



2024 EU-wide Transparency Exercise

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

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

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Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	20,730	20,839	20,087	21,003	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	20,481	20,619	19,988	20,904	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,729	22,825	21,436	22,375	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	22,480	22,606	21,337	22,275	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,525	25,614	24,986	25,549	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,276	25,395	24,886	25,449	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	110,086	111,082	108,486	113,467	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	110,012	111,005	108,412	113,389	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.83%	18.76%	18.52%	18.51%	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	18.62%	18.58%	18.44%	18.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.65%	20.55%	19.76%	19.72%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.43%	20.36%	19.68%	19.64%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.19%	23.06%	23.03%	22.52%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.98%	22.88%	22.96%	22.44%	(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	448,972	446,398	445,969	454,269	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	5.06%	5.11%	4.81%	4.93%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(min EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,729	22,825	21,436	22,375	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	22,480	22,606	21,337	22,275	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	448,972	446,398	445,969	454,269	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	448,723	446,179	445,869	454,169	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.06%	5.11%	4.81%	4.93%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.01%	5.07%	4.79%	4.90%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	25,525	25,614	24,988	25,549	C01.00 (0010,0010)	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,790	20,809	20,087	21,003	C01.00 (0010,0010)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,064	1,034	443	645	C01.00 (0010,0010)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-21,047	21,581	21,669	21,822	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-1	-1	-1	-1	C01.00 (0010,0010)	Articles 41(10), 26(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0010,0010)	Articles 41(17) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Articles 41(1), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-186	-119	-111	-111	C01.00 (0010,0010)	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-711	-721	-692	-695	C01.00 (0010,0010) - C 01.00 (0040,0010)	Articles 41(1), 36(1) point (b) and 37 of CRR; Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-69	-88	-77	-74	C01.00 (0010,0010)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-132	-113	-118	-120	C01.00 (0010,0010)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over T1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	Articles 42(6), 36(1) point (i) and 89 of CRR; Article 36(1) point (i), 34(1) point (b), 24(1) point (b) and 29 of CRR; Article 36(1) point (i), 34(1) point (b) and 29 of CRR; Article 36(1) point (i), 34(1) point (b) and 29 of CRR; Article 36(1) point (i), 34(1) point (b) and 29 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (i), 34(1) point (b), 24(1) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0010,0010)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0010,0010)	Articles 42(7), 36(1) point (i), 43 to 46, 47, 49(1) point (b), 49(2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-150	-123	-378	-350	C01.00 (0010,0010)	Articles 36(1) point (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0010,0010)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-390	-820	-748	-213	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	249	219	100	100	NAI (1.1.6 - 1.1.8 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 48(1) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 47A and 48F of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	249	219	100	100	C01.00 (0010,0010)	Articles 48A to 47F, 47A and 48F of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,999	5,986	5,349	5,371	C01.00 (0010,0010)	Articles 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	1,999	1,986	1,349	1,371	C01.00 (0010,0010) - C 01.00 (0040,0010)	Articles 41 of CRR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0010,0010)	Articles 41 of CRR
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	Articles 41 of CRR
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010)	Articles 41 of CRR
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	22,729	22,825	21,438	22,375	C01.00 (0010,0010)	Articles 34 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,795	2,789	3,549	3,174	C01.00 (0010,0010)	Articles 71 of CRR
	A.4.1	Tier 2 Capital Instruments	2,795	2,789	3,549	3,174	C01.00 (0010,0010) - C 01.00 (0040,0010)	Articles 71 of CRR
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	Articles 71 of CRR	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	Articles 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	110,086	111,082	108,466	111,467	C01.00 (0010,0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	75	77	74	78	C01.00 (0010,0010)	Articles 92(3), 95, 96 and 98 of CRR
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.83%	18.76%	18.52%	18.51%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.65%	20.65%	19.76%	19.72%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.19%	23.06%	23.03%	23.52%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	20,481	20,619	19,888	20,904	A.1.A.12.A.1.1+MIN(A.2.1.A.2.2-A.2.4+MIN(A.2.1.A.2.2-A.2.4))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.62%	18.68%	18.44%	18.44%	(B.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	249	219	100	100	C01.00 (0010,0010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	75	77	74	78	C01.00 (0010,0010)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - 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 disclosures

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Overview of Risk exposure amounts

Danske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	88,456	88,698	86,955	91,596	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	22,268	21,917	21,586	24,925	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	3,630	3,617	3,565	3,533	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	60,721	61,698	60,166	61,231	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,893	3,082	2,833	2,838	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	404	402	398	450	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	122	119	127	101	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,552	5,122	4,648	4,793	C 02.00 (r0520, c0010)
Of which the standardised approach	70	87	116	68	C 02.00 (r0530, c0010)
Of which IMA	5,482	5,035	4,532	4,725	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,901	10,674	10,667	10,668	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,901	10,674	10,667	10,668	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,757	2,986	2,858	3,021	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	110,086	111,082	108,486	113,467	

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

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

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P&L
Danske Bank A/S

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	9,224	13,005	3,733	7,257
Of which debt securities income	867	1,056	267	368
Of which loans and advances income	7,997	11,174	3,109	5,827
Interest expenses	6,013	8,676	2,507	4,805
(Of which deposits expenses)	2,647	3,842	1,640	3,042
(Of which debt securities issued expenses)	2,537	3,482	568	1,129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	57	24	43
Net Fee and commission income	1,140	1,560	453	949
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	620	858	75	140
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	10	-22	-29
Gains or (-) losses from hedge accounting, net	-8	-26	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	464	610	26	46
TOTAL OPERATING INCOME, NET	5,481	7,399	1,781	3,601
(Administrative expenses)	2,266	3,052	757	1,532
(Cash contributions to resolution funds and deposit guarantee schemes)	99	133	33	61
(Depreciation)	493	674	54	113
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	72	98	-62	-22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	72	98	-62	-22
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ¹	0	196	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	-47	49	-21
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-30	-47	49	-21
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	88	149	40	106
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-93	-90	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,576	3,550	991	2,045
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,078	2,853	755	1,538
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,078	2,853	755	1,538
Of which attributable to owners of the parent	2,078	2,853	755	1,538

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Danske Bank A/S

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	37,083				35,253				28,343				28,511				IAS 1.54 (f)	
Financial assets held for trading	81,723	23,468	57,736	519	73,884	26,024	47,703	156	65,608	25,468	39,782	337	66,887	28,969	37,451	467	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	137,413	2,331	97,656	37,425	139,876	2,467	101,415	35,995	146,747	3,283	100,348	43,116	147,500	2,523	100,005	44,973	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	14,074	10,510	3,564	0	14,494	11,084	3,410	0	14,013	10,738	3,276	0	14,676	11,759	2,917	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	147,289				147,132				143,771				140,413				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	584	0	574	9	846	0	845	0	696	0	692	4	758	0	703	5	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	28,785				29,173				28,293				27,806					
TOTAL ASSETS	447,951				440,657				429,470				435,552				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	14,074	0	0	0	0	0	14,484	0	0	0	0	14,013	0	0	0	0	14,676	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	21,056	0	0	0	0	0	20,946	0	0	0	0	19,644	0	0	0	0	19,400	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	113,276	11,621	1,742	-248	-799	-517	113,396	11,341	1,964	-250	-772	-611	112,962	11,636	2,143	-242	-778	117,171	11,453	2,057	-241	-750	-664	0	0	0	Annex V Part 1.32.44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	69,699	60,533	52,629	49,304	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	128,784	129,273	132,181	130,180	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	203,854	206,536	199,748	210,011	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,964	1,732	2,017	1,949	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	788	718	687	723	IAS 37.10; IAS 1.54(l)
Tax liabilities	190	175	198	229	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,226	10,489	11,523	11,780	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	7,806	7,595	7,210	7,475	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	425,311	417,053	406,193	411,651	IAS 1.9(b); IG 6
TOTAL EQUITY	22,640	23,605	23,277	23,900	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	447,951	440,657	429,470	435,552	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		55,071	47,027	37,044	34,717	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	492	374	106	12	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	17,100	14,864	17,496	16,524	Annex V.Part 1.31
Deposits	Central banks	10,542	8,665	10,356	12,467	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	847	714	997	944	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,631	9,086	7,968	10,526	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,510	7,972	7,223	9,349	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,552	13,010	12,130	13,508	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,670	1,509	1,333	1,145	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	28,605	32,249	31,577	29,995	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	13,455	16,575	13,913	13,488	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	62,396	62,200	58,598	57,526	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,485	53,010	50,447	50,184	ECB/2013/33 Annex 2.Part 2.9.1
	Households	58,563	58,696	58,949	60,680	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,170	49,734	49,528	50,653	Annex V.Part 1.42(f), 44(c)
Debt securities issued		144,879	147,925	147,560	151,095	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,805	4,761	4,893	4,506	Annex V.Part 1.37
Other financial liabilities		3,471	3,978	4,792	4,393	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		405,302	398,075	386,575	391,444	

2024 EU-wide Transparency Exercise
Market Risk
Danske Bank A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	1	0	227	58	265	76							192	44	270	55							
Of which: General risk	0	0	175	40	194	52							138	31	184	38							
Of which: Specific risk	1	0	52	18	72	23							56	13	86	19							
Equities	3	3	9	3	9	3							9	3	10	4							
Of which: General risk	1	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	1	1	9	3	9	3							9	3	10	4							
Foreign exchange risk	3	2	21	4	16	4							17	6	23	5							
Commodities risk	8	0	0	0	0	0							0	0	0	0							
Total	15	6	161	41	204	57	68	74	0	0	0	5,482	134	35	196	43	73	73	0	0	0	0	5,035
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	2	0	161	35	247	86							137	47	252	89							
Of which: General risk	1	0	118	26	184	71							106	37	184	67							
Of which: Specific risk	1	0	42	10	63	16							31	10	68	22							
Equities	14	6	11	3	11	3							9	2	13	4							
Of which: General risk	7	3	6	0	6	0							0	0	0	0							
Of which: Specific risk	7	3	11	3	11	3							9	2	13	4							
Foreign exchange risk	8	4	26	8	20	4							31	11	28	18							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	23	10	116	38	182	66	65	63	0	0	0	4,532	112	38	202	71	59	64	0	0	0	0	4,725

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0,157	0,357	0	0	0,577	1,154	0	0
	Regional governments or local authorities	154	154	30	0	151	151	30	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	13	7	0	0	13	7	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	739	67	21	0	36	32	6	0
	Corporates	2,226	2,087	2,087	2,226	2,226	2,026	2,762	0
	of which: SME	1,313	1,030	830	1,437	1,448	1,148	927	0
	Retail	1,299	689	443	1,519	1,519	796	446	0
	of which: SME	878	471	271	955	955	476	276	0
	Secured by mortgages on immovable property	439	4,145	1,471	4,347	4,347	4,574	1,474	0
	of which: SME	424	325	86	344	344	232	62	0
	Exposures in default	261	154	201	67	240	149	191	67
	Risks associated with particularly high risk	27	13	23	0	26	14	23	0
Covered bonds	507	51	51	607	607	61	61	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten CDO	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴				67				67	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	5,589	5,589	0	0	5,517	5,589	0	0
	Regional governments or local authorities	446	446	0	0	446	446	0	0
	Public sector entities	36	36	0	0	36	36	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	26	26	0	0	26	26	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten CDO	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	4,500	4,500	0	0	4,171	4,171	0	0
	Regional governments or local authorities	1	1	0	0	1	1	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	30	87	87	0	30	79	79	0
	of which: SME	11	11	11	0	11	11	11	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	12	12	4	0	11	11	4	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten CDO	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED KINGDOM	Capital instruments or central banks	6,054	7,028	0		6,055	6,929	0	
	Regional governments or local authorities	195	195	39		196	196	39	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	89	83	17		83	97	11	
	Corporates	2,216	2,761	2,568		2,216	2,712	2,568	
	of which SME	1,389	1,812	833		1,372	1,842	758	
	Retail	1,247	713	403		1,833	364	416	
	of which SME	939	681	375		931	682	375	
	Secured by mortgages on immovable property	4,829	4,337	1,499		4,983	4,859	1,596	
	of which SME	871	705	305		842	691	318	
	Exposures in default	257	361	206	59	257	371	228	59
	Items associated with particularly high risk	105	43	64		102	46	65	
	Covered bonds	647	65	65		683	683	68	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				79				79	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
GERMANY	Capital instruments or central banks	2,275	3,254	0		2,227	3,052	0	
	Regional governments or local authorities	421	421	0		464	464	0	
	Public sector entities	33	33	0		27	27	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4	4	4		7	7	7	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	24		24	24	24	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
IRELAND	Capital instruments or central banks	1,754	1,754	0		1,976	1,976	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	90	65	65		90	82	82	
	of which SME	1	0	0		1	0	0	
	Retail	1	1	1		3	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	4		12	12	4	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

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

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

(2) IRB Total denoted includes the Substitution position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

IRB Approach																	
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Central banks and central governments																	
Institutions																	
Corporates																	
Retail																	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
				Of which: restructured	Of which: defaulted			Of which: restructured	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	746	0	714	197	0	724	0	697	299	0	
	Corporates	2,280	5	2,892	595	2	3	1,743	5	2,366	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	854	0	854	220	0	0	263	0	244	0	
	Retail	66	1	63	20	1	1	47	1	64	19	
	Retail - Secured on real estate property	58	0	56	17	0	0	65	0	61	17	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	
	Retail - Secured on real estate property - Of Which: non-SME	56	0	56	17	0	0	59	0	59	17	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	10	1	6	3	1	1	6	0	3	1	
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	9	1	5	2	1	1	5	0	3	1	
	Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
				Of which: restructured	Of which: defaulted			Of which: restructured	Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	888	0	840	256	0	1,037	0	819	291	0	
	Corporates	3,483	28	2,207	409	3	6	2,632	24	2,342	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	23	0	39	0	0	0	23	0	39	0	
	Retail	63	1	54	22	3	1	60	1	53	21	
	Retail - Secured on real estate property	46	1	45	27	3	0	46	1	44	26	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	44	1	44	27	3	0	44	1	43	26	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	18	0	9	5	0	1	15	0	9	5	
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	4	0	2	1	
	Retail - Other Retail - Of Which: non-SME	15	0	8	4	0	1	11	0	7	4	
	Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
				Of which: restructured	Of which: defaulted			Of which: restructured	Of which: defaulted			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	184	0	148	35	0	0	0	213	58	0	
	Corporates	3,458	0	2,007	408	0	0	3,224	0	1,786	369	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	32	0	31	28	0	0	39	0	39	27	
	Retail	8	1	8	3	1	1	8	1	8	3	
	Retail - Secured on real estate property	7	0	7	2	1	0	7	0	7	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	1	1	1	1	0	1	1	1	1	
	Retail - Other Retail - Of Which: SME	1	1	1	1	1	0	1	1	1	1	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	743	0	795	255	0	0	737	0	725	221	0	0
	Corporates	3,705	5	3,358	423	1	3	3,821	5	3,447	472	1	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	288	0	253	182	0	0	288	0	262	208	0	0
	Retail	64	1	61	19	1	1	66	0	59	15	0	0
	Retail - Secured on real estate property	58	1	56	17	1	0	56	0	56	14	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57	1	55	17	1	0	55	0	55	14	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	3	2	0	0	10	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	3	2	0	0	9	0	3	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,105	22	3,979	411	2	6	3,898	19	2,642	371	1	6
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	22	0	19	8	0	0	22	0	19	10	0	0
	Retail	58	1	49	20	4	1	55	1	50	21	4	1
	Retail - Secured on real estate property	41	1	40	15	4	0	40	1	40	15	4	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	1	39	15	4	0	39	1	39	15	4	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	0	9	5	0	0	15	0	10	6	0	0
	Retail - Other Retail - Of Which: SME	4	0	2	1	0	0	5	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	7	4	0	0	12	0	9	5	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,454	0	3,471	451	0	0	3,469	0	3,325	385	0	0
	Corporates	0	0	1,927	383	0	0	0	0	2,145	451	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	86	0	86	26	0	0	94	0	94	25	0	0
	Retail	0	1	8	3	1	1	10	1	8	3	0	1
	Retail - Secured on real estate property	7	0	7	2	1	0	6	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	0	1	3	1	2	1	0	1
	Retail - Other Retail - Of Which: SME	0	1	1	1	0	1	3	1	2	1	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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]	Slovakia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Slovenia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		21	21	21	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		96	96	96	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		34	34	34	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	6	6	6	0	0	0	0	0	0	0	0	0	0	0	
Total	167	167	167	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Sweden	2,118	2,118	968	0	1,013	80	3,772	1,050	18,494	2,154	0	0	0	0
[3M - 1Y]		200	200	96	0	94	56	11	2,081	296	6,051	98	0	0	0
[1Y - 2Y]		1,770	1,770	1,856	0	81	10	22	564	10	537	230	0	0	0
[2Y - 3Y]		144	144	15	0	111	18	17	296	21	655	105	0	0	0
[3Y - 5Y]		616	616	571	0	293	277	3	59	1,132	433	90	0	0	0
[5Y - 10Y]		106	102	56	0	46	20	400	73	1,025	0	0	0	0	0
[10Y - more]	5,285	5,223	3,223	0	3,223	0	0	0	4	0	0	0	0	0	
Total	6,805	6,023	3,292	0	632	1,145	211	8,036	1,428	37,188	2,817	0	0	0	
[0 - 3M]	United Kingdom	645	645	52	0	593	0	0	0	0	1,116	0	0	0	0
[3M - 1Y]		455	455	70	0	385	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		106	84	0	0	84	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		306	306	0	0	306	0	0	0	0	29	0	0	0	0
[3Y - 5Y]		834	834	0	0	833	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		30	30	0	0	30	0	0	13	79	12	0	0	0	0
[10Y - more]	174	174	0	0	174	0	0	0	0	0	0	0	0	0	
Total	2,551	2,529	122	0	151	2,356	0	0	13	79	1,197	0	0	0	
[0 - 3M]	Iceland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Norway	178	178	28	0	150	1	89	3	77	58	0	0	0	
[3M - 1Y]		120	120	138	0	12	4	34	34	50	0	0	0	0	
[1Y - 2Y]		217	209	0	0	8	1	25	11	384	0	0	0	0	
[2Y - 3Y]		13	13	0	0	10	0	0	7	159	58	0	0	0	
[3Y - 5Y]		118	118	100	0	19	0	19	42	305	0	0	0	0	
[5Y - 10Y]		356	356	338	0	18	4	147	168	1,248	0	0	0	0	
[10Y - more]	52	52	0	0	52	0	9	129	28	0	0	0	0		
Total	1,054	1,064	637	0	517	217	26	443	245	2,296	118	0	0	0	

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2023

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.		683	27	0	0	0	683	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA		0	0	0	0	0	0	0	0	0	0	0	0	0
			2,091	2,070	0	0	0	2,042	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		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]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		22	22	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	62	62	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		22	22	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		35	35	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	111	109	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		91	91	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		121	121	39	0	0	0	0	0	58	273	0	0	0	0	0
[5Y - 10Y]		24	24	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	276	276	88	0	0	0	0	0	85	284	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 counterparties with full or partial government guarantees

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2024

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)	Direct exposures								Off-balance sheet		Risk weighted exposure amount	
				On balance sheet				Derivatives				Off-balance sheet exposures			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
				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				
[0 - 3M]		24	24	0	0	0	0	4	53	3,784	4	2,664	1,376	0	0
[3M - 1Y]		478	478	387	0	0	0	91	91	0	7	621	104	0	0
[1Y - 2Y]		56	56	24	0	0	0	32	32	134	0	36	26	0	0
[2Y - 3Y]		262	262	19	0	166	77	1	1	220	15	231	22	0	0
[3Y - 5Y]		553	553	44	0	211	44	0	0	8	29	571	32	0	0
[5Y - 10Y]		850	850	561	0	0	0	0	0	472	134	766	0	0	0
[10Y - more]		334	334	30	0	0	0	304	26	0	37	261	13	0	0
Total		2,268	2,268	993	0	377	1,277	337	7,690	218	8,215	1,575	0	0	73
[0 - 3M]		51	51	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		440	440	440	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		254	254	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		48	48	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		173	173	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		237	237	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		91	91	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,294	1,294	1,294	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		54	54	0	0	58	0	0	0	0	1	30	0	0	0
[3M - 1Y]		732	732	636	0	89	0	40	40	1,090	81	1,330	0	0	0
[1Y - 2Y]		457	478	385	0	0	0	0	0	0	20	124	0	0	0
[2Y - 3Y]		143	143	37	0	83	23	50	591	48	894	0	0	0	0
[3Y - 5Y]		1,228	1,043	772	0	216	55	160	1,361	57	658	0	0	0	0
[5Y - 10Y]		1,254	1,124	1,124	0	0	0	14	315	77	612	0	0	0	0
[10Y - more]		275	275	0	0	0	0	0	0	27	230	0	0	0	0
Total		4,211	3,858	3,213	0	472	466	283	3,675	316	4,303	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		14	14	0	0	14	0	0	0	187	0	264	1,122	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	31	0	0
[1Y - 2Y]		1	1	0	0	0	0	0	0	0	0	0	1	0	0
[2Y - 3Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		57	57	57	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		31	31	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		30	26	0	0	0	0	0	0	0	0	0	0	0	0
Total		132	132	117	0	14	0	14	3	187	0	264	1,122	0	0
[0 - 3M]		25	25	0	0	0	0	25	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		129	129	129	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	74	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		174	174	174	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		59	59	0	0	0	0	0	0	0	0	0	0	0	0
Total		461	461	436	0	0	0	25	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain	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	538	538	15	108	0	0	0	373	159	9,510	190	12,288	698	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	1,820	1,620	45	0	0	0	1,051	0	0	0	0	0	1,162	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	162	162	5	0	0	0	157	1	151	11	38	76	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		943	943	75	0	0	0	207	25	916	258	2,426	139	0	0	0	0	24

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2024

(min EUR)														Risk weighted exposure amount
Direct exposures														
On balance sheet				Derivatives						Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Australia													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	Canada													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	Hong Kong													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	Japan													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	U.S.		732		732				703					
13M - 1Y]			703		703				703					
1Y1 - 2Y]			0		0				0					
2Y - 3Y]			0		0				0					
3Y - 5Y]			703		703	703			0					
5Y - 10Y]			0		0				0					
10Y+ more		21		21				0						
Total		2,157		2,156	703			1,404						
[0 - 3M]	China													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	Switzerland													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y+ more														
Total														
[0 - 3M]	Other advanced economies non EEA		0		0				0					
13M - 1Y]			0		0				0					
1Y1 - 2Y]			0		0				0					
2Y - 3Y]			0		0				0					
3Y - 5Y]			0		0				0					
5Y - 10Y]			0		0				0					
10Y+ more		0		0				0						
Total		0		0				0						

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	8	8	8	8	8	8	8	8	0	0	0	0	0	0	0	0
	Africa	13	13	13	13	13	13	13	13	0	0	0	0	0	0	0	0
	Others	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Total	490	490	318	0	0	0	180	72	279	0	1	0	0	0	0	3

Notes and definitions:

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	
mil. EUR																						
Cash balances at central banks and other demand deposits	36,244	0	1	1	0	2	0	0	0	0	34,392	0	1	1	0	1	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	37,644	0	0	0	0	0	0	0	0	0	38,286	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,080	0	0	0	0	0	0	0	0	0	7,178	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	29,444	0	0	0	0	0	0	0	0	0	30,443	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	436	0	0	0	0	0	0	0	0	0	306	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	278	0	0	0	0	0	0	0	0	0	279	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	262,997	272	3,932	3,932	1,742	1,038	893	617	2,270	2,270	265,206	365	4,082	4,082	1,864	1,023	952	611	2,481	2,481	2,481	
Central banks	4,661	0	0	0	0	0	0	0	0	0	3,799	0	0	0	0	0	0	0	0	0	0	0
General governments	6,512	7	53	53	38	0	6	1	46	46	7,534	6	127	127	36	0	6	1	129	129	129	
Credit institutions	6,866	0	0	0	11	1	0	0	0	0	4,413	1	0	0	0	1	0	0	0	0	0	0
Other financial corporations	37,119	0	33	35	31	11	4	4	9	9	37,696	0	24	24	21	9	4	3	11	11	11	
Non-financial corporations	107,774	131	2,110	2,110	968	654	477	282	1,012	1,012	108,909	122	2,212	2,212	1,223	600	535	361	1,182	1,182	1,182	
of which: small and medium-sized enterprises	49,587	75	1,097	1,097	516	233	312	185	545	545	50,429	75	1,151	1,151	641	283	340	208	572	572	572	
of which: Loans collateralized by commercial immovable property	35,694	26	604	606	286	146	117	68	383	383	31,104	2	563	563	227	117	106	57	362	362	362	
Households	100,063	154	1,735	1,735	706	372	405	235	1,186	1,186	102,853	176	1,718	1,718	884	383	407	246	1,068	1,068	1,068	
of which: Loans collateralized by residential immovable property	84,639	67	1,132	1,132	369	119	167	83	908	908	89,425	101	1,149	1,149	385	117	156	76	917	917	917	
of which: Credit for consumption	4,614	49	177	177	137	70	75	52	86	86	4,704	96	178	178	142	67	72	50	87	87	87	
DEBT INSTRUMENTS other than HFT	336,883	272	3,933	3,933	1,742	1,040	893	617	2,270	2,270	337,894	365	4,082	4,082	1,864	1,024	952	611	2,481	2,481	2,481	
OFF-BALANCE SHEET EXPOSURES	109,626		794	794	702	264	215	173	282	282	107,187		812	812	807	218	206	208	193	193	193	

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00). 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Danske Bank A/S

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾		
(in € bn)																						
Cash balances at central banks and other demand deposits	27,508	0	0	0	0	1	0	0	0	0	27,877	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	37,136	0	0	0	0	0	0	0	0	0	36,892	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,369	0	0	0	0	0	0	0	0	0	6,314	0	0	0	0	0	0	0	0	0	0	
Credit institutions	30,457	0	0	0	0	0	0	0	0	0	30,176	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	304	0	0	0	0	0	0	0	0	0	309	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	271,239	269	4,003	4,003	2,142	1,024	979	656	2,385	276,712	187	3,881	3,881	2,057	996	992	664	2,189				
Central banks	5,490	0	0	0	0	0	0	0	0	5,203	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,932	0	127	127	112	0	-2	-1	121	6,770	0	126	126	111	0	-2	-1	119				
Credit institutions	7,076	0	0	0	0	1	0	0	0	8,160	0	0	0	0	1	0	0	0				
Other financial corporations	43,209	0	23	23	0	9	5	-4	11	44,604	0	21	21	17	4	-4	-4	12				
Non-financial corporations	108,288	90	2,147	2,147	1,296	661	561	410	1,081	110,677	69	1,963	1,963	1,154	631	587	404	826				
of which: small and medium-sized enterprises	49,752	63	1,205	1,205	619	279	373	254	590	49,687	47	1,161	1,161	601	280	387	249	577				
of which: Loans collateralised by commercial immovable property	30,797	23	584	584	260	130	111	64	388	30,813	0	540	540	252	128	91	54	338				
Households	101,346	173	1,705	1,705	715	354	406	241	1,170	101,299	112	1,771	1,771	774	350	419	254	1,258				
of which: Loans collateralised by residential immovable property	88,318	109	1,142	1,142	408	119	152	76	915	88,278	70	1,205	1,205	452	120	160	81	977				
of which: Credit for consumption	4,599	44	195	195	155	88	73	52	101	4,509	30	203	203	167	62	76	55	106				
DEBT INSTRUMENTS other than HFT	335,977	269	4,003	4,003	2,142	1,025	979	656	2,385	341,191	187	3,881	3,881	2,057	996	992	664	2,189				
OFF-BALANCE SHEET EXPOSURES	106,642		569	559	556	207	251	201	211	109,496		569	559	567	264	251	201	223				

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

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2023						As of 31/12/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,815	1,204	376	305	961	671	1,921	1,222	387	317	955	647	647
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	0	0	12	10	15	15	1	1	10	10	10
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	3	1	1	2	2	2	2	0	0	2	2	2
Non-financial corporations	1,263	855	243	185	599	483	1,379	903	272	216	592	475	475
of which: small and medium-sized enterprises	567	457	139	126	307	247	591	474	141	128	325	247	247
Households	533	331	131	118	347	176	524	302	115	100	351	161	161
DEBT INSTRUMENTS other than HFT	1,815	1,204	376	305	961	671	1,921	1,222	387	317	955	647	647
Loan commitments given	252	97	52	25	32	25	390	173	64	31	35	23	23
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,124	1,369	405	345	1,081	691	1,954	1,246	411	355	898	513	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	1	1	10	10	15	15	1	1	10	10	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	1	1	2	1	4	4	1	1	3	2	
Non-financial corporations	1,545	1,056	295	251	675	515	1,435	969	310	270	538	359	
of which: small and medium-sized enterprises	646	525	145	140	360	360	639	478	144	135	377	377	
Households	561	296	108	92	395	165	500	258	99	83	347	142	
DEBT INSTRUMENTS other than HFT	2,124	1,369	405	345	1,081	691	1,954	1,246	411	355	898	513	
Loan commitments given	365	116	91	55	36	16	443	228	115	75	79	68	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Danske Bank A/S

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	2,907	0	0	2,138	47	0	3,176	71	71	2,207	48	0	3,119	66	66	2,250	53	0	3,228	62	62	2,324	53	1
B Mining and quarrying	378	3	3	362	2	0	298	3	3	279	2	0	412	28	28	396	2	0	409	3	3	342	2	0
C Manufacturing	12,787	191	191	12,595	197	0	12,298	247	247	11,868	193	1	12,203	263	263	11,797	198	1	12,617	259	259	12,720	349	1
D Electricity, gas, steam and air conditioning supply	3,997	1	1	2,247	4	0	3,728	0	0	2,299	2	0	3,718	0	0	2,273	3	0	3,565	0	0	2,215	3	0
E Water supply	702	11	11	704	3	0	819	10	10	811	5	0	811	10	10	804	5	0	900	10	10	882	5	0
F Construction	3,630	210	210	2,311	141	0	2,946	182	182	2,216	139	0	2,826	228	228	2,201	180	0	3,070	218	218	2,359	182	0
G Wholesale and retail trade	8,942	351	351	8,118	184	0	8,373	362	362	7,968	195	0	9,040	400	400	8,235	213	0	8,990	393	393	8,326	239	0
H Transport and storage	4,492	433	433	4,162	78	0	4,612	358	358	4,276	72	0	4,520	230	230	4,186	95	0	4,361	186	186	4,206	96	0
I Accommodation and food service activities	1,077	53	53	495	65	0	1,139	50	50	520	14	0	1,093	51	51	517	12	0	1,076	50	50	903	12	0
J Information and communication	2,849	58	58	2,317	34	0	3,128	106	106	2,995	49	0	3,022	34	34	2,354	37	0	2,998	52	52	2,369	31	0
K Financial and insurance activities	3,244	49	49	2,933	39	0	3,233	54	54	2,837	33	0	3,265	55	55	2,327	32	0	3,166	121	121	2,429	36	0
L Real estate activities	54,392	465	465	21,966	315	27	55,306	591	591	21,664	325	25	53,114	198	198	21,076	276	28	56,008	417	417	22,048	252	25
M Professional, scientific and technical activities	4,636	94	94	4,480	46	0	4,920	64	64	4,762	75	0	5,085	100	100	4,824	71	0	5,043	118	118	4,893	67	0
N Administrative and support service activities	2,140	43	43	2,054	29	0	2,093	35	35	2,006	34	0	2,047	42	42	1,909	48	0	2,241	38	38	2,114	32	0
O Public administration and defence, compulsory social security	807	0	0	763	0	0	516	0	0	516	0	0	190	0	0	190	0	0	165	0	0	77	0	0
P Education	186	4	4	98	2	0	182	4	4	86	2	0	177	2	2	90	2	0	179	5	5	93	2	0
Q Human health services and social work activities	827	61	61	643	11	3	851	16	16	666	7	3	824	20	20	642	7	3	839	18	18	669	7	3
R Arts, entertainment and recreation	198	18	18	145	11	2	191	18	18	137	0	2	190	17	17	140	8	0	192	20	20	143	9	0
S Other services	401	9	9	218	6	0	412	9	9	218	6	0	422	12	12	221	6	3	469	12	12	278	6	3
Loans and advances	107,774	2,110	2,110	67,847	1,096	36	108,909	2,212	2,212	67,819	1,150	35	109,288	2,147	2,147	67,113	1,189	33	110,677	1,263	1,263	68,990	1,166	33

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.