388	124	11	12	0
Equity	988	26	683	201	17	57	987	27	687	204	21	58	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³														

(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 Approach												
		As of 30/09/2021						As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	226	0	142	42	0	0	217	0	251	37	0	0	0
	Corporates	14,649	335	11,148	4,342	75	144	15,463	291	11,903	4,401	76	116	0
	Corporates - Of Which: Specialised Lending	3	0	3	5	0	0	3	0	3	5	0	0	
	Corporates - Of Which: SME	3,227	158	2,661	986	0	67	3,512	159	2,846	1,031	0	68	0
	Retail	11,985	343	12,382	3,064	762	113	11,490	230	12,318	2,940	570	106	0
	Retail - Secured on real estate property	11,635	252	11,471	2,752	722	44	11,378	171	11,423	2,518	526	37	0
	Retail - Secured on real estate property - Of Which: SME	140	19	120	91	70	4	137	11	116	66	44	4	0
	Retail - Secured on real estate property - Of Which: non-SME	11,495	234	11,351	2,661	652	40	11,441	160	11,308	2,552	482	33	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,946	91	908	331	51	69	1,912	79	895	325	34	70	0
	Retail - Other Retail - Of Which: non-SME	104	16	58	24	12	10	104	11	54	19	7	11	0
Equity	1,842	75	851	307	38	59	1,808	68	841	306	27	59	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³														

(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 Approach												
		As of 30/09/2021						As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,113	0	3,071	81	0	0	2,616	0	2,574	93	0	0	0
	Corporates	22,238	463	17,514	5,330	225	367	22,066	422	17,757	5,290	348	281	0
	Corporates - Of Which: Specialised Lending	7	0	7	0	0	0	7	0	7	0	0	0	
	Corporates - Of Which: SME	6,153	127	5,595	1,117	63	136	6,106	100	5,464	1,236	99	73	0
	Retail	25,548	43	22,073	4,240	146	32	26,255	29	22,771	4,836	123	34	0
	Retail - Secured on real estate property	20,796	32	19,740	3,810	143	18	21,457	27	20,373	4,462	121	19	0
	Retail - Secured on real estate property - Of Which: SME	155	2	145	45	8	1	151	2	141	40	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	20,640	31	19,595	3,765	135	17	21,306	25	20,234	4,422	116	18	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4,752	11	2,233	433	3	14	4,708	12	2,402	425	6	14	0
	Retail - Other Retail - Of Which: non-SME	145	3	99	34	2	4	156	4	100	38	5	4	0
Equity	4,607	8	2,233	399	1	10	4,642	8	2,302	437	1	11	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³														

(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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
UNITED KINGDOM												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	1,038	0	1,010	398	0	0	997	0				
Corporates	3,959	2	3,951	796	2	3	4,493	3				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	683	2	570	332	2	2	1,322	2				
Retail	100	1	93	26	0	1	95	1				
Retail - Secured on real estate property	90	0	89	24	0	0	86	0				
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0				
Retail - Secured on real estate property - Of Which: non-SME	88	0	87	24	0	0	84	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	11	1	5	1	0	1	10	0				
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: non-SME	11	1	5	1	0	1	10	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
GERMANY												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	992	0	972	182	0	0	985	0				
Corporates	2,668	0	1,312	476	0	19	3,122	0				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	53	0	37	13	0	0	50	0				
Retail	78	2	66	21	2	2	84	1				
Retail - Secured on real estate property	58	1	57	18	2	1	57	1				
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0				
Retail - Secured on real estate property - Of Which: non-SME	57	1	56	17	2	1	56	1				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	20	1	10	4	0	1	28	1				
Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	1	0				
Retail - Other Retail - Of Which: non-SME	17	1	9	3	0	1	27	1				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
IRELAND												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	166	0	144	26	0	0	168	0				
Corporates	3,014	0	1,935	399	0	0	2,736	0				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	568	0	568	20	0	0	466	0				
Retail	9	1	7	2	0	0	10	1				
Retail - Secured on real estate property	8	0	7	2	0	0	8	0				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	7	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	2	1	0	0	0	0	2	1				
Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1				
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
UNITED STATES												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	490	0	475	122	0	0	513	0				
Corporates	1,238	0	904	391	0	0	1,491	0				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	188	0	183	35	0	0	442	39				
Retail	139	1	119	32	1	1	136	1				
Retail - Secured on real estate property	87	0	87	18	0	0	86	0				
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0				
Retail - Secured on real estate property - Of Which: non-SME	86	0	86	18	0	0	85	0				
Retail - Qualifying Revolving	52	1	33	14	0	1	50	1				
Retail - Other Retail	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: non-SME	52	1	33	14	0	1	49	1				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
Country of Counterpart 9												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	0	0	0	0	0	0	0	0				
Corporates	0	0	0	0	0	0	0	0				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	0	0	0	0	0	0	0	0				
Retail	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property	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				
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
	As of 30/09/2021						As of 31/12/2021					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
Country of Counterpart 10												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	0	0	0	0	0	0	0	0				
Corporates	0	0	0	0	0	0	0	0				
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0				
Corporates - Of Which: SME	0	0	0	0	0	0	0	0				
Retail	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property	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				
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)												
	Central banks and central governments	15,955	0	0	0	0	0	0	0	15,573	0	0	0
	Institutions	201,327	3,182	154,767	47,103	2,984	1,523	203,224	2,903	157,139	47,150	2,869	1,440
	Corporates - Of Which: Specialised Lending	50	5	50	24	5	5	48	5	48	28	5	2
	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	143,457	1,852	136,301	22,025	3,428	802	137,882	1,741	121,049	21,551	3,201	811
	Retail - Secured on real estate property	118,262	1,424	115,207	19,922	3,050	285	113,980	1,324	110,405	18,633	2,852	279
	Retail - Secured on real estate property - Of Which: SME	3,521	134	3,341	84	371	57	3,291	129	3,122	78	366	59
	Retail - Other Retail - Of Which: SME	114,741	1,290	111,865	19,882	2,679	228	109,689	1,195	107,378	17,847	2,486	220
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25,195	438	18,974	3,002	388	427	24,602	427	16,649	2,919	339	62
	Retail - Other Retail - Of Which: SME	1,827	106	1,227	93	19	21	1,629	105	1,142	224	186	92
	Retail - Other Retail - Of Which: non-SME	23,368	331	9,647	2,439	173	246	22,963	326	9,507	2,395	152	30
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				73,379								72,674	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal year.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
DENMARK	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,297	0	1,182	142	0	0	1,237	0	1,023	147	0	0
	Corporates	94,623	1,538	72,365	20,853	1,767	740	92,766	1,480	70,500	20,295	1,801	739
	Corporates - Of Which: Specialised Lending	40	5	40	18	6	2	39	5	38	25	6	3
	Corporates - Of Which: SME	47,736	1,129	33,869	11,955	1,597	598	46,509	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	68,662	994	62,212	10,479	1,748	207	65,924	925	54,624	9,657	1,522	205
	Retail - Secured on real estate property - Of Which: SME	2,946	116	2,812	616	207	47	2,722	112	2,644	585	286	41
	Retail - Secured on real estate property - Of Which: non-SME	65,685	878	64,399	9,861	1,461	250	63,112	813	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	6,097	1,694	215	236
	Retail - Other Retail - Of Which: SME	867	73	584	228	142	62	844	70	559	223	121	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	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,885	0	188	138	0	0	1,898	0	1,179	89	0	0
	Corporates	46,207	376	34,330	11,296	472	276	46,081	304	36,559	11,897	427	275
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	13,213	286	11,812	3,559	117	113	13,231	146	11,383	3,434	137	115
	Retail	18,761	118	16,022	1,758	280	49	18,244	108	15,355	1,646	246	47
	Retail - Secured on real estate property	16,149	90	14,095	1,261	136	22	15,753	83	13,762	1,186	119	21
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13,884	85	13,845	1,178	182	19	13,513	79	13,475	1,093	157	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	14	5,033	13	1,506	346	38	15	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FINLAND	(in EUR, %)												
	Central banks and central governments	245	0	0	0	0	0	0	0	0	0	0	0
	Institutions	17,049	229	12,899	5,858	90	121	17,762	236	13,324	5,829	0	122
	Corporates	3	0	3	5	0	0	3	0	3	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4,079	167	3,344	1,435	0	75	4,042	162	3,314	1,408	0	71
	Retail	13,663	331	12,276	3,287	805	123	13,413	302	12,259	3,252	778	110
	Retail - Secured on real estate property	11,621	266	11,329	2,889	709	62	11,307	218	11,359	2,814	700	40
	Retail - Secured on real estate property - Of Which: SME	130	11	109	82	60	5	124	10	105	77	56	4
	Retail - Secured on real estate property - Of Which: non-SME	11,491	255	11,220	2,807	709	37	11,283	208	11,254	2,837	645	36
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,922	85	899	338	35	80	1,906	84	891	338	35	70
	Retail - Other Retail - Of Which: SME	106	12	115	22	11	11	101	11	94	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	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,216	700	18,223	5,645	574	248	23,540	667	18,382	5,570	561	270
	Corporates	7	0	7	0	0	0	6	0	6	0	0	0
	Corporates - Of Which: Specialised Lending	6,820	147	6,035	1,485	204	73	2,554	113	6,432	1,473	138	60
	Corporates - Of Which: SME	27,641	82	23,288	5,489	236	34	25,845	82	22,644	5,071	330	32
	Retail	21,139	75	21,944	5,076	321	20	21,234	69	20,366	4,710	304	19
	Retail - Secured on real estate property	172	3	161	57	9	19	147	2	137	46	6	0
	Retail - Secured on real estate property - Of Which: SME	22,807	73	23,283	5,019	311	19	22,977	67	20,219	4,664	296	17
	Retail - Secured on real estate property - Of Which: non-SME	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	4,462	17	1,644	372	15	14	4,320	16	1,288	363	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	4,200	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

	IRB Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,220	1,191	262	0	861	0	82	243	0	0	0	
Corporates	4,379	14	3,794	427	4	15,073	15	5,095	699	26	3	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	1,203	2	1,033	273	2	1,717	2	1,486	241	6	0	
Retail	92	1	85	23	1	84	1	78	20	1	1	
Retail - Secured on real estate property	80	0	80	21	0	72	0	72	18	0	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	79	0	78	20	0	71	0	71	17	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	12	1	6	2	0	12	1	6	2	0	1	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	12	1	6	2	0	12	1	6	2	0	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,106	0	895	202	0	1,139	0	926	213	0	0	
Corporates	2,960	3	1,662	558	0	2,962	4	1,652	493	2	6	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	60	0	49	25	0	0	0	23	11	0	0	
Retail	91	2	69	24	4	2	79	3	62	23	4	
Retail - Secured on real estate property	58	1	55	18	3	0	52	1	50	17	3	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	1	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	57	1	54	18	3	0	51	1	49	17	3	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	33	1	13	6	1	27	1	12	6	1	2	
Retail - Other Retail - Of Which: SME	6	0	2	2	0	6	0	2	1	0	0	
Retail - Other Retail - Of Which: non-SME	27	1	11	4	1	21	1	10	5	1	2	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	155	0	129	28	0	136	0	110	25	0	0	
Institutions	2,959	0	1,945	378	0	3,157	0	2,087	392	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	539	0	539	17	0	665	0	641	21	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	7	0	7	2	0	7	0	7	2	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	7	0	7	2	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1	1	1	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	1	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	476	0	460	117	0	485	0	473	115	0	0	
Institutions	1,165	0	762	319	1	1,195	0	803	343	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	109	0	102	48	0	43	0	31	42	0	0	
Retail	144	2	117	27	2	143	2	116	30	4	1	
Retail - Secured on real estate property	89	1	86	19	1	87	1	83	19	4	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	88	1	85	19	1	86	1	81	19	4	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	54	1	32	7	1	56	1	33	10	1	1	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	54	1	32	7	1	56	1	33	10	1	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 9	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	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	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	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	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 Approach											
	As of 31/03/2022						As of 30/06/2022					
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 10	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	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	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	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	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0</							

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		18	18	0	0	0	18	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	123	0	0
Total		46	46	0	0	0	46	0	0	0	0	0	0	128	0	0	2
f 0 - 3M f		3	3	2	0	0	3	0	0	0	0	0	0	85	0	0	0
f 3M - 1Y f		35	35	0	0	0	1	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		759	759	0	42	0	713	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		1,656	1,626	271	0	30	1,325	6	103	0	0	0	0	0	0	0	0
f 5Y - 10Y f		218	218	148	0	0	70	9	152	0	0	0	0	96	0	0	0
f 10Y - more		103	103	0	0	0	0	0	0	0	0	0	0	7	0	0	0
Total		2,749	2,749	537	0	72	2,115	15	256	0	0	176	52	0	0	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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Japan																
	U.S.																
	China																
	Switzerland																
	Other advanced economies non EEA																
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Total	2,286	2,286	89	0	0	2,170	0	0	0	0	10	0	0	0	0	0

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3		Of which defaulted	Of which Stage 3						
Cash balances at central banks and other demand deposits	36,762	0	1	1	0	1	0	0	0	0	39,490	0	1	1	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	38,756	0	0	0	0	0	0	0	0	38,320	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,347	0	0	0	0	0	0	0	0	6,778	0	0	0	0	0	0	0	0	0	0		
Credit institutions	30,912	0	0	0	0	0	0	0	0	30,930	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	464	0	0	0	0	0	0	0	0	579	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	33	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	278,666	281	6,986	2,454	3,132	733	1,730	1,102	4,219	287,656	468	6,483	2,201	2,533	754	1,711	1,044	3,900				
Central banks	3,069	0	0	0	0	0	0	0	0	4,560	0	0	0	0	0	0	0	0	0	0		
General governments	6,034	0	24	0	0	0	0	0	0	7,314	0	23	0	2	0	0	0	0	0	19		
Credit institutions	3,672	0	2	0	0	2	0	0	1	4,585	0	1	0	0	1	0	0	0	0	1		
Other financial corporations	31,729	2	155	132	135	8	116	112	16	30,302	2	147	130	133	12	118	115	13				
Non-financial corporations	101,714	162	3,487	1,367	1,779	302	976	609	1,804	107,351	317	3,220	1,179	1,484	419	971	581	1,670				
of which: small and medium-sized enterprises	52,382	11	1,979	754	831	201	471	251	1,082	52,586	24	1,799	611	624	222	460	248	1,029				
of which: Loans collateralised by commercial immovable property	30,431	12	846	212	329	117	161	68	531	30,099	16	795	194	255	127	159	61	488				
Households	132,381	117	3,304	951	1,214	329	631	381	2,374	133,543	149	3,092	892	914	320	619	348	2,204				
of which: Loans collateralised by residential immovable property	113,572	66	2,324	421	744	115	159	85	1,962	114,839	96	2,180	387	505	107	152	75	1,841				
of which: Credit for consumption	4,105	16	133	64	94	64	51	28	51	4,207	21	121	60	72	70	50	27	46				
DEBT INSTRUMENTS OTHER THAN MPT	354,123	281	6,986	2,455	3,132	733	1,730	1,102	4,219	345,466	468	6,483	2,202	2,533	755	1,711	1,044	3,900				
OFF-BALANCE SHEET EXPOSURES	113,230		789	160	662	190	182	182	245	116,156		977	137	620	162	152	138	271				

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

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRDP framework (template F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 31/03/2022										As of 30/06/2022												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days			Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾							
			Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3						
Cash balances at central banks and other demand deposits	34,772	0	1	1	0	2	0	0	0	0	28,328	0	1	1	0	2	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	39,168	0	0	0	0	0	0	0	0	0	39,209	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,885	0	0	0	0	0	0	0	0	0	6,377	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	31,656	0	0	0	0	0	0	0	0	0	32,196	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	995	0	0	0	0	0	0	0	0	0	605	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	31	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	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	296,978	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	0				
General governments	6,861	0	16	16	1	2	2	13	8,341	0	17	17	2	0	2	0	0	13					
Credit institutions	4,735	0	0	0	0	4	0	0	7,087	0	3	3	3	4	1	1	1	0					
Other financial corporations	32,221	1	148	148	141	9	117	116	12	36,076	0	29	29	23	7	5	5	14					
Non-financial corporations	109,450	144	2,731	2,731	1,488	441	629	384	1,430	108,091	139	2,991	2,991	1,317	447	431	188	1,335					
of which: small and medium-sized enterprises	52,790	42	1,487	1,487	58	230	372	200	814	51,603	34	1,340	1,340	571	236	337	188	746					
of which: Loans collateralised by commercial immovable property	30,409	32	435	435	26	120	130	63	384	29,990	6	59	59	233	109	129	70	326					
Households	130,895	178	2,249	2,249	928	349	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	113,087	96	1,426	1,426	515	100	170	84	1,168	108,315	71	1,316	1,316	468	101	166	62	1,074					
of which: Credit for consumption	4,247	11	138	138	101	66	58	35	57	4,203	8	136	136	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	666	187	146	159	214	112,799		675	675	671	176	322	321	212					

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 PFRBP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
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	2,282	76	1	2,865	104	104	2,139	62	1
B Mining and quarrying	292	64	64	214	16	0	404	93	63	436	12	0	454	67	67	436	12	0	502	63	63	465	4	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	2,934	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	8,214	406	406	7,735	124	0	8,693	378	378	8,774	94	0
H Transport and storage	5,411	560	517	5,234	90	0	5,180	844	406	5,018	348	0	5,117	794	794	4,554	162	0	4,973	757	757	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	2,150	18	6	2,118	13	0	2,237	18	18	2,200	15	0	2,230	20	20	2,166	23	0
K Financial and insurance activities	2,417	85	40	2,303	45	0	2,684	85	30	2,351	64	0	3,135	65	65	2,486	19	0	3,407	63	63	2,517	19	0
L Real estate activities	55,912	899	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, compulsory social security	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	3	0	56	1	0	108	1	1	67	1	0	109	3	3	68	1	0
Q Human health services and social work activities	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	183	13	2	224	20	20	168	21	1	210	19	19	155	10	2
S Other services	496	8	5	313	4	1	467	13	5	282	4	3	490	11	11	293	7	3	435	10	10	246	6	3
Loans and advances	101,714	3,497	1,367	61,398	1,312	55	107,351	3,220	1,179	63,417	1,345	45	109,450	2,721	2,721	66,587	1,028	43	108,091	2,591	2,591	69,941	811	37

⁽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 what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.