

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

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,171	20,063	19,836	20,059	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	18,917	19,651	19,594	19,825	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,436	22,120	21,861	22,085	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	21,182	21,708	21,619	21,851	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	24,225	24,912	24,650	24,871	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	23,971	24,501	24,409	24,638	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	113,637	112,713	110,362	110,846	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	113,628	112,631	110,290	110,774	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	16.87%	17.80%	17.97%	18.10%	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	16.65%	17.45%	17.77%	17.90%	(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	18.86%	19.63%	19.81%	19.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.64%	19.27%	19.60%	19.73%	(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	21.32%	22.10%	22.34%	22.44%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.10%	21.75%	22.13%	22.24%	(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	464,000	441,715	449,273	441,956	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	4.62%	5.01%	4.87%	5.00%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,436	22,130	21,861	22,085	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	21,182	21,712	21,619	21,851	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	464,000	441,715	449,273	441,956	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	463,746	441,303	449,032	441,722	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	5.01%	4.87%	5.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.92%	4.81%	4.95%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital

A				As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
14									
Part									
1			transitional adjustments)		.,	,,,,,	.,		
1			Capital instruments eligible as CE i 1 Capital (including share premium and net own capital instruments)		,		,		
1		A.1.2	Retained earnings	19,893	20,424				
1		A.1.3	Accumulated other comprehensive income	1	1	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
1		A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
1		A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
The color		A.1.7	Adjustments to CET1 due to prudential filters	-272	-256	-244	-232	C 01.00 (r0250,c0010)	
1		A.1.8		-706	-711	-717	-729	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
Part   Comment		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-32	-47	-42	-46	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
Part		A.1.11		-229	-191	-202	-193	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
Part		A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
Part		A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
Part		A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (s) and 89 to 91 of CRR; Articles 36(1) point (b) (l), 243(1) point (b) (s), 244(1) point (b) and 298 of CRR; Articles 36(1) point (b) and 393(3) of CRR; Articles 36(1) point (b) and 393(3) of CRR; Articles 36(1) point (b) (s) and 393(3) of CRR; Articles 36(1) point (b) (s) and 393(3) of CRR; Articles 36(1) point (b) (s) and 393(3) of CRR.
A		A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
A		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
ALT   Continue of the contin		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
## A 1 19   Comment of the comment o		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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
No. 10		A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
Mathematical Process   Mathematical Conference   Mathematical Confer		A.1.18A	(-) Insufficient coverage for non-performing exposures	-21	-67	-104	-142	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Auto		A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
ACT   COLOR		A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
ACT   Cold Cold Cold Cold Cold Cold Cold Cold		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
ACCUSAGE AND PRODUCT CONTRIBUTION CONTRIBU		A.1.20		-860	-630	-731	-612	C 01.00 (r0529,c0010)	
ALTER   The colories of planetic facility and other by an office of CPT Cycle in microsis (xy)   0   0   0   0   0   0   0   0   0								CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
No.   Comment									Artifics 483(1) to (3), and 484 to 487 of CBB
A									
A2   Additional Time   Control Contr								,	
A   Additional Treat Confident International International Confident International I									
A22   C) Secret Additional Tear 12 Action on T2 Exercises   C				· ·					ARROW OL OF CHR
A23   Clear Additional Tot Liquidi Components and disductors			<u></u>						
A								C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0704,c0010) + C 10.00 (r0744,c0010)	
A		A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
Act   Time 2 Capital instruments		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,436	22,120	21,861	22,085	C 01.00 (r0015,c0010)	Article 25 of CRR
AA2 Other Tier 2 Capital components and deductions  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,789	2,792	2,790	2,786		Article 71 of CRR
A4.2   Other Ter 2 Capital components and deductors		A.4.1	Tier 2 Capital instruments	2,789	2,792	2,790	2,786	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
OWN FUNDS   REQUIREMENTS   1		A.4.2		0	0	0	0	(r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C	
REQUIREMENTS   B.   Of which: Transitional adjustments included   10   62   72   72   Co. 00 productional period									
C.L   COMMON EQUITY TER 1 CAPITAL RATIO (transitional period)   16.87%   17.89%   17.89%   18.19%   Cal (3)   .									Articles 92(3), 95, 96 and 98 of CRR
C2   TIER I CAPITAL RATIO (%)   19.03%   19.03									
Transitional period   C.1   TOTAL CAPITAL RATIO (transitional period)   21.32%   22.10%   22.34%   22.34%   20.34%   2	CAPITAL RATIOS (%)								
CETI Capital   D   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   18,917   19,651   19,594   19,825   A.2.3.2.1.2.1.2.1.2.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.2.3.4.2.2.3.2.2.2.2	Transitional period								
CETI RATIO (%)   E   COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   16.65%   17.45%   17.77%   17.96%   Daily(B-k1]   .	CET1 Canital								
Fully loaded   E	Fully loaded							A-4.3.01.011	
F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 0 0 C5.51 (649)(600)						17.77%			*
Memo items			Adjustments to CET1 due to IFRS 9 transitional arrangements	254	412	241	233	C 05.01 (r0440,c0010)	
	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
		F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
F Adjustments included in RWAs due to EMS 9 transitional arrangements 10 62 72 72 CEGIA (6494,0991)		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	82	72	72	C 05.01 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	90,936	90,011	88,798	88,418	C 02.00 (r0040, c0010) -{C 07.00 (r0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	21,742	21,261	21,998	21,849	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	3,583	3,708	3,621	3,690	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	64,326	63,810	61,952	61,378	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) <sup>2</sup>	3,798	3,367	3,119	3,020	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r00500, c0226, s002) + C 08.01 (r00500, c0226, s002)
Credit valuation adjustment - CVA	700	488	434	455	C 02.00 (r0640, c0010)
Settlement risk	14	37	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	120	119	120	123	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,537	6,347	5,584	6,633	C 02.00 (r0520, c0010)
Of which the standardised approach	61	79	74	87	C 02.00 (r0530, c0010)
Of which IMA	5,477	6,268	5,510	6,546	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0503)*12.5+C 20.00 (0010;0450)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010, d100),C 24.00(r0010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,846	9,929	9,913	9,914	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,846	9,929	9,913	9,914	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,685	2,415	2,394	2,283	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	113,637	112,713	110,362	110,846	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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 CVA)' and Securitisations') section.



# 2023 EU-wide Transparency Exercise P&L Danske Bank A/S

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	4,879	7,271	2,842	5,827
Of which debt securities income	405	600	221	463
Of which loans and advances income	3,866	5,941	2,423	5,129
Interest expenses	2,380	3,862	1,804	3,868
(Of which deposits expenses)	623	1,385	772	1,725
(Of which debt securities issued expenses)	1,516	2,129	796	1,611
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	58	18	44
Net Fee and commission income	1,275	1,678	397	762
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	-17	181	238	607
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-25	-31	-10	0
Gains or (-) losses from hedge accounting, net	-24	-3	4	-8
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	519	677	158	302
TOTAL OPERATING INCOME, NET	4,277	5,970	1,844	3,667
(Administrative expenses)	4,232	5,042	758	1,523
(Cash contributions to resolution funds and deposit quarantee schemes)	98	130	34	67
(Depreciation)	554	730	169	328
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	218	269	35	73
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and quarantees given)	218	269	35	73
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-143	-96	-22	-75
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-143	-96	-22	-75
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-266	-185	47	61
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-93
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-947	-291	917	1,718
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,243	-680	694	1,367
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,243	-680	694	1,367
Of which attributable to owners of the parent	-1,243	-680	694	1,367
(1) Information available only as of end of the year				

<sup>(1)</sup> Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30,	/06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	el 1 Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	28,341				24,191				38,108				31,490				IAS 1.54 (i)
Financial assets held for trading	107,070	31,734	74,234	1,102	87,037	26,840	59,459	738	77,372	25,031	52,069	272	75,884	23,229	52,427	228	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	135,488	1,803	95,392	38,293	132,992	2,036	97,805	33,151	134,386	1,525	99,012	33,849	134,752	2,890	97,510	34,352	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	15,492	12,888	2,604	0	15,710	11,626	4,084	0	15,050	11,424	3,627	0	15,083	11,157	3,926	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	179,868				169,380				165,078				146,788				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	481	0	480	0	452	0	452	0	487	0	487	0	638	0	635	4	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 <sup>1</sup>	14,227				14,431				13,916				30,686				
TOTAL ASSETS	480,967				444,194				444,397				435,320				IAS 1.9(a), IG 6

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

(min	EUR)		As of 30/09/2022 As of 31/12/2022							As of 31/03/2023						As of 30/06/2023										
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	15,492	0	0	0	0	0	15,710	0	0	0	0	0	15,050	0	0	0	0	0	15,083	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	20,759	0	0	0	0	0	20,464	0	0	0	0	0	21,699	0	0	0	0	0	20,708	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	147,036	10,052	2,164	-199	-622	-499	133,738	13,482	2,053	-230	-735	-579	128,897	12,884	1,805	-222	-803	-553	112,810	11,849	1,701	-249	-761	-522	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Danske Bank A/S

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	95,333	73,352	67,033	62,983	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	126,707	118,717	126,810	131,375	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	220,312	214,124	213,635	198,502	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{L}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,900	2,866	3,060	2,983	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	525	455	459	453	IAS 37.10; IAS 1.54(I)
Tax liabilities	131	107	115	126	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	14,005	12,989	11,164	11,777	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	4,450	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	459,913	422,610	422,277	412,650	IAS 1.9(b);IG 6
TOTAL EQUITY	21,054	21,584	22,120	22,670	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	480,967	444,194	444,397	435,320	IAS 1.IG6

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



### **Breakdown of liabilities**

Danske Bank A/S

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		75,112	60,191	50,187	49,434	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	945	386	284	553	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	22,176	15,641	19,622	15,978	Annex V.Part 1.31
	Central banks	12,856	7,608	7,639	11,934	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,352	536	679	977	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,430	11,603	13,051	10,686	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,296	10,652	10,968	9,225	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,159	9,582	12,273	13,490	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	2,146	1,730	1,791	1,521	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	34,271	29,077	31,214	30,351	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,921	14,513	14,538	13,376	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,836	66,456	62,729	57,944	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	58,937	58,922	55,787	51,019	ECB/2013/33 Annex 2.Part 2.9.1
	Households	63,286	63,022	63,132	59,058	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	56,363	56,151	55,525	50,938	Annex V.Part 1.42(f), 44(c)
Debt securities issued		142,003	141,872	146,815	142,660	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	4,951	4,730	4,726	4,706	Annex V.Part 1.37
Other financial liabilities		4,177	3,622	3,592	3,754	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		445,252	409,059	410,539	395,843	



## 2023 EU-wide Transparency Exercise Market Risk

									Duliske De												
T. T	SA						М									IM					
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU	ON RISK	ALL PRICE	RISKS CAPITAL CH FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RIS EXPOSURI AMOUNT SURE
	As of 30/09/2022	As of 31/12/2022				As of 30	09/2022									As of 31/1	2/2022				
Traded Debt Instruments	0	1	240	68	281	76							260	66	296	79					
Of which: General risk Of which: Specific risk	0	0	186	52	223 58	59							203	53	232 64	64					
Or which: Specific risk Equities	4	6	7	16	58 7	18							8	13	18	15					
Of which: General risk	2	3	0	ō	o o	ō							0	ō	0	0					
Of which: Specific risk	2	3	7	3	7	3							8	1	18	4					
Foreign exchange risk Commodities risk	5 0	4 7	9	3	11	4							11	4	13	4					
Total	9	18	188	58	187	53	58	63	0	0	•	5,477	210	58	227	64	65	62	0	0 0	6,268
	As of 31/03/2023	As of 30/06/2023				As of 31	03/2023									As of 30/0	6/2023				
Traded Debt Instruments	1	2	221	72	269	84							250	75	317	92					
Of which: General risk	1	1	163	56	199	63							199	61	248	72					
Of which: Specific risk	0	1	57	16	70	21							51	14	68	20					
Equities	3	5	5	1	5	1							6	3	6	3					
Of which: General risk	2	3	0	0	0	0							0	0	0	0					
Of which: Specific risk	2	3	.5	1	. 5	1							6	3	6	3					
Foreign exchange risk Commodities risk	3 7	5	20	5	18	4							18	3	16	3					
Total	14	12	175	57	202	69	63	65	0	0	0	5,510	194	54	258	72	67	72	0	0 0	6,546

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised A	proach									
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions						
	(min EUR, %)			14			51.748								
	Central governments or central banks	61,249 7,272	59,120 7.757	14 39		53,376 7,742	51,748 8,414	15 52							
	Regional governments or local authorities Public sector entities	205	666	39		174	200	27							
	Multilateral Development Banks	1,975	1,968	20		2,118	2,110								
	International Organisations	2,373	3,000	0		27	27	0							
	Institutions	1,815	493	15		1,468	918	132							
	Cornorates	10,429	3,396	2,034		11,365	4.687	3,058							
	of which: SME	1,356	1,045	833		1,482	1,072	868							
	Retail	2,784	1,759	1,145		2,670	1,696	1,170							
Consolidated data	of which: SME	1,569	995	572		1,516	972	559							
Consolidated data	Secured by mortgages on immovable property	6,723	6,436	2,014		6,994	6,645	2,119							
		3,119	2,941	791		3,247	3,059	864							
	Exposures in default	386	257	326	78	354	238	294	73						
	Items associated with particularly high risk	128	75	113		130	72	108							
	Covered bonds	27,664	27,664	2,818		26,947	26,947	2,695							
	Claims on institutions and corporates with a ST credit assessment			172		18	14	174							
	Collective investments undertakings (CIU) Equity	18 1,830	1.830	1.830		18 2,129	2,129	2,129							
1	Other exposures	11.440	11,440	1,630		9,398	9,398	9,514							
i	Other exposures Standardised Total <sup>2</sup>	133.922	122,876	22.071	108	124,911	115,244	21.485	108						
	Standardistra Total	(1) Original exposure, unlike Exposure valu						11,403	100						

\*\*\*Obtained recovers, under Excesser under a sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem sevende

					Standardised A	pproach					
			As of 30/09	2022			As of 31	12/2022			
	(min FIE %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
DENMARK	Count of governments or coincid anisotal  publication or command to head arthrifties  statistical commands to head arthrifties  statistical to disconnect to head  statistical to disconnect to head  statistical  statistic	\$,200 3,164 34 4 0 0 73 1,216 1 1 0 1 1 2,166 2,166 1 1 2,166 1	H,133 3,866 488 0 0 0 77 262 262 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 15 151 0 0 0 0 1 2 2,214 0 143 1,760		10,429 3,333 3 0 0 199 2,009 144 0 0 0 2 1 1 21,434 0 159	18,907 4,228 4,228 3 0 0 188 1,478 8 8 0 0 0 0 2 1 1 21,434 0 1,198				
	Other exposures Standardised Total <sup>2</sup>	10,974	10,974	10,974	0	8,931	8,931	8,931			

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised A	pproach				
			As of 30/09/	2022			As of 31;	12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities	20,816 1,942	16,155 1,670	0		11,745 2,037	7,800 1,759			
	Regional governments or local authorities  Public sector entities	1,942	1,070	0		2,037	1,739			
	Multilateral Development Banks	, a	10	0		ů				
	International Organisations	i o	0	ō		ō	0	i i		
	Institutions	0	0	0		26	26	8		
	Corporates	1,014	163	41		1,460	492	39		
	of which: SME	15	15	11		5	5	4		
	Retail	37	37	27		39	39	29		
SWEDEN	of which: SME	1	1	1		1	1	0		
SWEDEN	Secured by mortgages on immovable property	582	580	167		514	512	143		
1	of which: SME	505	504	141		493	491	136		
	Exposures in default	9	0			14	14	16		
	Items associated with particularly high risk Covered bonds	1.854	1.854	12 188		1,797	1.797	180		
1	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,854	1,854	188		1,797	1,797	180		
1	Collective investments undertakings (CIU)			0						
	Equity	11	11	11		11	11	11		
1	Other exposures	86	86	77		83	83	74		
	Standardised Total <sup>2</sup>				2				2	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	proach					
			As of 30/09/	2022			As of 31;	12/2022			
	(min F12 %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>			
FINLAND	South of commenced and control bases.  South of commenced and control bases.  Field excellent outlier  Excellent outlier  Field excellent outlier  Field excellent outlier  Field excellent outlier  Field excellent outlier  Commence in default  Commence in default  Commence in default  Commence in default  Field excellent outlier  Field excellent outlier  Commence in default  Commence in default  Field excellent outlier  Field excellent outlier  Field excellent outlier  Field excellent outlier  Field excellent  Field excellent	18,612 1,1212 54 41 10 10 10 10 10 10 10 10 10 10 10 10 10	15,033 1,502 655 481 0 0 195 53 1,061 1,06	0 0 13 0 0 0 15 15 8 7000 3405 5877 5872 5822 2 2 3 0 0 0		13,459 1,618 53 607 197 110 110 120 1,518 2,236 100 100 0 0 0	9,850 1,673 64 607 007 1197 75 73 13 1866 5956 2,286 2,274 1 1 3 0 0 0 0	0 0 13 0 20 27 27 25 549 688 644 644 100 10 1 3 0 0 0			
	Other exposures Standardised Total <sup>2</sup>	//	//	//2	37	/1	/1	/1			

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
NORWAY	Central overmente or central stantis  assissional overmenta or local arthritis  faultitudes of the constitution  faultitudes of the constitution of the constitution  faultitudes of the constitution of t	2,315 68 76 0 0 0 0 0 0 0	335 73 66 0 0 48 0 0 0	0 13 0 0 88 0 0	0	815 699 76 0 149 42 0 0 0	147 68 67 0 0 149 34 0 0 0	0 14 13 0 0 30 34 0 0 0	
	Them associated with particularly high risk Conweal bonds Claims on institutions and corporates with a ST credit assessment Collective invariants undertakings (CIU) Collective invariants undertakings (CIU) Collective invariants undertakings (SIV)	0 3,428 0 2 45 100	0 3,428 0 1 45	0 370 0 14 45 195		0 3,187 0 1 110 122	0 3,187 0 1 110 122	0 319 0 13 110 247	

O Tobisial assours utilis Econur valus, is recorded before takins into account any effect due to credit convenion factors or credit nik mitication techniques (a.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisation exposures but includes general credit risk adjustments.



	Danske Bank A/S										
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	6,365	6,477	0		5,955	5,937				
	Regional governments or local authorities	190	190	.38		189	189	38			
	Public sector entities Multilateral Development Banks										
	Multilateral Development Banks International Organisations	13	,			13	,				
	Institutions	39	34	0		38	32	7			
	Corporates	4,069	2,146	1,635		2,964	1,742	1,429			
	of which: SME	1.306	1,016	811		1,276	947	763			
	Retail	1,539	658	414		1,511	668	421			
UNITED KINGDOM	of which: SME	908	459	265		893	465	269			
ONLIED KINGDON	Secured by mortoages on immovable property	3,867	3,642	1,254		4,128	3,833	1,322			
	of which: SME	366 200	251	67		428	294	84			
	Exposures in default	200	117 63	143	43	202 120	119 62	149	41		
	Items associated with particularly high risk Covered bonds	413	413	95		447	447	93			
	Claims on institutions and corporates with a ST credit assessment	413	413	41		447	447	43			
	Collective investments undertakings (CIU)	i i	ů o	2		ŏ	ŏ	2			
	Equity	0	0	0		0	0	0			
	Other exposures	78	78	78		72	72	72			
	Standardised Total <sup>2</sup>				59				64		
		C Opinional communicación de Communicación	. In concess of the first section in			id address to be because to a co	Andrew March				

(ii) Chévical exercione cellico Personan uniban in convente hafron trial on inten arresent anna effort riva he result remansion factors er result inde missionis natriarios act fan substitution efforts).

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised Ap	pproach			
			As of 30/09	2022			As of 31,	/12/2022	
	(min SUR. %))	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control occurrences or control sharing Activation of the Control occurrences Activation of the Control occurrences Activation of the Control occurrences Activation occurrences Institution Institutio	2,06) 393 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,396 390 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 11 10 0 0 0 0 0 0 0 0 0 0 0		3,841 495 41 0 0 4,550 0 0 0 0 1 1 26 0	4,655 4959 41 0 0 0 764 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				

					Standardised Ap	proach					
			As of 30/09	2022			As of 31;	/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
ĺ	Central governments or central banks	1,856	1,839	0		2,386	2,386	0			
	Regional governments or local authorities Public sector entities	2	2	0		2	2				
	Multilateral Development Banks	i i		0		0	0				
	International Organisations	o o	0	i i		ō	ō	ō			
	Institutions	0	0	0		0	0	0			
	Corporates	88	82	82		90	72	72			
	of which: SME	0	0	0		1	0	0			
	Retail	4	1	1		3	1	1			
IRELAND	of which: SME Secured by mortugues on immovable property	.1		0		1					
	Secured by mortgages on immovable property of which: SME	11	11			12	12				
	Exposures in default	o o	0	i i	0	ō	ō	ō	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures										
	Other exosures Standardised Total <sup>2</sup>	·						,			

Original exocurse, unlike Disocurse value, is reported before taking into account any effect due to credit convenion factors or credit nik mitication techniques (e.g., substitution effects).

 Third value administration and remaining our resulting of resultination produces be involved to produce and relative and interprets.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.								
					Standardised Ap	pproach				
			As of 30/09/	2022			As of 31;	12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mh EUR. %) Central governments or central banks	2.347	2.347			2.141	2.141			
	Central governments or central banks Regional governments or local authorities	2,347	2,347	0		2,141	2,141			
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	593	593	0		572	572	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Institutions Corporates	50	49 50	1		8	30	2		
	of which: SME	0	0	0		ō	0	ō		
	Retail	0	0	0		0	0	0		
UNITED STATES	of which: SME	9	0	0		0		0		
	Secured by mortoases on immovable property of which: SME	å	1	0			1			
	Exposures in default	0	ō	0	0	ō	0	o o	0	
	Items associated with particularly high risk	1	1	2		1	1	2		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	ő	0	0		0	0			
	Equity	0	ō	0		ō	ō	0		
	Other exposures	4	4	4		3	3	3		
	Standardised Total <sup>2</sup>								0	

		Standardised Approach									
			As of 31,	03/2023			As of 30,	/06/2023			
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	69,115	69,351	10		64,971	59,892	7			
	Regional governments or local authorities	7.694	8,072	56		7,601	8.069	61			
	Public sector entities	231	192	28		221	184	28			
	Multilateral Development Banks	2,103	2,095	0		2,572	2,086	0			
	International Organisations	32	32	0		20	20	0			
	Institutions	1,208	598	76		1,912	548	74			
	Corporates	11,029	4,387	2,903		11,051	3,603	2,417			
	of which: SME	1,258	950	763		1,333	1,014	815			
	Retail	2,756	1,775	1,227		2,827	1,780	1,229			
Consolidated data	of which: SME	1,546	986	567		1,550	1,006	578			
consolidated data	Secured by mortgages on immovable property	7,041	6,679	2,116		7,824	7,441	2,344			
	of which: SME	3,309	3,112	868		3,848	3,628	1,009			
	Exposures in default	357 115	198 64	238 96	79	346 35	196 22	232	80		
	Items associated with particularly high risk Covered honds	27.566	54 27.566	2.757		35 27.322	27.322	2.732			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	27,566	27,366	2,/5/		27,322	27,322	2,/32			
	Collective investments undertakings (CIU)	16	12	153		15	12	150			
	Equity	2.219	2.219	2.219		2.198	2,198	2.198			
	Other exposures	10.167	10.167	10.282		10.391	10.391	10,508			
	Standardised Total <sup>2</sup>	141,646	133,407	22,161	114	139,306	123,765	22,015	110		

(1) Object despines, while Exposure skies, a regarded before being the sames are writted as to send convenient factors or medit and insignation beforeigne (e.g., shelldern effects).

(2) Districtional First all controls in a countriction process in the Personal Principle 2002 and 2

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	9,126	17,502	0		7,667	16,242	0	
	Regional governments or local authorities Public sector entities	3,387	3,853			3,413	3,922		
	Public sector entities Multilateral Development Banks	3	3			3	3	0	
	International Organisations	ō	i i	ō		i i	0	i o	
	Institutions	185	184	37		166	166	33	
	Corporates	1,599	1,217	1,160		865	678	613	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	68		2	0	70	
DENMARK	of which: SME	0	0	0		0	0	0	
DEMINAN	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0		0		0	0	0	
	Exposures in default  Items associated with particularly high risk			2	0	2	2	4	0
	Covered bonds	22.491	22,491	2,249		22,472	22,472	2,247	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	14	11	133		13	11	131	
	Equity	2,097	2,097	2,097		2,054	2,054	2,054	
	Other exposures	9,709	9,709	9,709		9,959	9,959	9,958	
	Standardised Total <sup>2</sup>				0				

O (Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nick mitigation techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

		(2) Total Value aspatishens as	a provisions per country or con	anapaty encodes order for se	LUIUSKUI OQUIUSI IU. IIUJ	an general creat rat aujustine	(2) Total Wileast adjustments and provisions per country or counterparty exclusion trough for securitation exposures out micross general creat risk adjustments.									
					Standardise	d Approach										
			As of 31,	03/2023			As of 30,	06/2023								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
	(min BUR. %) Central governments or central banks	17.331	13.752			13,202	8.872									
	Regional governments or local authorities	2.006	1,734			1,904	1,643	o o								
	Public sector entities	0	15	i i		0	12	i o								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	24	24	6		33	33	10								
	Corporates	902	176	27		1,049	178	30								
	of which: SME	3	3	3		7	7	6								
	Retail	43	42	31		44	43	32								
SWEDEN	of which: SME	1	1	0		2	2	1								
SHEDEN	Secured by mortgages on immovable property	545	544	152		1,135	1,131	324								
	of which: SME	525	523	144		1,016	1,013	282								
	Exposures in default	0				0		0								
	Items associated with particularly high risk Covered honds	1.639	1,639	164		1,529	1,529	153								
	Claims on institutions and corporates with a ST credit assessment	1,039	1,039	104		1,529	1,529	133								
	Collective investments undertakings (CIU)	0	0			0	0	o o								
	Family	10	10	10		16	16	16								
	Other emeaures	86	86	79		82	82	77								
	Standardised Total <sup>2</sup>				2				4							

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to credit convenient facts no credit risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(a) tool resolutions and provinces per contrary in contrapintly encounter transition represents out another present outside experience.									
					Standardise	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>		
	(min BUR. %) Central governments or central banks	25.662	21.937			20.296	19.600	0			
	Regional governments or local authorities	1.604	1,762			1,598	1,767	l ő			
	Public sector entities	53	56	11		53	71	14			
	Multilateral Development Banks	587	587			546	546	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4	3	1		0	0	0			
	Corporates	102	60	55		93	60	54			
	of which: SME	34	11	8		34	11	8			
	Retail	1,168	1,000	659		1,191	1,028	680			
FINLAND	of which: SME	658	509	291		650	510	292			
TINDAND	Secured by mortgages on immovable property	2,369	2,317	644		2,386	2,316	643			
	of which: SME	2,358	2,305	640		2,375	2,305	639			
	Exposures in default	90	66	80	23	92	66	79			
	Items associated with particularly high risk		.1	1		1	.1	1 1			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	30	30	3		30	30	3			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	0			
	Collective investments undertakings (CIU) Equity	0				2	2				
	Other exposures	63	63	63		55	55	55			
	Standardicad Total <sup>2</sup>		- 0,	0,2	33			,,,			

		(4) тога также выфилитель вы россиять раз сыстер от сыстемрату вызывает из песативает вырошения об выполня учет на выфилитель.													
					Standardise	d Approach									
			As of 31,	03/2023			As of 30,	06/2023							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
	(min BJR, %)	1.674	943			5,562	505								
	Central governments or central banks Regional governments or local authorities	1,674	943	18		5,562	109	22							
	Public sector entities	138	82	16		134	67	13							
	Multilateral Development Banks	0	0	0		0		0							
	International Organisations	0	0	0		0	0	0							
	Institutions	61	61	12		46	46	9							
	Corporates	41	35	35		40	32	32							
	of which: SME	0	0	0		0	0	0							
	Retail	0	0	0		0	0	0							
NORWAY	of which: SME	0	0	0		0	0	0							
	Secured by mortgages on immovable property of which: SHE	0	0	0		0	0	0							
	Exposures in default	ŏ				,			0						
	Items associated with particularly high risk	0		0		0		o o							
	Covered bonds	2.916	2.916	292		2,790	2.790	279							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	1	1	12		1	1	11							
	Equity	99	99	99		109	109	109							
	Other exposures	117	117	239		114	114	237							
	Standardised Total <sup>2</sup>				0				0						

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.



	Dariske barik AyS								
					Standardisc	d Approach			
			As of 31/	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %)	6.493	6,353			6,977			
	Central governments or central banks	6,493	6,353 191	38		6,977	6,653	20	
	Regional governments or local authorities Public sector entities	191	191	30		195	193	39	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	ò	0		0	i	ō	
	Institutions	45	39	8		774	48	13	
	Corporates	3,408	1,930	1,541		3,356	1,947	1,583	
	of which: SME	1,218	934	751		1,289	994	800	
	Retail	1,538	731	466		1,585	707	445	
UNITED KINGDOM	of which: SME	886	476	275		897	492	285	
ONTTED KINGDOM	Secured by mortgages on immovable property	4,112	3,805	1,316		4,289	3,979	1,372	
	of which: SME	427	283	83		457	310	88	
	Exposures in default	198 112	112 61	137 91		189 30	110	132	46
	Items associated with particularly high risk Covered bonds	499	459	91		420	470	47	
i	Claims on institutions and corporates with a ST credit assessment	439	439	40		470	4/0	47	
i	Collective investments undertakings (CIU)	ő	ŏ	2		ő	ŏ	2	
	Equity	ō	ō	o o		i i	ō	o o	
	Other exposures	77	77	77		77	77	77	
i	Standardised Total <sup>2</sup>				70				63

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to credit convenien factors or credit risk intigration tuchniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total Value augustinints at		,,			-		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Court of communities or courted from 100 Mg (s)  Control communities or build substitution  Public society estitics  Public society estitics  Public society or communities	3,859 442 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,162 442 37 37 0 0 0 846 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 17 17 0 0 0 0 0	0	3,590 431 31 0 0 5,462 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,883 431 31 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 0 11 10 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				- 0

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Committee in Committee (Committee	2,277 2 2 0 0 0 0 0 0 91 1 1 4 1 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,2% 2 0 0 0 0 0 5 5 5 5 0 2 2 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 55 5 0 2 2 0 0 0 0 0 0 0	٥	1,834 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,823 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 87 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
l	Standardised Total <sup>2</sup>				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for exacutabilistic exposures but includes general credit risk adjustments.

		(2) Total value augustrients are	<ul> <li>(2) том чише вершения иго речеств рег соитер от соитериту включа пон тег несигняют вершина все посова деяти очет так жудатитесь.</li> </ul>													
					Standardise	d Approach										
			As of 31,	03/2023			As of 30,	/06/2023								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
	(mh BJR, %)															
l	Central governments or central banks Regional governments or local authorities	2,106	2,106	0		2,106	2,106	0								
	Regional governments or local authorities  Public sector entities	0				ů		0								
	Multilateral Development Banks	607	606	ŏ		597	597	o o								
	International Organisations	0	0	0		0	0	0								
	Institutions	0	0	0		0	0	0								
	Corporates	56	56	2		73	73	3								
	of which: SME	0	0	0		0	0	0								
	Retail	1	0	0		1	0	0								
UNITED STATES	of which: SME			0				0								
	Secured by mortgages on immovable property of which: SME		1				1	0								
	Exposures in default	0	ŏ	ŏ		ŏ	i i	o o	0							
	Items associated with particularly high risk	1	1	2		1	1	2								
	Covered bonds	0	0	0		0	0	0								
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0								
	Collective investments undertakings (CIU)	0	0	0		0	0	0								
	Equity	0	0	0		0	0	0								
	Other exposures	3	3	3		3	3	3								
	Standardised Total <sup>2</sup>				0											

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of :	30/09/2022					As of 3	1/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•4104		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,825	4	13,986	1,635	0	8	14,352	1	12,593	1,585	0	9
	Corporates - Of Which: Socialised Lending	204,964	2,799	159,622	47,972 30	2,937	1,369	208,679	2,734	160,395 42	47,205 22	2,610 13	1,345
	Corporates - Of Which: SME	74.121	1.453	58.607	17.517	1.683	761	71.288	1.387	56.093	16.837	1,542	826
	Retail	130,869		116,594	21,751	2,606	829	128.251	1,695	116.144	21,853	2,623	862
	Retail - Secured on real estate property	108,964	1.250	106,651	18,925	2,409	376	109,117	1.278	107.053	19.196	2,434	422
Consolidated data	Retail - Secured on real estate property - Of Which: Sh	E 3,122	117	2,961	711	272	46	3,152	114	2,994	723	265	51
Consolidated data	Retail - Secured on real estate property - Of Which: no	1-57 105,842	1,132	103,691	18,215	2,137	330	105,965	1,164	104,058	18,473	2,169	371
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,905	431	9,943	2,826	198	453	19,134	417	9,091	2,658	189	440
	Retail - Other Retail - Of Which: SME	1,601	103	1,127	474	128	96	1,598	102	1,123	491	135	102
	Retail - Other Retail - Of Which: non-SME	20,304	329	8,815	2,352	69	357	17,536	314	7,969	2,167	54	338
	Equity	0	0		0			. 0			0	0	
	Other non credit-obligation assets  IRB Total <sup>2</sup>	_			1,286 72.644						1,233 71.876	_	_

(1) Organic exposure, unlike Exposure value, is reported before taking into account any wfict close to coefficient extractor or coeff risk enhalpson between before, by a substitute official coefficient exposure or coeffici

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,569	0	1,454	166	0	0 764	1,931 95.093	0	1,824	162	0	681
	Corporates	93,592	1,418	70,950 34	20,588 27	1,726	799	95,093	1,274 15	71,973	20,566	1,398	681
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	45.322	1.024	32,298	10.512	1,291	498	43.998	989	34 31,038	10.454	1.243	499
	Retail	74.045	1.167	67,408	11.225	1,263	672	74.057	1.178	68,220	11,508	1,265	635
	Retail - Secured on real estate property	62,624	878	61,626	9.574	1.152	296	63,596	902	62.832	9.935	1,148	327
	Retail - Secured on real estate property - Of Which: SME	2.612	102	2.490	510	199	36	2.623	98	2,504	515	190	40
DENMARK	Retail - Secured on real estate property - Of Which: non-		776	59,136	9,064	954	259	60,973	804	60,328	9,420	959	287
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,421	289	5,782	1,651	111	327	10,460	275	5,389	1,573	117	308
	Retail - Other Retail - Of Which: SME	912	72	648	274	80	65	893	72	637	277	84	70
	Retail - Other Retail - Of Which: non-SME	10,509	217	5,134	1,376	31	261	9,568	204	4,752	1,296	33	239
	Equity Other non credit-obligation assets	0	0		0	0	0	0	0	0		0	-
	Other non cream-obligation assets IRB Total												

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

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,649	0	1,438	205	0	0	1,126	0	932	148	0	0
	Corporates	45,734	307	36,969	11,960	445	221	46,598	262	36,425	11,695	412	297
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,112	161	11,973	3,455	208	127	12,109	134	11,179	3,156	164	180
	Retail	17,903	103	15,004	1,864	227	47	16,620	98	14,343	1,692	228	53
	Retail - Secured on real estate property	13,441	77	13,397	1,413	173	21	13,002	75	12,959	1,307	191	25
SWEDEN	Retail - Secured on real estate property - Of Which: SME		4	225	71	10	3	264	4	252	81	12	4
SWEDEN	Retail - Secured on real estate property - Of Which: non-	13,205	73	13,172	1,342	163	18	12,739	71	12,707	1,226	178	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,461	26	1,607	451	54	26	3,617	23	1,384	384	37	27
	Retail - Other Retail - Of Which: SME	450	13	345	133	26	11	437	11	333	130	25	12
	Retail - Other Retail - Of Which: non-SME	4,011	13	1,262	318	28	15	3,180	12	1,052	254	12	16
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	i												
							IRB Ap	proach					
				As of	10/09/2022					As of	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	280	0	214	46	0	0	1,285	0	1,219	51		0
	Corporates  Corporates - Of Which: Specialised Lending	18,375	223	14,576	6,173	3	123	19,064	286	14,563	6,010		133
	Corporates - Of Which: SME Corporates - Of Which: SME	3.759	162	3.019	1.399	2	72	3.936	166	3.203	1.437		77
	Retail	13.328	305	12.147	3,408	772	106	13.166	310	12.009	3,401	781	114
	Retail - Secured on real estate property	11,415	218	11.270	3,406	753	37	11,269	221	11,128	3,051	762	42
	Retail - Secured on real estate property - Of Which: SME	123	9	104	81	57	4	119	9	101	80	56	4
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	11.292	208	11.166	2.988	696	33	11.150	211	11.027	2.972	706	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,914	87	877	339	19	69	1,896	89	881	349	19	72
1	Retail - Other Retail - Of Which: SME	109	11	55	27	12	11	143	11	77	44	12	12
1	Retail - Other Retail - Of Which: non-SME	1,805	76	822	313	7	58	1,753	78	804	305	6	60
	Equity Other non credit-obligation assets		0	0		0	0	0	0	0	0		
1	IRB Total												

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	oproach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 3,571	0	0 3,536	0 76	0	0	0 2,075	0 0 774	0 2,040	0 84	0	0
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	23,545 6 6.785	624 0 101	18,719 6 6.258	5,763 0 1.471	689 0 179	244 0 57	24,004 5 6.242	0 87	18,941 5 5.753	5,802 0 1,293	741 0 136	198 0 62
	Retail Retail - Secured on real estate property	24,843 20,946	83 69	21,397 19,825	5,075 4,731	325 313	35 19	23,691 20,722	85 71	20,948 19,610	5,066 4,760	331 316	42 25
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	144 20,803	2 67	135 19,691	47 4,684	7 307	2 17	140 20,582	2 69	132 19,478	45 4,715	7 309	3 22 0
	Retail - Qualifying Revolving  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: SME	3,897 119	14	1,572 74	345 37	11 10	16 8	2,969 116	15 7	1,338 71	306 36	14 13	17 8
	Retail - Other Retail - Of Which: non-SME Equity	3,777 0	8	1,498 0	308 0	1 0	9	2,853 0	8	1,267 0	270 0	1 0	9
	Other non credit-obligation assets IRB Total												

(0) Original emosure, unlike Emosure value, is recorded before taking into account any effect due to credit convension factors or credit risk militation techniques (e.g., substitution effects).

Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	853 5,309	14	826 4.854	173 668	0 27		835 5.001	0	809 4 529	227 535	0	0
	Corporates	5,309	14	4,854	0	0	1		13	4,529	0	29	3 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.243	0	1.197	221		0	0 882	0	840	163		
	Retail	75	1	69	19	0	1	73	1	65	19		1
	Retail - Secured on real estate property	64		64	17	0		61		61	17		i i
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which; non-S	63	ō	63	17	ō	ō	60	ō	60	17	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	5	2	0	1	12	1	4	2	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	1	5	2	0	1	11	1	4	2	0	1
	Equity	0	0	0		0	0			0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		IRB Approach												
				As of	30/09/2022					As of	31/12/2022			
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,066	0	857	170	0	0	1,101	0	929	181	0	0	
	Corporates	3,114	4	1,783	485	2	13	2,994	4	1,675	449	2	13	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	24	0	21	11	0	0	22	0	19	9	0	0	
	Retail	74 47	2	59 47	21	3	2	73	2	60 50	25 20	3	2	
	Retail - Secured on real estate property	4/	1	4/	16	3	1	50	1	50	20	3	0	
GERMANY	Retail - Secured on real estate property - Of Which: SME	47	0	1		0	0	49	0	49				
	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	4/	1	46	16	3	1	49	1	49	19	3	0	
	Retail - Quairying Revolving Retail - Other Retail	27		12		0		23				0		
	Retail - Other Retail - Of Which: SME	2/	1 1	12			1 1	23	1 1	11			0	
		22		10	1	0		18		2	1	0		
	Retail - Other Retail - Of Which: non-SME Equity	22	1	10	9	0	1 1	18	1 1	9	7	0	0	
	Other non credit-obligation assets		0		0		0	0	0				-	
	IRB Total											=		

As of 30/09/2022   As of 30/09														
Original Exposure*   Control banks and central governments   State   Control banks and central governments   State								IRB Ap	proach					
Control behalfs and central generations   Control behalfs   Control be					As of	30/09/2022					As of	31/12/2022		
Control banks and ceached generations   Control banks   Control bank			Original	Exposure <sup>1</sup>		Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>		Risk exposure	amount	Value adjustments
Intelligence   188   0   186   21   0   0   223   0   1813   29   0					Value						Value			provisions
Corporates			0	0	0			0	0	0			0	0
Corporate - Of Which - Special and entropy   Corporate - Of Which - Special and - Office -				0			0	0		0			0	0
Comparison Of Which: See   683 0   6668 32   0   0   770   0   6675 32   0			3,660	0	2,386		0	0	4,137	0			0	1 0
Retail   Secured on real estate property   7			683	0	658		0	0	710	0			0	0
Retail - Secure for an electate property   77   0   6   2   0   0   7   0   7   2   0			8	1	7	3	i	0	8	1	8	3	i	0
IRELAND			7	o o	6	2	ō	ō	7	ō	7	2	ō	ō
Battail Qualifying Recolving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TDEL AND	Retail - Secured on real estate property - Of Which: SM	0	0	0	0	0	0	0	0		0	0	0
Retail - Other Retail 2 1 1 1 1 0 1 1 1 1 1	IRELAND		-SI 6	0	6	2	0	0	7	0	7	2	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			2	1	1	1	1	0	1	1	1	1	1	0
			1	1	1	1	1	0	1	1	1	1	1	0
			1					0	0	0				0
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Other non-credit-obligation accets		0				0	0	- 0				
Other non-cream-congation assets  IRB Total														

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	659	0	640	128	0	0	743	0	719	128	0	0
	Corporates	1,331	0	907	353	0	2	1,198	0	777	291	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	55	0	55	36	0	0	17	0	17	15	0	0
	Retail	139	2	117	28	1	1	132	1	118	34	1	1
	Retail - Secured on real estate property	85	1	84	19	1	0	89	1	88	19	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-Si	83	1	83	18	1 0	0	88	1	87	19	1	0
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0			0
	Retail - Other Retail	54	1	33	10	0	1	43	1	30	14	0	1
	Retail - Other Retail - Of Which: SME	0 54	0	0		0		43	0	30	0		0
	Retail - Other Retail - Of Which: non-SME	54	1	32	9	0	1	43	1	30	0	0	1
	Equity Other non credit-obligation assets	0	0		0			0	0		۰	-	-
	IRB Total												

Distinal emosure, unlike Eucosure value, is recorted before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effect).

## 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of 3	1/03/2023					As of 3	0/06/2023		
		Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 14.059	0	0 12.245	0 1.870	0	0	0 15.938	0	0 14,105	0 1.567	0	0
	Institutions Corporates	201,962	2.488	12,245	45.738	2.146	1.403	15,938 204.591	2.368	14,105	46.018	2,108	1.403
	Corporates - Of Which: Specialised Lending	42	2,400	42	43,730 22	12	5	40	2,300	40	70,010	2,100	5
	Corporates - Of Which: SME	70.470	1,299	55.328	16.313	1.452	802	68.138	1.208	53.532	15.705	1,348	725
	Retail	125,246	1,646	113,049	20,904	2,451	866	123,216	1,602	110,561	20,320	2,400	830
	Retail - Secured on real estate property	106,026	1,269	104,020	18,309	2,269	462	103,726	1,246	101,634	17,792	2,231	453
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,094	111	2,927	677	239	53	2,933	108	2,781	633	229	51
CONSONUALEU UALA	Retail - Secured on real estate property - Of Which: non-St	102,942	1,158	101,094	17,632	2,030	409	100,794	1,139	98,853	17,160	2,001	401
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19,219	377	9,029	2,595 465	182	403	19,489	356	8,927	2,528	170	378
	Retail - Other Retail - Of Which: SME	1,515 17.704	99 278	1,063 7,966	465 2.129	134 48	99 305	1,471	95 261	1,023 7,904	443 2.085	122 48	96 281
	Retail - Other Retail - Of Which: non-SME	17,704	2/8 0	7,966	2,129	48	305	18,018	261 0	7,904	2,085	48	281
	Equity Other non credit-obligation assets	- 0			1.227						1.501	0	
	IRB Total <sup>2</sup>				69.738						69,406		

(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).

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	2,195 93.720	0 1.188	2,088 71.180	155 20.088	0 1.320	0 642	2,130 93,709	0 1.121	2,028 70.949	161 20.105	0 1.254	639
	Corporates - Of Which: Specialised Lending	93,720	1,188	71,180	20,088	1,320	642	93,709	1,121	70,949	20,105	1,254	6.39
	Corporates - Of Which: SME	44,866	917	32.031	10.247	1.172	477	43.237	824	30,695	9,964	1.088	453
	Retail	73,939	1.140	68,033	11.522	1.180	628	74.113	1.113	67,665	11.429	1,166	594
	Retail - Secured on real estate property	63,490	903	62,682	9.968	1.073	353	63,227	892	62,335	9.905	1.069	343
	Retail - Secured on real estate property - Of Which:	SME 2,619	96	2,498	502	178	43	2,550	94	2.432	486	176	42
DENMARK	Retail - Secured on real estate property - Of Which:	non-St 60,871	807	60,184	9,466	895	310	60,677	797	59,903	9,419	893	301
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,449	237	5,351	1,554	106	275	10,886	222	5,330	1,524	98	251
	Retail - Other Retail - Of Which: SME	878	70	619	274	79	67	859	67	597	261	71	64
	Retail - Other Retail - Of Which: non-SME	9,571	167	4,732	1,280	27	209	10,027	154	4,733	1,263	27	187
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		Ī						IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,160	0	957	141	0	0	1,257	0	1,041	165	0	0
	Corporates		43,466	280	35,127	11,714	403	402 0	43,420	281	35,022	11,388	395	376
		orates - Of Which: Specialised Lending	0		0	0	0				0	0		0
	Retail	orates - Of Which: SME	11,732 15.904	151 97	10,878 13,800	3,075 1.486	185 218	186 56	10,506 14,993	136 95	9,876 12.945	2,780 1.357	158 208	122 55
		il - Secured on real estate property	12,551	75	13,800	1,486	175	96 28	14,993	95 74	12,945	1,357	208 166	26
	Reta	Retail - Secured on real estate property - Of Which: SME	219	/3	208	66	175	3	158		148	50	110	20
SWEDEN		Retail - Secured on real estate property - Of Which: non-Sh	12.331	70	12.298	1.064	163	25	11.590	69	11.558	969	155	24
	Reta	il - Qualifying Revolving	0	0	0	0	0	0	0	0.5	0	0	0	0
		il - Other Retail	3,353	72	1 294	356	43	28	3,244	21	1.239	338	42	29
		Retail - Other Retail - Of Which: SMF	420	12	321	129	31	13	402	11	306	122	78	14
		Retail - Other Retail - Of Which: non-SME	2,933	10	972	227	12	15	2.842	10	934	216	13	15
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-	obligation assets												
	IRB Total													

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

								IND AP	proach					
					As of	31/03/2023					As of 3	80/06/2023		1
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,180	0	1,108	42	0	0	1,433	0	1,360	48	0	0
	Corporates		19,088	299 0	14,470	5,964	0	158 0	19,744	365	15,094	6,251	34	159
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3.907	160	3.109	1.388		83	3,764	0 182	2.947	1.370	0	92
	Retail	Corporates - Ut Which: SME		310	3,109	3,309	748	124	12.762	182 299	11.627	3,250	777	126
	Retail	Retail - Secured on real estate property	12,931 11,077	219	10,938	2,976	728	124 52	12,762	299	11,627	3,250 2,929	727	12b 55
		Retail - Secured on real estate property - Of Which: SME	112	219	94	2,970	44	34	10,921	8	90	60	710	4
FINLAND		Retail - Secured on real estate property - Of Which: non-Sh	10.965	211	10.844	2.910	684	48	10.815	202	10.692	2.869	672	51
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0.0	0
		Retail - Other Retail	1.854	91	855	332	19	72	1,840	89	846	322	17	71
		Retail - Other Retail - Of Which: SME	101	11	52	28	13	11	99	11	52	26	11	10
		Retail - Other Retail - Of Which: non-SME	1,753	80	803	304	6	61	1,741	78	794	296	5	61
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non o	redit-obligation assets												

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,861 22,665	0 531	1,829 17.848	74 5.045	0 361	179	2,898 23.702	0 431	2,860 18.328	78 5.278	394	208
	Corporates - Of Which: Specialised Lending	5	0	5,040	0	0	0	5,702	0	5	0	0	0
	Corporates - Of Which: SME	5,794	67	5.222	1.161	94	52	6.033	56	5.481	1.146	102	51
	Retail	21,764	78	18,812	4,403	289	42	20,655	75	17,720	4,098	280	40
	Retail - Secured on real estate property	18,384	63	17,372	4,092	277	26	17,310	62	16,297	3,797	268	25
NORWAY	Retail - Secured on real estate property - Of Which: SME	127	2	120	41	5	3	112	1	105	34	4	3
NORWAI	Retail - Secured on real estate property - Of Which: non-Sh	18,257	62	17,253	4,052	272	23	17,199	61	16,192	3,763	265	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,379 107	15	1,440	311 31	12 10	16	3,345 103	13	1,423	301 31	12	16 8
	Retail - Other Retail - Of Which: non-SME	3,273	6	1.374	31 280	10		3.242	5	1,359	31 270	111	8
	Retail - Other Retail - Of Which: non-SME Equity	0 0	,	1,374	0	, ž	ů	3,242	ů	1,359	0	1 6	ů
	Other non credit-obligation assets			_			_			_		_	
	IRB Total												

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

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Institutions Corporates							IRB Ap	proach					
Institutions Corporates				As of	31/03/2023					As of	30/06/2023		
Institutions Corporates		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
Institutions Corporates	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
Corporates	is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		864 4.766	0 15	834 4.311	290 501	0 32	0	830 4,484	0	796 4.085	240 486	0	0
	Corporates - Of Which: Specialised Lending	4,766	15	9,311	901		0	4,464		9,083	900	2	0
	Corporates - Of Which: SME	865	2	816	196	1	2	588	0	539	203	0	0
		73	1	62	18	ō	1	69	1	61	18	ō	1
	Retail - Secured on real estate property	58	0	58	16	0	0	58	0	57	16	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-Si	56	0	56	15	0	0	56	0	56	16	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	1	5	2	0	1	11	1	4	2	0	1
	Retail - Other Retail - Of Which: SME	15	0	0	0	0	0	11		0	0		0
	Retail - Other Retail - Of Which: non-SME	15	1	1 1	2	0	1	11	1	3	1		0
Equity	edit-obligation assets	- 0			0	0	- 0				0		0
IRB Total	edit-obligation assets												_

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		887	0	659	134 396	0	0	1,199 2,912	0	979 1.620	180 414	0	0
	Corporate	Corporates - Of Which: Specialised Lending	2,931	4	1,632	396	2	9	2,912	4	1,620	414	2	4
		Corporates - Of Which: SME	23		20	0		0	21		18	0		0
	Retail	corporates - Or Willot: SHE	69	,	58	24	2	1	66	,	55	23	2	1
	Poccum	Retail - Secured on real estate property	49	i	49	19	3	î	46	i	45	18	3	n
		Retail - Secured on real estate property - Of Which: SME	1	ō	1	0	ō	ō	1	ō	1	0	ō	ō
GERMANY		Retail - Secured on real estate property - Of Which; non-Sh	48	1	48	19	3	1	45	1	44	18	3	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	20	0	10	5	0	1	20	0	10	5	0	1
		Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	3	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	17	0	8	4	0	1	17	0	9	4	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 137	0	0	0 24	0	0	0 168	0	0 133	0 29	0	0
	Corporates	3,886	0	2.483	425	0	1	4.083		2,649	429	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	n	9,000	0	0	0	0	0
	Corporates - Of Which: SME	628	ō	604	25	ō	0	601	ō	601	21	ō	ō
	Retail	9	1	8	3	1	1	8	1	8	3	1	1
	Retail - Secured on real estate property	8	0	8	2	0	0	7	0	7	2	1	0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INCLINIO	Retail - Secured on real estate property - Of Which: non-St	8	0	7	2	0	0	7	0	,	2	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0		0		0			0	0	0	0
	Retail - Other Retail - Of Which: SME	1	1	1	0		0	1	1	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	î	ō	ô	ő	ő	ő	ō	ô	ô	ô	ô	ő
	Equity	ō	0		o		0		0	ō	o o	0	0
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	482	0	445	357	0	0	490	0	444	104	0	0
	Corporates	1,324	0	868	309	0	2	1,353	0	882	301	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17	0	17	14	0	0	8	0	8	4	0	0
	Retail	127	1	112	33	1	1	127	1	113	32	1	1
	Retail - Secured on real estate property	87	1	86	21	1	0	86	1	85	20	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-Sh	86	1	85	20	1	0	85	1	84	19	1	0
	Retail - Qualifying Revolving	0	0	0			0	0	0	0	0	0	0
	Retail - Other Retail	40	0	26	12	0	1	40	0	27	12	0	1
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	39	0	26	12	0	1	40	0	27	12	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

	ı						Danske Bank A/S							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	6 135 54 111 175 86 6	54 111 175 88 6	0 10 4 111 175 88 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 125 50 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	
[ 0 - 3M [ [ 3M - 1Y [	Belgium	37 37 6 6 7 7 7	0 37 4 0 0 47	393 0 37 4 0 0 0 47 3 91	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total  [ 0 - 3M [	Bulgaria	,	,	,			,			·		J		Ü
[ 0 - 3M [	Cyprus													
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more	Czech Republic													_
TO - 3M	Denmark	2,514 2,455 2,900 11 10 28 32 1,242 9,575	1,242	56 1,970 1,258 91 0 254 204	n	0 240 15 0 0 0	1,627 14 23 41 2	1 14 12 10 84 95 183 400	327 277 257 290 863 577 723 <b>3,315</b>	4 8 25 0 77 48 404 <b>567</b>	513 117 384 11 909 631 2.033 4,598	834 388 0 0 1 2 0 1,227	(	162
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Estonia						,,		3,33					



General governments exposures by country of the counterparty

		Danske Bank A/S												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	63) 010 100 244 39) 611 341 2,433	610 348		0	2	0 126 0 13 2 65 0 240 0 227 0 534 0 317	42 8 9 126 111 188 484		1 4 32 247	252 82 448 1.527 544	25 45 13	0 0 0 0 0	0.5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	France	25 20 20 30 18 18 29 35 5 6 1,466	50 50 33 203 55 305 56 186 56 296 30 359 90 69	50 203 305 186 296 339	0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0,430 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65
[ 0 - 3M [	Germany	7.05 2.05 2.05 2.07 3.07 7.78 3.30 3.30 3.30	2 252 602 5 505 6 135 7 877 2 598 0 146	64 563 505 0 469 598	0 0 0 0	3 9 35	51 0 0 0	3 11 6 4( 100 9; 2 2 2 5	47 209 144 754 852 548 27 2.580	0 14 24 119 95 155 35	74 717 532 1.610 1.408 1.007 261	0 0 0	000000000000000000000000000000000000000	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	5,24	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Greece		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total  [ 0 - 3M	Hungary		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	7. 2: 11 3: 3: 19:	77 1 1 1 7 7 7 7 7 7 7 7 8 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 6 15 39 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		64 64 64 64 64 64 64 64 64 64 64 64 64 6		37 0 0 0 0 0 0	29 1 0 0 0 0 0	527 54 0 0 0 0 0 0	1,121 45 0 0 0 0 0 1,166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M	Italy	29 2 1 4 4 4	7 27 27 12 11 11 11 11 11 11 11 11 11 11 11 11	27 12 16 0 44 48 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
10 - 3M     13M - 1Y    14M - 1Y    14M - 1Y    12Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Latvia		no.	133										



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M	Netherlands	65 6221 6 9 127 127 16	0 9 7 127 16	63 0 221 0 9 127 16 436	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(	
[ 3M - 1Y [	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	
107 - more Total [ 0 - 3M   [ 3 M - 1 Y   [ 2 Y - 3 Y   [ 2 Y - 3 Y   [ 3 Y - 5 Y   [ 10 Y - 10 Y   [ 2 Y - 10	Portugal	, , , , , , , , , , , , , , , , , , ,	0 0 2 0 0 0 0	0 0 2 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
TOY - more	Romania		2	2	U	U	v	U	U	ŭ		0		
Toy - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	33 211 0 0 0 0 11 53 318	0 0 0 11 63	33 211 0 0 0 11 63 318	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Sweden	525 135 111 622 611 288 1427	525 136 111 619 611 260	1 0 0 505 310 187	0	1- 33 5- 8: 28- 21- 1- 494	57 10 17 46 0	248 60 9 28 63 51 0	12,122 2.856 298 715 698 731 0	324 93 15 17 66 99 1	353 374 1,075 742 4	2,020 67 82 252 150 0 0		
Total	United Kingdom	2007 429 429 111 643 283 175 2,333	902 429 1111 84 603 28	33 42 0 0 2 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0 16	35 0 0 0 0 79 0	948 948 0 0 0 12 1		
Total	Iceland	نون <sub>ي</sub> ه	دددی	70	·		1,000	v	Ū	10	114	900		UI UI
Total	Liechtenstein													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Norway	82 17 36 119 172 192 0 618	0	0 4 4 32 105 146 173 0 460	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		82 13 4 14 26 18 1 158	2 0 0 1 1 18 9	102 0 24 71 4 493 42 <b>735</b>	3 1 3 11 15 93 83 208	151 110 134 354 289 912 178 <b>2,129</b>	62 0 0 0 63 0 0		36
[ 0 - 3M [	Australia	616	516	400	U		130	31	733	208	2,129	126		26
[ 0 - 3M	Canada													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	2 2 70 706 707 747 47 47 2,232	47 0	47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 706 705 702 0 0	0	0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	China	2,22	2,602	,	·		5,419			·	,	J		
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Switzerland													
Total	Other advanced economies non EEA		0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Other Central and eastern Europe countries non EEA		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Latin America and the Caribbean	8 8 8 14 33 6	8 8 8 16 30 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	8 8 8 8 16 30 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Danske Bank A/S

							Danske bank A/S							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	11 12 22 44 42 13	2 10 5 5 23 40 23	0 0 0 0 0 0			2 10 5 5 23 40 23		0 0 0			000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	55 122 55 161 100 122 633	1 58 127 59 165 102 123	0 3 0 32 147 35 123	(	26 26 6 6	1 55 89 1 18 67 0	1 2 1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0		0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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.



General governments exposures by country of the counterparty

			Danske Bank A/S As of 30/06/2023												
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[ 0 - 3M [	Austria	( 1665) ( 131) ( 5)	57	2 0 114 0 131 57 0 <b>305</b>	0		0 0 50 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Belgium	202	0 39 1 42 42	0 125 0 39 1 42 0 207			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0			
[ 0 - 3M [	Bulgaria														
[ 0 - 3M [	Cyprus														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Czech Republic														
10 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Denmark	2,355 544 2,166 2 55 56 390 1,077 6,617	29	211 42 531 0 45 330 23 <b>1,181</b>	(	244 11 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1,620 30 4 37 2	0 4 6 12 77 42 178 312	54 280 2 382 808 381 617 2,524	0 8 16 0 14 47 374 <b>461</b>	24 182 200 25 172 633 1.914 3,150	3 0		165	
Total	Estonia	5,021	0,013	1,101		231	3,020	312	2,324	401	3,130	1,023		103	



General governments exposures by country of the counterparty

							Danske Bank A/S							
						Disc.	As of 30/06/2023							
						Direc	ct exposures					0551.1		
	(mln EUR)			On balance s	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
						I					I			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	UI WITICIT. FIITATICIAI ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			. , , ,				
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		88 753	88 753 140	0 717	0	23	15 14	75 6	5.060 2.577 714	38 19	6.154 4.894 1.247	1.311 118	0	
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Finland	353 140 195 359 546	190 196 359	18 52	0	0	121 178 307 480 351	109 4	921 220	0 38			(	
Total		546 446 <b>2,528</b>	546 446 <b>2,528</b>	18 52 66 95 <b>948</b>	0	0 0	480 351 <b>1,464</b>	114 171 481	921 220 1.276 1.157 11,926	244 54 <b>401</b>	3 702 1,646 435 <b>15,081</b>	12 29 1,547	(	100
[0 - 3M [		57	57	57 525 220	0	0	0	0	0	0	0	0	(	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	France	525 230 108 175 188	525 230 108 175	108 175	0	0	0	0	0 0	0	0	0 0 0	(	
	1	111	111	57 525 230 108 175 188 111	0	0	0	0	0	0 0	0	0 0	9	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		733 62,208 733 213 701 506	672 2,208 733		0	0 40	33	17 2	114 143	0 19			(	
[ 1Y - 2Y [	Germany	733 213 701	733 158 701	637 44 410	0	89 84 240	0 30 51	70 10 174	946 154 1.002 531	86 36 89	1,508 617 1,312	0	(	
[5Y - 10Y   [10Y - more Total		506 103 5.136	236 103 <b>4,811</b>	236 103	0	0 0 453	0 0	94 4 372	531 27 <b>2.916</b>	128 34 <b>392</b>	25 693 1,508 617 1.312 973 250 5,377	0		
10 - 3M     13M - 17     117 - 27     127 - 37		0 0	0 0	0 0	0	0	0	0	0 0	0 0	0 0	0	(	
[ 1Y - 2Y [	Croatia	0	0	0	0	0	0	0	0	0	0	0	(	
[3Y - 5Y   [5Y - 10Y   [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	(	
[ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Greece	0 0	0	0	0	0	0	0	0	0	0	0	(	
[5Y - 10Y [ [10Y - more		0	0	0	o o	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	(	0
[ 0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	(	
		0	0	0	0	0	0	0	0	0	0	0	0	
I W 2 W L		4 25	<b>0</b> 4 0	0	0	0	4 0	1 1	143 0	1 0	92 192 27	1,121 41		0
3M - 1Y    1Y - 2Y    1Y - 2Y    2Y - 3Y    3Y - 5Y	Ireland	0	1	0	0	0	0	0	0	0	0	0	0	
		11 14	11 14	11 14	0	0	0	0	0	0	0	0	(	
15Y - 10Y   110Y - more Total 10 - 3M   1 3M - 1Y   1 1Y - 2Y   1 2Y - 3Y   1 3Y - 5Y   15Y - 10Y   10Y - more Total		121 26 0	96 26 0	90 26 0	0	0	6 0 0	1 0	143 0 0	0 0	219 0 0	1,162 0	0	0
[ 1Y - 2Y [	Italy	25 51	25 51	0 50	0	0	25 0	0	0	0	0	0	(	
		0 146 6	0 146 6	0 146 6	0	0	0		0	0	0	0		
Total 「0 - 3M 「		254	254	229	0	0	25	0	0	0	0	0		0
TO - 3M	Latvia													
[3Y - 5Y [ [5Y - 10Y [	Lucia													
l 10Y - more Total														



General governments exposures by country of the counterparty

		Danske Bank A/S As of 30/06/2023												
						Divo								1
				On balance si		Direc	ct exposures		Deriva			Off II	nce sheet	+
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sneet	-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other		Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more														
1 2Y - 3Y I 13Y - 5Y I	Lithuania													
[0 - 3M] [1 3M - 1 Y   [1 1Y - 2Y   [2 Y - 3Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Luxembourg													
	1													
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Malta													
[10Y - more	1													
[ 0 - 3M [		0 45	0 45	0 45	0	0	0	0	0	0	0	0	0	
17 - 27     27 - 37     37 - 57     57 - 107	Netherlands	205 8	8	0 205 8 126	0	0	0	0	0	0	0	0	0	
		126 1	126 1	126 1 386		0	0	0	0	0	0	0	0	
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	C	
[ 1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y	Poland	0	0	0	0	0	0	0	0 0	0 0	0	0 0 0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
Total  [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Portugal	0	0	0	0	0	0	0	0 0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
					0	0	0							0.
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Romania													
37 - 57    157 - 107    100 - more   Total   0 - 3M    3M - 17    17 - 27    27 - 37    57 - 57    107 - more   Total														
[ 1Y - 2Y [	Slovakia													
131 - 31     15Y - 10Y     10Y - more														
Total [0-3M] [3M-1V]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Slovenia													
[3Y - 5Y [ [5Y - 10Y [														
f 10Y - more Total	1													



General governments exposures by country of the counterparty

			Danske Bank A/S Ac of 20 (06 (2022)												
							As of 30/06/2023								
						Dire	ct exposures								
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[ 0 - 3M [	Spain	51 0 0 0 0 0 5	51 0 0 0 0 0 6	51 0 0 0 0 0 0 6 57	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	57 1,626 383 698 203 435 231 191 3,961	189 191	892 296 617 10 153 146	0 0 0 0	6: 1: 15: 28:	1 21 63 17 1 1 43	463 1655 19 25 54 41 0	11,750 5.552 461 603 751 530 0	48 26 19 34 36 80 0	3,864 1.563 571 594 672 575	145 141 0		21	
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	United Kingdom	1,164 1,154 1,51 1,52 1,52 1,53 1,54 1,154	1,164 151 300 180 959 28	116 36 0 0 0 0	0	8	1,047 115 30 180 878 28 181 2,460	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 19	0 0 0 0 0 0 79 0	1.140 0 0 0 0 12 0		51	
10 - 3M	Iceland	2, 2	2,000	31	·	3.	2,700	·	·	.,		2/102		J.	
Total	Liechtenstein														
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 1SY - 10Y [ ] 10Y - more Total	Norway	172 1899 108 72 22 18 83 644	18	4 1888 102 60 0 0 0 3 83 3	0		168 1 6 12 22 18 0 227	0 0 0 0 0 1 7	31 0 21 0 44 38	1 2 18 7 50 195 14 288	131 67 399 130 313 1.264 53 2,357	0		10	
[ 0 - 3M [	Australia	504	204	430	U		20	0	134	200	2,337	112		19	
[ 0 - 3M	Canada														
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Hong Kong														



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	1
	(											Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0 722 693 693 0 0 0 2,106	0 0	0 0 0 0 0	0 0 0 0 0	(	0 693 693 691 0 0 2,079	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China	3	-											
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0-3M[   f3M-1Y    f1Y-2Y    f2Y-3Y    f3Y-5Y    f5Y-10Y    f10Y-more	Middle East	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total  [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Latin America and the Caribbean	0 8 8 15 26	0 0 8 8 8 8 16 26 0	0 0 0 0 0	0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 8 8 8 16 26 0	0	0	0	0 0 0 0	0 0 0 0 0		0



#### General governments exposures by country of the counterparty

Danske Bank A/S

			Danske Bank A/S											
							As of 30/06/2023	3						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 13 5 9 23 38 3 22 23	0 13 5 8 22 38 23 109	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 5 8 22 38 23 109	0 0 0 0	0 0 0 0 0			0 0 0 0 0 0		3
[ 0 - 3M [	Others	122 61 132 94 118 139 104	122 61 132 94 118 139 104	121 4 1 66 39 136 104		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 57 93 1 78 4 0	0 0 26 14 37 0	0 0 109 102 162 0	000000000000000000000000000000000000000		000000000000000000000000000000000000000		

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

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

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

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

Performing and non-performing exposures

Danske Bank A/S

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<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

infallations most here the cumulative amount of exceeded cried toxics sizes size initial recognition for francial infaturents subset to innaiment and not exceeded relations better demonstrated in francial instruments and in fair value through cried to relation to the complete amount of exceeded cried toxics size initial investments about to cried in fair value through cried to cried the cried to cried the cried through cried to cried the cried to cried the cried to cried the cried to cried the cried through the cried to cried the cried through through the cried through the cried through through the cried thro

<sup>&</sup>quot;For two m-balance sheet larms, accommissiond impairments and accommission of presenting and accommission of the anti-processing assists. Following bits sign convention, beautiful an expension accommission beautiful presentation, as expelled the processing assists. Following bits sign convention, the same time of the anti-processing assists. Following bits sign convention, the superal according to the PRFP Streament, bus seed on the PRFP Streament, b

<sup>(1)</sup> From June 2022, 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 period.

### Performing and non-performing exposures Danske Bank A/S

								Daliske	Dank AyS								
					As of 31/03/2023								As of 30/06/2023				
		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	rairment, accumulated negative changes in fai lit risk and provisions <sup>4</sup>	Collaterals and		Gross co	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>6</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures	Of which Stage 3 <sup>5</sup>			and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31	
(min EUR)  Cash balances at central banks and other demand deposits	37,233		1	1	0	0	0		30,570		1	1		2			0
Debt securities (including at amortised cost and fair value)	39,269				0	0	0	0	38,793		0			0		0	0
Central banks	0	0	0	0	0	0	0	0		0	0	0		0	0	0	0
General governments	6,741	0	0	0	0	0	0	0 0	6,773	3 0	0			0	0	0	0
Credit institutions	31,688	0	0	0	0	0	0	0 0	31,183	1 0	0	0	0	0	0	0	0
Other financial corporations	566	0	0	0	0	0	0	0	57:	0	0	0	0	0	0	0	0
Non-financial corporations	274		0	0	0	0	0	0 (	268	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	277,148	300	4,237	4,237	1,805	1,033	940 5	53 2,477	259,696	218	3,965	3,965	1,701	1,019	919	522	2,323
Central banks	2,847		0	0	0	0	0	0 0	4,97	4 0	0	0	0	0	0	0	0
General governments	9,454	8	57	57	43	0	3	1 5	7,89	6	52	52	38	0	3	1	49
Credit institutions	4,573	0	0	0	0	2	0	0	5,897	7 0	0	0	0	1	0	0	0
Other financial corporations	32,831		18	18	15	11	5	5 5	32,28	8 0	19	19	16	12	5	5	s
Non-financial corporations	108,284	97	2,178	2,178	915	624	453	67 1,094	108,226	5 72	2,072	2,072	902	626	477	270	1,062
of which: small and medium-sized enterprises	50,117	45	1,139	1,139	539	316	317	81 549	49,372	2 28	1,106	1,106	512	256	325	195	528
of which: Loans collateralised by commercial immovable property	35,806	j 2	549	549	204	216	107	56 34	35,217	11	533	533	216	159	114	65	330
Households	119,158	194	1,983	1,983	832	395	479	80 1,325	100,418	140	1,821	1,821	745	379	433	245	1,207
of which: Loans collateralised by residential immovable property	102,007	115	1,254	1,254	451	139	185	98 1,008	84,82	3 80	1,172	1,172	395	115	181	92	933
of which: Credit for consumption	3,934	34	148	148	117	65	66	44 65	7 4,869	39	178	178	141	70	78	54	80
DEBT INSTRUMENTS other than HFT	353,650	300	4,237	4,237	1,805	1,033	941 5	53 2,477	329,060	218	3,965	3,965	1,701	1,021	919	522	2,323
OFF-BALANCE SHEET EXPOSURES	107,645		527	527	525	197	163 1	52 208	112,155	5	533	533	530	210	133	132	195

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#### Forborne exposures

			As of 30/	09/2022			As of 31/12/2022									
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	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)	3,232	1,957	502	459	2,192	1,131	1,999	1,537	421	377	1,115	840				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	15	15	0	0	13	12	15	15	0	0	12	12				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	9	5	1	1	3	3	8	4	2	2	3	2				
Non-financial corporations	1,620	1,308	303	278	889	721	1,258	1,046	242	216	626	566				
of which: small and medium-sized enterprises	832	639	174	163	467		626	561	163	157	320					
Households	1,588	630	198	180	1,287	395	718	472	177	159	474	259				
DEBT INSTRUMENTS other than HFT	3,232	1,957	502	459	2,192		1,999	1,537	421	377	1,115					
Loan commitments given	321	186	34	30	62	54	180	117	32	21	46	39				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

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

<sup>(</sup>a) 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

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



#### Forborne exposures

Danske Bank A/S

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	o	0	0	0	o	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,983	1,437	422	354	1,055	768	1,974	1,347	420	343	1,040	742
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	0	0	12	12	15	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	5	2	2	2	2	5	4	2	2	2	2
Non-financial corporations	1,265	977	248	199	575	510	1,322	933	260	202	606	512
of which: small and medium-sized enterprises	606	541	159	149	301		636	548	160	151	320	
Households	694	440	172	152	465	243	633	395	157	139	419	215
DEBT INSTRUMENTS other than HFT	1,983	1,437	422	354	1,055		1,974	1,347	420	343	1,040	
Loan commitments given	231	114	46	39	34	27	230	104	47	39	39	28
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> 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-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

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.



# 2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Danske Bank A/S

		AS 01 30/09/2022					AS 0f 31/12/2022							AS 07 31/03/2023						AS 0f 30/06/2023					
	Gross carrying amount					Accumulated	Gross carr	ying amount				Accumulated	Gross can	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	ns negative		Of which: non- performi	n- and advances	Accumulated impairment <sup>1</sup>	negative		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>				
A Agriculture, forestry and fishing	2,861	77	77	2,127	58	1	3,403	83	83	2,656	58	0	3,230	76	76	2,463	51	0	3,201	66	66	2,422	50	0	
3 Mining and guarrying	433	63	63	416	9	0	468	64	64	451	2	0	436	61	61	420	2	0	392	3	3	376	2	0	
Manufacturing	12.721	95	95	11.992	100	0	12.630	111	111	11.780	118	0	12.773	116	116	12.038	129	0	13.597	147	147	12.717	135	0	
D Electricity, gas, steam and air conditioning supply	6,298	3	3	3,416	11	0	5,011	1	1	2,524	13	0	3,955	3	3	2,500	12	0	4,361	1	1	2,542	18	0	
Water supply	623	11	11	616	4	0	712	12	12	706	4	0	695	11	11	689	4	0	741	12	12	723	4	0	
Construction	2.832	159	159	2.206	77	0	2.921	140	140	2.265	85	0	2.878	141	141	2.209	83	0	2.885	142	142	2.194	110	0	
Wholesale and retail trade	9.918	388	388	9.010	171	0	8.907	380	380	8.029	186	0	9.387	380	380	8.524	178	0	8.948	380	380	8.090	192	0	
Transport and storage	5,129	795	795	4,964	152	0	4,857	689	689	4,669	133	0	4,628	584	584	4,420	82	0	4,560	527	527	4,352	92	0	
Accommodation and food service activities	969	84	84	461	21	0	954	75	75	455	23	0	1,097	71	71	508	21	0	1,059	54	54	481	17	0	
Information and communication	2.217	23	23	2.186	22	0	2.737	26	26	2.247	26	0	2.596	26	26	2.104	32	0	2.605	23	23	2.113	25	0	
CFinancial and insurance activities	3,013	55	55	2,563	21	0	3,158	54	54	2,663	21	0	2,534	48	48	2,307	22	0	2,919	48	48	2,691	22	0	
. Real estate activities	53,404	488	488	23,023	191	25	54,081	490	490	22,820	260	26	54,243	434	434	22,100	287	27	53,542	432	432	21,509	280	29	
M Professional, scientific and technical activities	5,287	86	86	4,766	63	0	5,283	87	87	4,739	62	0	5,410	86	86	4,853	79	0	4,896	108	108	4,729	62	0	
N Administrative and support service	2,306	45	45	2,216	28	0	2,210	45	45	2,118	24	0	2,204	49	49	2,115	27	0	2,182	41	41	2,096	26	0	
D Public administration and defence,	1,071	0	0	1,071	0	0	675	0	0	675	0	0	648	0	0	472	0	0	791	0	0	791	0	0	
P Education	107	3	3	68	2	0	162	2	2	72	1	0	161	2	2	72	2	0	155	3	3	67	2	0	
Q Human health services and social work	831	59	59	656	14	1	805	59	59	624	13	1	798	60	60	619	12	1	791	57	57	609	11	2	
Arts, entertainment and recreation	213	19	19	159	13	2	204	19	19	150	11	2	201	19	19	145	13	2	203	18	18	148	12	2	
Other services	464	10	10	271	6	3	418	10	10	230	6	3	410	9	9	224	6	3	398	9	9	211	6	3	
nans and advances	110 696	2 463	2 463	72 187	961	34	109 594	2 346	2 346	69.872	1.046	33	108 284	2 178	2 178	68 782	1.042	35	108 226	2.072	2.072	68 860	1.067	37	

<sup>(1)</sup> 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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.